

# CashCalc

Financial Planning Tools

Pension Drawdown Monte Carlo Simulation  
for

**Example Client**

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CashCalc

## Introduction

The following report contains a Pension Drawdown Monte Carlo Simulation. This forecast runs thousands of simulations based on your attitude to investment risk and historic growth rates, in order to determine the likelihood of you reaching a certain financial goal with a single pension pot.

Throughout this forecast several assumptions have been used, including future growth rates and inflation rates as well as an asset allocation for your pension pot based on your attitude to risk. Also, the following report has made assumptions based on your expected withdrawals from this pension over time.

All assumptions made in this forecast should be regularly reviewed, in order to ensure you remain on track to achieve your financial objectives.

All outputs shown in this report are displayed in today's terms and have been adjusted to take into account the effect of inflation.

## Overview

Forecasts included:

- £150,000 Pot Moderate Risk

Forecast: Â£150,000 Pot Moderate Risk

Assumptions:

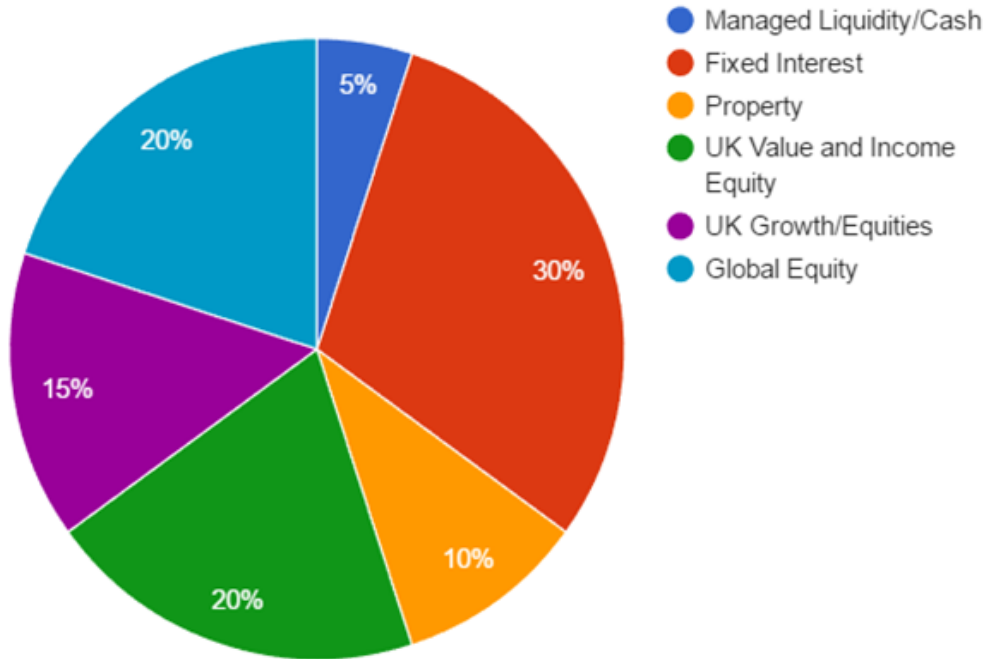
Current pot size: £150,000  
 Pot should not drop below: £0  
 Client risk profile: 5  
 Annual adviser fee: 1.1%  
 Simulation end age: 99

Income to draw down

Start Age	End Age	Amount	Inflation Rate	Adjusted
65	99	£500 (Monthly)	Default	Yes

Forecast: Â£150,000 Pot Moderate Risk

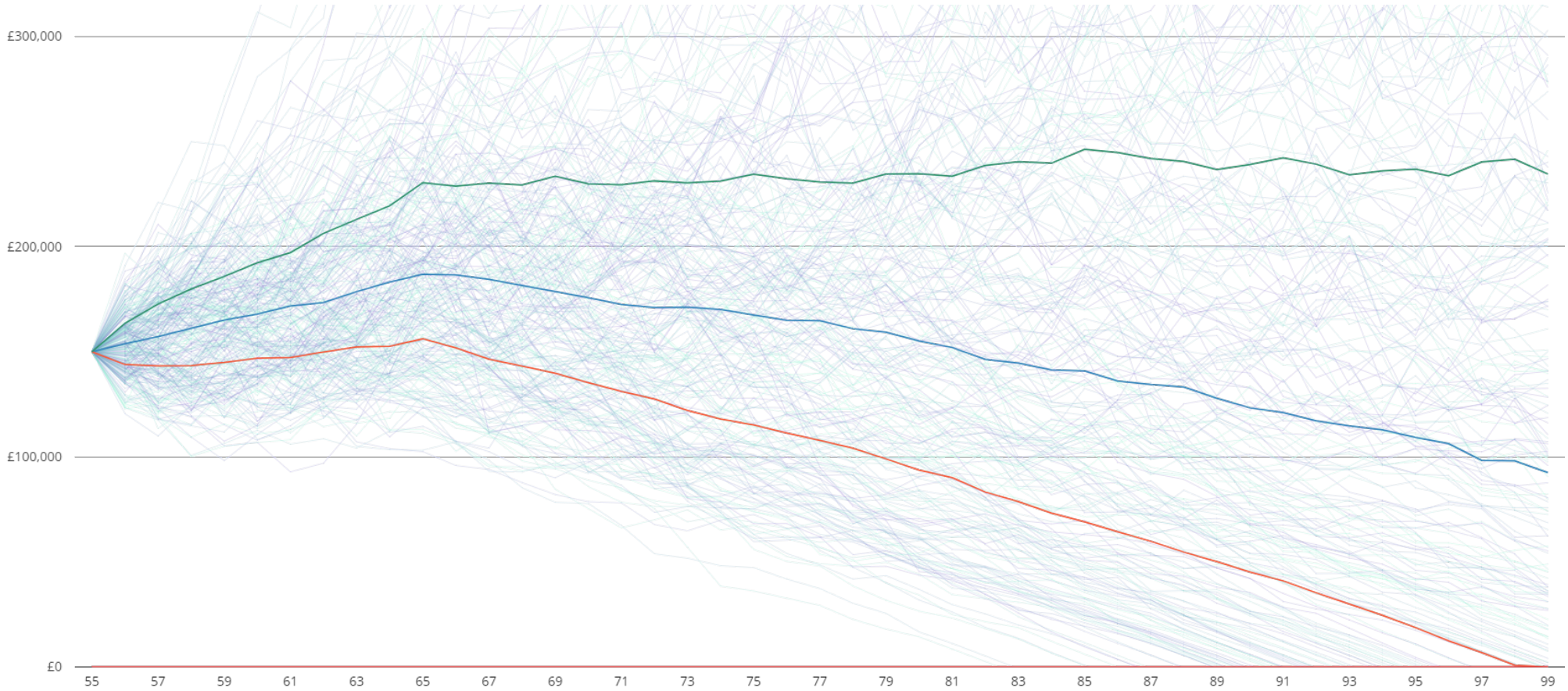
## Asset Allocation



"The above data has been carefully selected and provided by an industry leading fund provider"

Forecast: Â£150,000 Pot Moderate Risk

74%  
of simulations stayed above £0



Key: Optimistic Average Pessimistic Threshold

Forecast: Â£150,000 Pot Moderate Risk

Simulated Pot Values (Displayed On Graph)			
Age	Optimistic	Average	Pessimistic
55	£150,000	£150,000	£150,000
56	£163,546	£153,831	£143,934
57	£172,697	£157,244	£143,296
58	£179,886	£161,197	£143,479
59	£185,891	£165,153	£144,947
60	£192,397	£167,986	£146,968
61	£197,204	£171,763	£147,300
62	£206,362	£173,479	£149,915
63	£213,042	£178,644	£152,245
64	£219,471	£183,194	£152,599
65	£230,510	£186,945	£156,175
66	£228,860	£186,603	£151,835
67	£230,229	£184,492	£146,477
68	£229,368	£181,494	£143,203
69	£233,503	£178,663	£139,830
70	£229,961	£175,750	£135,351
71	£229,530	£172,588	£131,192
72	£231,321	£170,997	£127,571
73	£230,379	£171,256	£122,074
74	£231,233	£170,126	£117,977
75	£234,550	£167,555	£115,126
76	£232,340	£165,004	£111,305
77	£230,876	£164,761	£107,818
78	£230,279	£161,004	£104,135
79	£234,638	£159,260	£99,025
80	£234,740	£155,183	£93,685
81	£233,589	£152,024	£90,095
82	£238,742	£146,413	£83,238
83	£240,447	£144,611	£78,677
84	£239,782	£141,306	£73,225

85	£246,382	£140,927	£69,090
86	£244,826	£136,068	£64,370
87	£241,986	£134,393	£59,787
88	£240,588	£133,212	£54,664
89	£236,723	£127,873	£50,080
90	£239,179	£123,330	£45,176
91	£242,275	£121,101	£40,965
92	£239,327	£117,164	£35,289
93	£234,196	£114,696	£29,973
94	£236,063	£112,857	£24,599
95	£236,923	£109,269	£18,732
96	£233,772	£106,290	£12,414
97	£240,343	£98,346	£6,818
98	£241,651	£98,074	£813
99	£234,625	£92,491	£0