

# CashCalc

Financial Planning Tools

Pension Drawdown Monte Carlo Simulation  
for

**Example Client**

Created by Matthew Short

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 Cautious Risk

Forecast: Â£150,000 Pot Cautious Risk

Assumptions:

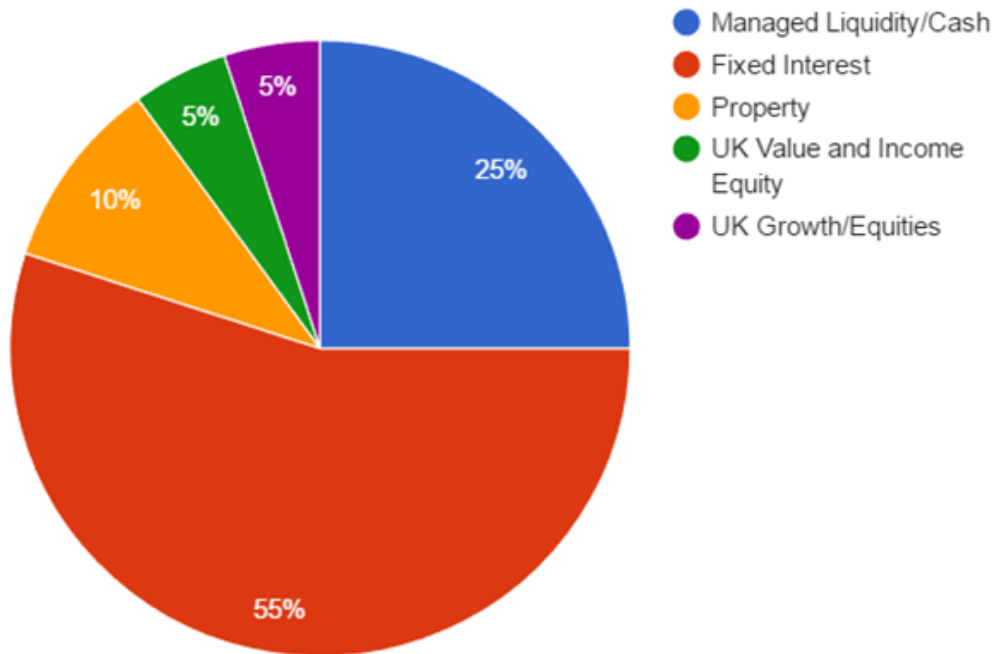
Current pot size: £150,000  
 Pot should not drop below: £0  
 Client risk profile: 2  
 Annual adviser fee: 1.1%  
 Simulation end age: 99

Income to draw down

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

Forecast: Â£150,000 Pot Cautious Risk

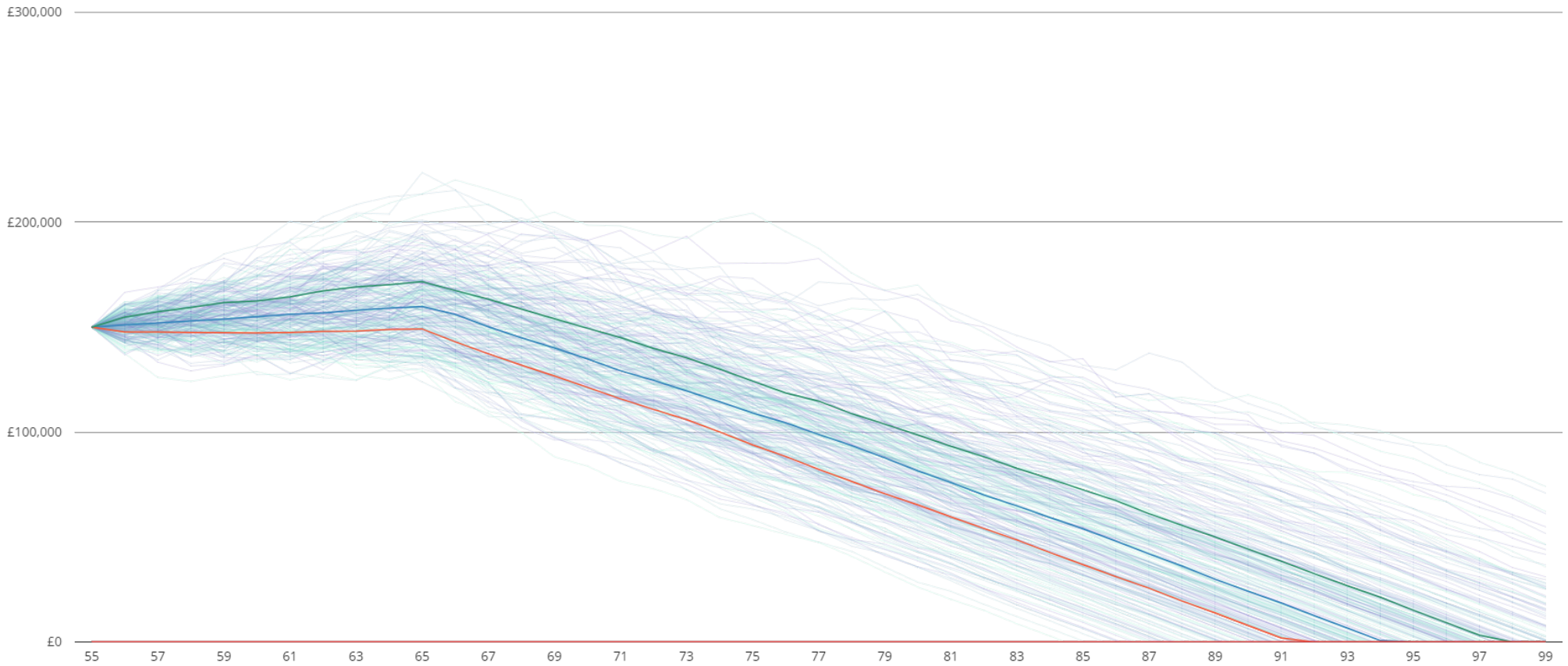
## Asset Allocation



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

Forecast: Â£150,000 Pot Cautious Risk

17.6%  
of simulations stayed above £0



Key: Optimistic Average Pessimistic Threshold

Forecast: Â£150,000 Pot Cautious Risk

Simulated Pot Values (Displayed On Graph)			
Age	Optimistic	Average	Pessimistic
55	£150,000	£150,000	£150,000
56	£154,820	£151,071	£147,714
57	£157,303	£151,946	£147,713
58	£159,370	£152,985	£147,489
59	£161,689	£153,816	£147,346
60	£162,485	£155,035	£147,291
61	£164,424	£156,096	£147,529
62	£167,283	£156,763	£148,049
63	£169,184	£158,064	£148,089
64	£170,278	£159,126	£148,945
65	£171,721	£159,898	£149,164
66	£167,477	£156,095	£143,046
67	£163,368	£150,225	£137,328
68	£158,644	£144,973	£131,954
69	£154,087	£140,119	£126,758
70	£149,493	£134,856	£121,343
71	£145,100	£129,224	£115,865
72	£139,950	£124,683	£110,834
73	£135,408	£119,651	£105,945
74	£130,054	£114,533	£100,120
75	£124,324	£109,143	£93,916
76	£118,693	£104,399	£88,387
77	£114,763	£98,903	£82,244
78	£108,783	£93,575	£76,486
79	£103,837	£87,750	£70,661
80	£98,658	£81,524	£65,361
81	£93,272	£76,008	£59,615
82	£88,283	£70,052	£54,096
83	£82,742	£64,838	£48,617
84	£77,780	£59,335	£42,607

85	£72,522	£53,923	£36,848
86	£67,376	£48,040	£31,129
87	£61,102	£41,968	£25,641
88	£55,509	£36,187	£19,473
89	£50,020	£29,897	£13,840
90	£44,252	£24,178	£7,836
91	£38,476	£18,566	£1,961
92	£32,522	£12,524	£0
93	£26,799	£6,649	£0
94	£21,295	£663	£0
95	£15,124	£0	£0
96	£9,215	£0	£0
97	£3,213	£0	£0
98	£0	£0	£0
99	£0	£0	£0