

Guide gives you control of your money in retirement...

You tell Guide what you want in actual money each year after tax

Here's what you want

You want to retire in **May 2023**.

You want a starting income of **£25,000** in retirement, plus an additional **£2,000** for the first five years.

Your income will increase with inflation during retirement.

You tell Guide what you have to put towards retirement, including all of your pension pots you will take an income from when you choose

State pension

Your State Pension Age is January 2031. Your estimated pension from this date is £11,494 per annum.

Pension pots

Pension Pot 1 - estimated value at May 2023 £131,111.

Pension Pot 2 - estimated value at May 2023 £69,215.

Pension Pot 3 - estimated value at May 2023 £80,750.

Salary pensions

Salary Pensions 1 - a total starting pension of £5,000 per year from May 2028.

✓ £5,000 a year increasing at 3%.

Savings pots

Savings Pot 1 - estimated value at May 2023 £23,990.

Other cash

Other Cash 1 - a payment of £50,000 on May 2022.

Any other income

No other income defined.

You tell Guide if you want to set any money aside to pass on, or use only if things do not turn out as expected and how you expect your pension and savings pots to increase

Assumptions

How much of your pension pot do you not want to touch? [?](#)

Protected Pot

How do you expect your money to grow each year? [?](#)

Savings Pot

Pension Pot

Guide then puts everything together. It shows you how to take money from your total savings and pension pots each year (or month) to expect to get exactly what you want after tax, so you can control your own money in retirement

Year	Take from Pension Pots	Take from Savings Pots	Everything else you expect to get ?	Less tax you expect to pay ?	Total you expect to get after tax ?	Monthly
2023	£0	£27,000	£0	£0	£27,000	Show ▼
2024	£0	£27,672	£0	£0	£27,672	Show ▼
2025	£4,394	£23,974	£0	£0	£28,368	Show ▼
2026	£32,736	£0	£0	-£3,660	£29,076	Show ▼
2027	£33,552	£0	£0	-£3,751	£29,801	Show ▼
2028	£26,555	£0	£5,016	-£3,279	£28,292	Show ▼
2029	£27,191	£0	£5,161	-£3,361	£28,991	Show ▼
2030	£23,987	£0	£9,169	-£3,445	£29,711	Show ▼
2031	£16,714	£0	£17,270	-£3,531	£30,453	Show ▼