

Guide protects you from running out of money in retirement...

It does this by testing to see if your pots would likely run out given what you want to take

Scenario Everything goes to plan



There are shortfall bars in the chart below, this means if everything turns out as assumed your pension and savings pots would be expected to run out in retirement. It may be possible to fix this by either taking less or paying more. If you press either solve button, it will work out if this is possible

Solve (Take less)

Solve (Pay more)

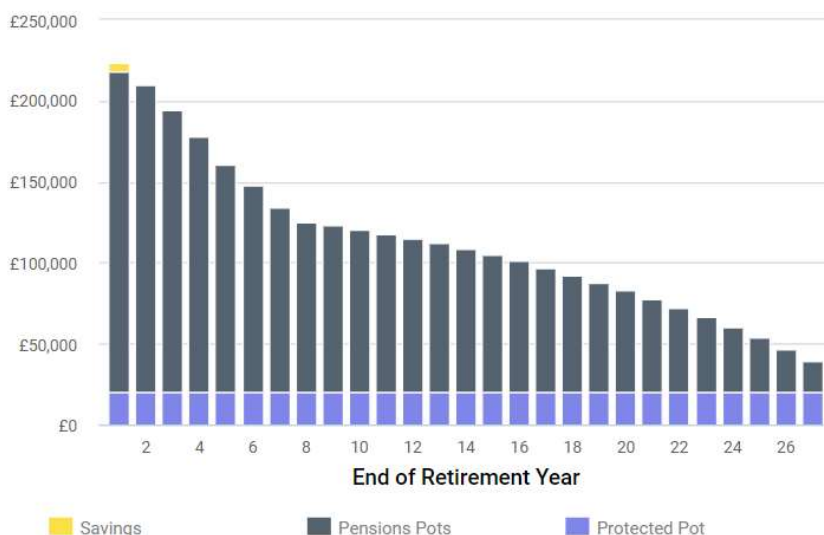
If you are expected to run out of money, you can solve this easily and adjust your plan to avoid this happening

Scenario Everything goes to plan



There are no shortfalls in the chart below, this means if everything turns out as assumed your pension and savings pots would be expected to last throughout your retirement. However please consider the results in the Test page to see what could happen if everything doesn't go to plan

You can see how your money is expected to run down over your retirement years and set aside any money that you want to protect if you prefer



You can also test what happens when things do not go as expected and adjust your plan if any of these outcomes are a concern for you

Scenario 1 High inflation



If inflation is high (5.0% a year) and everything else turns out as assumed, your pensions will be expected to run out in retirement even if you use all of your protected pot.

Solve (Take less)

Solve (Pay more)

Scenario 2 You live longer



If you live three years longer than expected and everything else turns out as assumed, your pensions and savings pots would be expected to last throughout your retirement, although you may need to use some or all of your protected pot.

Scenario 3 Market crash



If your total pensions and savings pots fall by 20% just after you retire and everything else turns out as assumed, your pensions and savings pots would be expected to last throughout your retirement, although you may need to use some or all of your protected pot.

Scenario 4 Need some care



If you need £20,000 a year extra in your last three years to pay for some care and everything else turns out as assumed, your pensions and savings pots would be expected to last throughout your retirement, although you may need to use some or all of your protected pot.

Once your plan is in place, you can track it easily to see if it is still expected to work out

How am I doing as of June 2018?

Your original scenarios results

Scenario 1 According to plan



Scenario 2 High inflation



Scenario 3 You live longer



Scenario 4 Market crash



Scenario 5 Need some care



Your updated scenario results

Scenario 1 According to plan



Scenario 2 High inflation



Scenario 3 You live longer



Scenario 4 Market crash



Scenario 5 Need some care

