

Your plan on one page

Today's money · Ages 45–100 · Prepared 01 October 2026

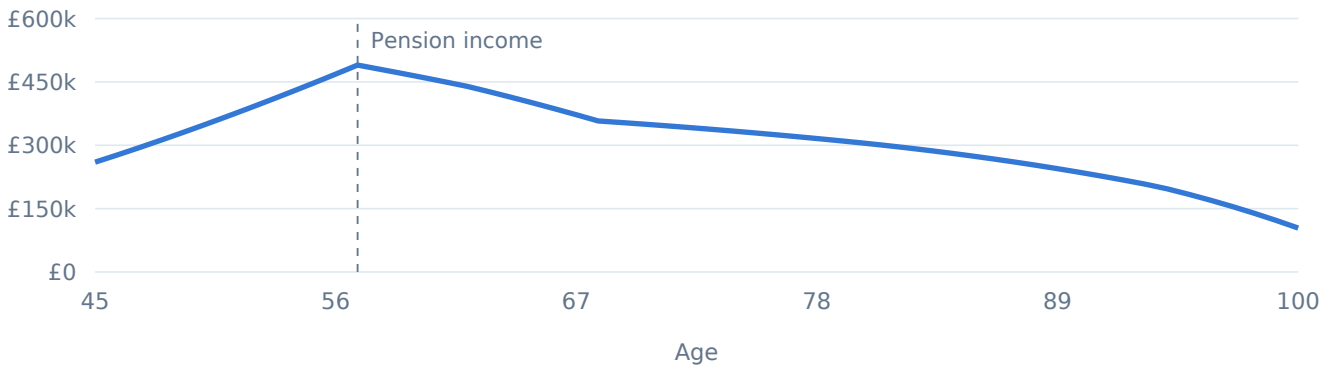
After-tax spending at age 57	Total savings at age 57	Income after pension starts
£1,800 / month	£489,816	Met to age 100

Your entered target is met from age 57 to your 100th birthday under the central assumptions. Earlier savings needs are assessed separately.

No bridge is needed: retirement spending starts when pension withdrawals are available.

How your total savings could change

— Central projection



Opening birthday balances, before that year's spending. The final point is the balance at the plan horizon. Central projection, not a probability or guarantee.

What to explore next

Explore weaker returns or higher costs before relying on the central result. Confirm pension amounts and start ages against your own forecasts.

The main assumptions

Retire at 57 · Private pension withdrawals from 57 · Base spending target: £1,800 a month today.

Investment mix before / after retirement: Growth / Balanced retirement. Inflation: 2.50% a year. Pension fee: 0.50% a year.

Portfolio growth after fees, before inflation: 5.56% / 5.15% a year for the selected before / after mixes. Custom savings choices and any entered stress still apply.

Base spending rises with inflation each year to maintain buying power. Any selected spending stages and extra care costs also apply.

Simplified England/Wales/Northern Ireland pension income tax is modelled. ISA tax benefits assume UK eligibility. GIA capital-gains, dividend and cash-interest taxes are not modelled. This is a planning illustration, not personal financial, investment or tax advice. Investments can fall. Use the Essential plan for the fuller assumptions and limits.