

Your **Company** Logo

Early Retirement Illustration

for

Example Client

Created by Your Name

Your Company

Introduction

The following report contains an Early Retirement forecast. This takes the forecasted values of both your immediate and deferred incomes in order to illustrate how each option will affect your finances over the next 40 years. This report will help illustrate the differences between taking the money now and deferring it, in order to decide which is the best in your individual circumstances.

All figures displayed are in today's terms.

Overview

Forecasts included:

- NHS retire 3 years early - AFTER tax

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Forecast: NHS retire 3 years early - AFTER tax

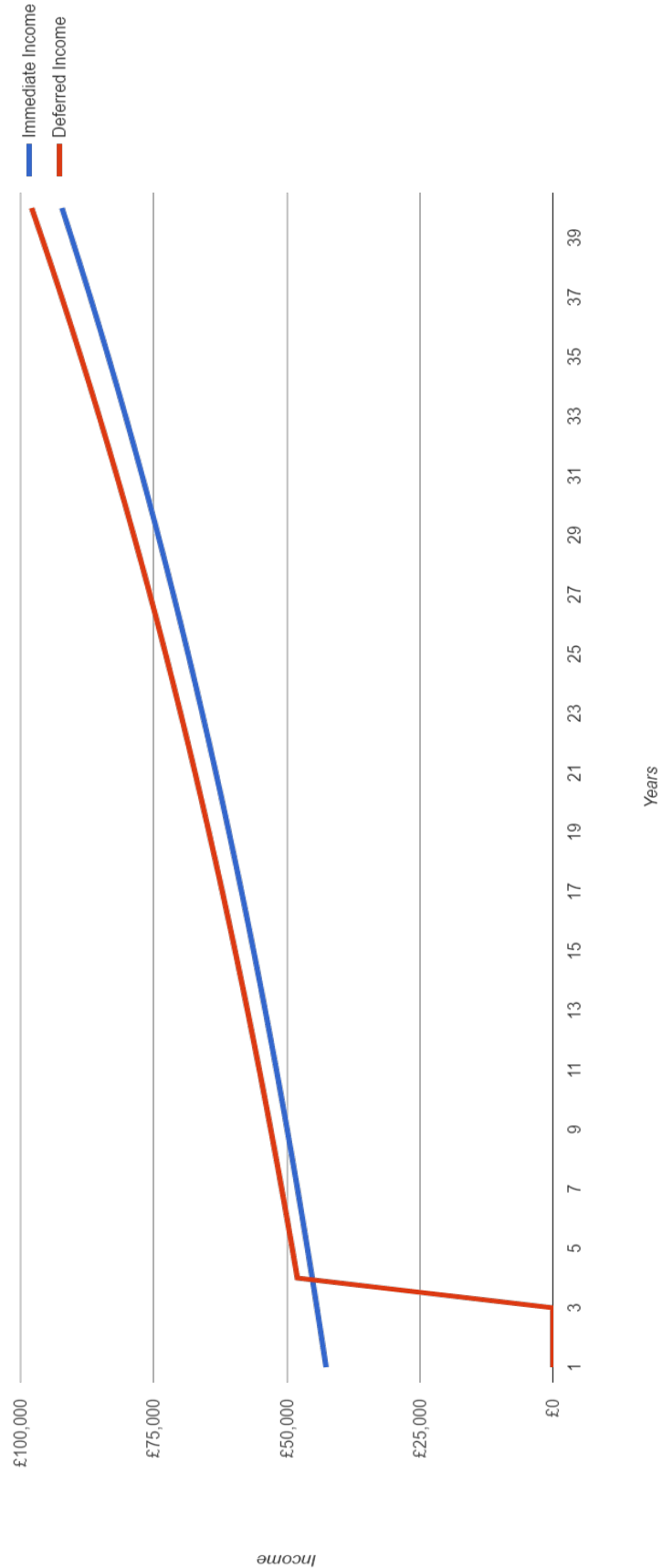
Assumed Inflation Rate:
2%

Years Deferred:
3

Deferred Income:
£48000

Immediate Income:
£42600

Early Retirement Income Illustration for Example Client



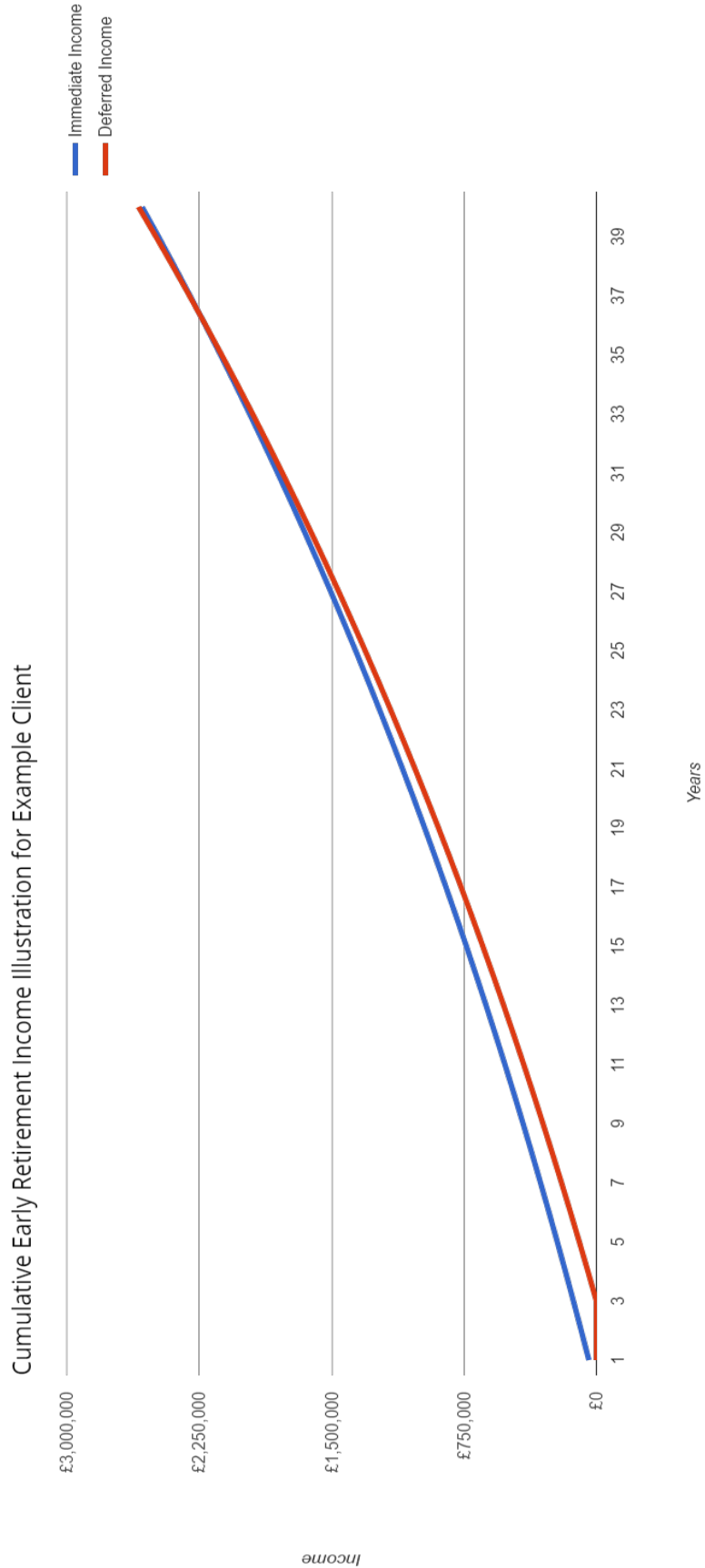
Forecast: NHS retire 3 years early - AFTER tax

Assumed Inflation Rate:
2%

Years Deferred:
3

Deferred Income:
£48000

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Early Retirement Report for Example Client

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Immediate Income:
£42600

Deferred Income:
£48000

Years Deferred:
3

Assumed Inflation Rate:
2%

Year by year breakdown (NHS retire 3 years early - AFTER tax)

| Year | Age | Immediate Income | Deferred Income | Cumulative Immediate Income | Cumulative Deferred Income |
|------|-----|------------------|-----------------|-----------------------------|----------------------------|
| 1 | 55 | £42,600.00 | £0.00 | £42,600.00 | £0.00 |
| 2 | 56 | £43,452.00 | £0.00 | £86,052.00 | £0.00 |
| 3 | 57 | £44,321.04 | £0.00 | £130,373.04 | £0.00 |
| 4 | 58 | £45,207.46 | £48,000.00 | £175,580.50 | £48,000.00 |
| 5 | 59 | £46,111.61 | £48,960.00 | £221,692.11 | £96,960.00 |
| 6 | 60 | £47,033.84 | £49,939.20 | £268,725.95 | £146,899.20 |
| 7 | 61 | £47,974.52 | £50,937.98 | £316,700.47 | £197,837.18 |
| 8 | 62 | £48,934.01 | £51,956.74 | £365,634.48 | £249,793.93 |
| 9 | 63 | £49,912.69 | £52,995.88 | £415,547.17 | £302,789.81 |
| 10 | 64 | £50,910.94 | £54,055.80 | £466,458.11 | £356,845.60 |
| 11 | 65 | £51,929.16 | £55,136.91 | £518,387.28 | £411,982.51 |
| 12 | 66 | £52,967.75 | £56,239.65 | £571,355.02 | £468,222.16 |
| 13 | 67 | £54,027.10 | £57,364.44 | £625,382.12 | £525,586.61 |
| 14 | 68 | £55,107.64 | £58,511.73 | £680,489.77 | £584,098.34 |
| 15 | 69 | £56,209.80 | £59,681.97 | £736,699.56 | £643,780.31 |
| 16 | 70 | £57,333.99 | £60,875.61 | £794,033.55 | £704,655.91 |
| 17 | 71 | £58,480.67 | £62,093.12 | £852,514.22 | £766,749.03 |
| 18 | 72 | £59,650.28 | £63,334.98 | £912,164.51 | £830,084.01 |
| 19 | 73 | £60,843.29 | £64,601.68 | £973,007.80 | £894,685.69 |
| 20 | 74 | £62,060.16 | £65,893.71 | £1,035,067.95 | £960,579.41 |
| 21 | 75 | £63,301.36 | £67,211.59 | £1,098,369.31 | £1,027,790.99 |
| 22 | 76 | £64,567.39 | £68,555.82 | £1,162,936.70 | £1,096,346.81 |
| 23 | 77 | £65,858.73 | £69,926.94 | £1,228,795.43 | £1,166,273.75 |
| 24 | 78 | £67,175.91 | £71,325.48 | £1,295,971.34 | £1,237,599.23 |
| 25 | 79 | £68,519.43 | £72,751.98 | £1,364,490.77 | £1,310,351.21 |
| 26 | 80 | £69,889.82 | £74,207.02 | £1,434,380.58 | £1,384,558.23 |
| 27 | 81 | £71,287.61 | £75,691.16 | £1,505,668.20 | £1,460,249.40 |
| 28 | 82 | £72,713.36 | £77,204.99 | £1,578,381.56 | £1,537,454.39 |
| 29 | 83 | £74,167.63 | £78,749.09 | £1,652,549.19 | £1,616,203.47 |
| 30 | 84 | £75,650.98 | £80,324.07 | £1,728,200.17 | £1,696,527.54 |
| 31 | 85 | £77,164.00 | £81,930.55 | £1,805,364.18 | £1,778,458.09 |
| 32 | 86 | £78,707.28 | £83,569.16 | £1,884,071.46 | £1,862,027.26 |
| 33 | 87 | £80,281.43 | £85,240.55 | £1,964,352.89 | £1,947,267.80 |
| 34 | 88 | £81,887.06 | £86,945.36 | £2,046,239.95 | £2,034,213.16 |
| 35 | 89 | £83,524.80 | £88,684.26 | £2,129,764.75 | £2,122,897.42 |
| 36 | 90 | £85,195.29 | £90,457.95 | £2,214,960.04 | £2,213,355.37 |
| 37 | 91 | £86,899.20 | £92,267.11 | £2,301,859.24 | £2,305,622.48 |
| 38 | 92 | £88,637.18 | £94,112.45 | £2,390,496.43 | £2,399,734.93 |
| 39 | 93 | £90,409.93 | £95,994.70 | £2,480,906.36 | £2,495,729.62 |
| 40 | 94 | £92,218.13 | £97,914.59 | £2,573,124.48 | £2,593,644.22 |