

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 High Risk

Forecast: Â£150,000 Pot High Risk

Assumptions:

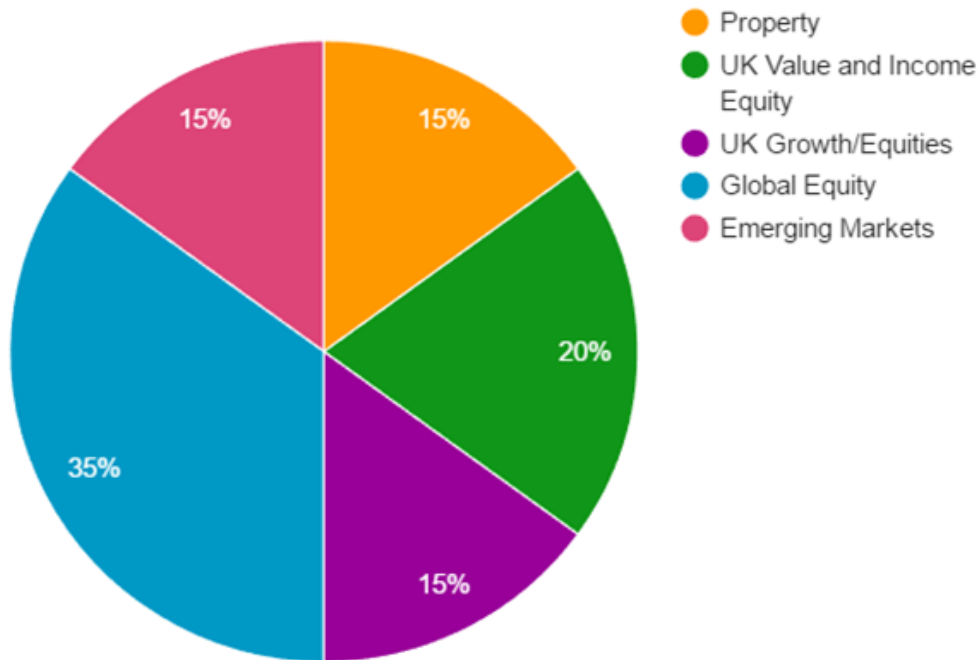
Current pot size: £150,000
 Pot should not drop below: £0
 Client risk profile: 8
 Annual adviser fee: 1.1%
 Simulation end age: 99

Income to draw down

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

Forecast: Â£150,000 Pot High Risk

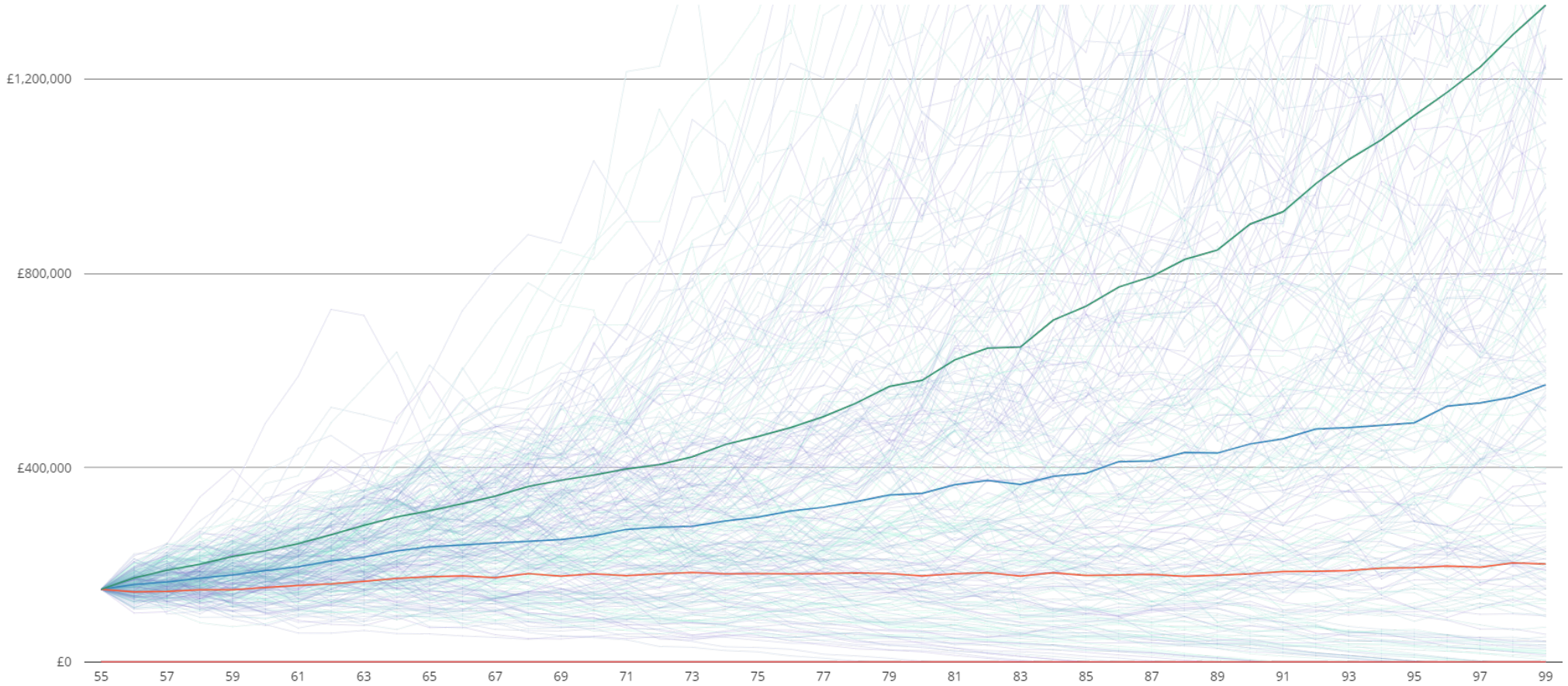
Asset Allocation



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

Forecast: Â£150,000 Pot High Risk

89.4%
of simulations stayed above £0



Key: Optimistic Average Pessimistic Threshold

Forecast: Â£150,000 Pot High Risk

| Simulated Pot Values (Displayed On Graph) | | | |
|---|------------|----------|-------------|
| Age | Optimistic | Average | Pessimistic |
| 55 | £150,000 | £150,000 | £150,000 |
| 56 | £173,397 | £159,811 | £144,595 |
| 57 | £189,076 | £164,928 | £145,404 |
| 58 | £201,574 | £172,653 | £148,932 |
| 59 | £217,654 | £179,402 | £148,668 |
| 60 | £229,037 | £188,560 | £153,642 |
| 61 | £243,986 | £196,551 | £157,968 |
| 62 | £262,095 | £208,274 | £161,080 |
| 63 | £281,502 | £215,962 | £166,358 |
| 64 | £298,938 | £228,898 | £172,163 |
| 65 | £311,695 | £237,218 | £175,475 |
| 66 | £326,276 | £241,239 | £177,726 |
| 67 | £341,596 | £245,321 | £173,704 |
| 68 | £361,371 | £248,574 | £182,397 |
| 69 | £374,374 | £252,131 | £177,121 |
| 70 | £385,070 | £260,022 | £181,883 |
| 71 | £397,427 | £273,230 | £177,871 |
| 72 | £406,729 | £277,631 | £181,633 |
| 73 | £422,542 | £279,595 | £184,757 |
| 74 | £447,766 | £290,442 | £181,976 |
| 75 | £464,361 | £298,315 | £182,102 |
| 76 | £482,714 | £311,076 | £181,975 |
| 77 | £505,454 | £318,872 | £182,182 |
| 78 | £533,246 | £330,396 | £183,797 |
| 79 | £567,415 | £344,123 | £182,253 |
| 80 | £579,950 | £347,196 | £177,536 |
| 81 | £622,314 | £365,212 | £181,973 |
| 82 | £646,323 | £374,323 | £184,270 |
| 83 | £648,656 | £365,777 | £177,277 |
| 84 | £704,048 | £382,515 | £183,882 |

| | | | |
|----|------------|----------|----------|
| 85 | £732,861 | £388,624 | £178,625 |
| 86 | £772,171 | £412,850 | £179,197 |
| 87 | £793,754 | £413,923 | £180,691 |
| 88 | £828,936 | £431,628 | £176,668 |
| 89 | £848,419 | £430,362 | £178,782 |
| 90 | £901,880 | £449,150 | £181,749 |
| 91 | £927,178 | £459,780 | £186,617 |
| 92 | £985,044 | £479,881 | £187,155 |
| 93 | £1,034,830 | £482,873 | £188,348 |
| 94 | £1,075,771 | £487,390 | £193,326 |
| 95 | £1,125,502 | £492,627 | £194,666 |
| 96 | £1,173,088 | £527,114 | £197,803 |
| 97 | £1,224,740 | £533,454 | £195,294 |
| 98 | £1,291,531 | £545,717 | £204,439 |
| 99 | £1,352,589 | £571,006 | £202,007 |