

Your **Company** Logo

Pension Drawdown
(Potential Tax Payable)

for

Example Client

Created by Your Name

Your Company

Your **Company** Logo

Introduction

The following report contains a "Pension Drawdown" forecast. This will help illustrate the differences between withdrawing your pension as an immediate lump sum, or avoiding higher rate tax thresholds by withdrawing it tax-efficiently. All taxable incomes and assumed net investment returns are also taken into account.

Overview

Forecasts included:

- £200,000 Pension - cash it all in??

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£200,000 Pension - cash it all in??

- Your current pension pot: £200,000.
- Your assumed net investment return: 5.00%.
- Your current total taxable income: £25,000.
- Your funds have not been crystallised.



Forecast: £200,000 Pension - cash it all in??

If taken as an immediate lump sum payment:

Taxable Pension Pot Size:	Amount of Pension:	Total Tax Payable:	Pension Lump Sum Taken:
£150,000	Tax-free: £50,000	£59,843	£140,157
	Taxed at 20%: £7,000		
	Taxed at 40%: £118,135		
	Taxed at 45%: £24,865		

If taken tax-efficiently (avoid higher rate tax):

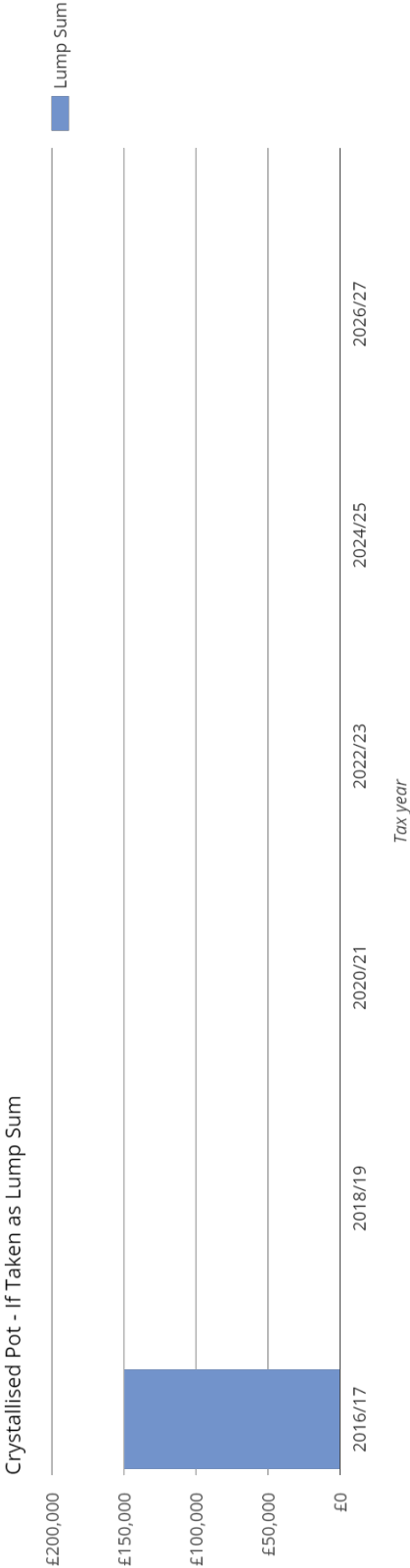
Taxable Pension Pot Size:	Total Amount of Pension:	Total Tax Payable:	Total Pension Drawn Down:
£150,000	Tax-free: £50,000	£37,322	£199,290
	Taxed at 20%: £186,612		
	Taxed at 40%: £0		
	Taxed at 45%: £0		

Max drawdown Per Year: £18,000

Drawn Down Over 11 Tax Years



Forecast: £200,000 Pension - cash it all in??

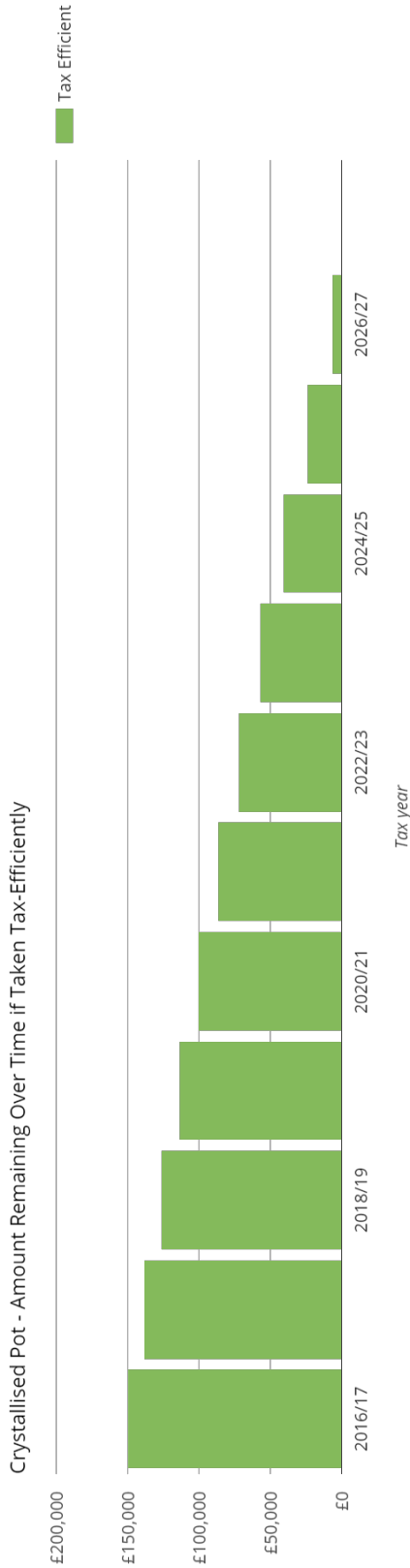


The above graph shows your crystallised pot if you fully draw down within one tax year.

By 2017 you will have fully drawn down your pension fund and will no longer be able to make further withdrawals or buy an annuity.



Forecast: £200,000 Pension - cash it all in??



The above graph shows your crystallised pot if you draw down "tax-efficiently" by avoiding high rate thresholds.

At an assumed net growth rate of 5.00% it will take 11 years to fully draw down your crystallised pot.

By 2027 you will have fully drawn down your pension fund and will no longer be able to make further withdrawals or buy an annuity.