

Planning For Retirement

6th September 2005

<u>Retirement Resources Available At Age 58</u>	<u>Current Position</u>		<u>Estimated Future Benefits</u>			
	<i>Regular Contributions (if any)</i>	<i>Fund/Capital Value (if any)</i>	<i>Accumulated Fund (if any)</i>	<i>Annual Income Available</i>	<i>Alternative Position Cash Sum + Annual Income</i>	
<i>Resource Description</i>						
<i>NONPension Capital</i>		£160,800	£305,419	£18,227	£305,419	£0
<i>Norwich Union Pension (PPP)</i>	£400.00	£292,000	£612,508	£36,553	£153,127	£27,415
<i>Totals</i>		£452,800	£917,927	£54,780	£458,546	£27,415

Planning Assumptions Used

RPI (Retail Price Index) % per annum	3.00	Fund growth % per annum	9.00	Non pension capital growth % per annum	9.00
AEI (Average Earnings Index) % per annum	5.00	Annuity interest rate	6.00		
Contribution escalation % per annum	5				

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Other

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