eValue
Investment Solutions

Factsheet: Retirement Planner

What is it?

Retirement Planner helps advisers to communicate the potential risk and returns of their client's retirement investments. The forecasted income or fund value at the point of retirement is shown, together with any state and/or DB pensions. This is illustrated as a range of outcomes taking into account a variety of possible market movements. By including other pensions and investments, a holistic retirement plan can be created. The tool can also show the chance of reaching a client's income target given the level of investments and contributions.

Why is it important?

Retirement income is affected by a number of factors which makes identifying the correct level of contributions difficult without the right tools. Retirement Planner allows advisers to check the impact of these choices on the income that might be received, showing whether a client is likely to be able to retire with their intended level of income.

Retirement Planner gives advisers an engaging way of illustrating to clients different options in order to create a suitable retirement plan.

Who should use it?

Retirement Planner should be used by advisers who want to be able to show how their clients' investments have an impact on the retirement income they could receive. It can also be used to work out the level of regular contributions required to meet target levels of annual income or fund size.

The illustrations produced by Retirement Planner can be used to form part of the client suitability report.

How is it used?

A forecast can be shown from entering minimal information, such as the date of birth, amount to invest and

level of investment risk. This provides an immediate projection of the range of possible outcomes.

Additional options are also available to make the forecast more specific to the client, such as level or increasing contributions, taking tax free cash or changing the annuity options.

Advisers can also enter any other existing pensions to give a full holistic view of the client's potential retirement income.

How do the projection forecasts work?

The basis of all assumptions on the Retirement Planner and, indeed, all Advisa Centa tools is stochastic forecasting. We calculate 1,000 different scenarios and show the range of possible returns, highlighting not only the likely middle result but also the full range between higher and lower results.

The forecasts take into account all types of possible scenarios such as large and sudden rises or drops in the equity markets.
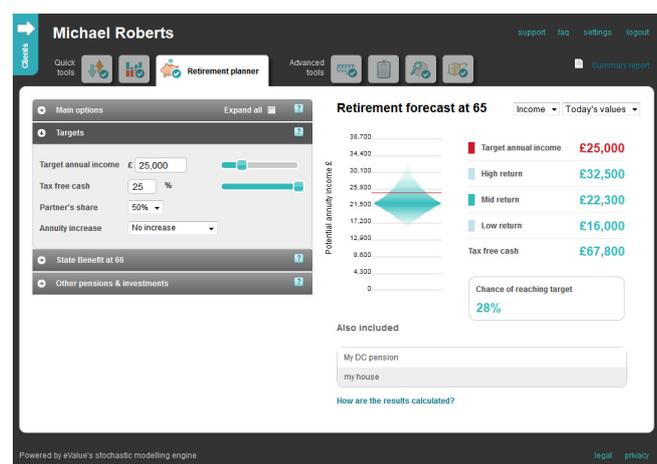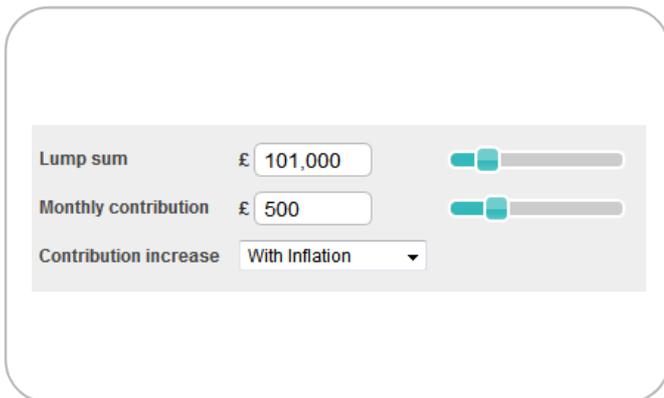

All our tools can be accessed via Advisa Centa.
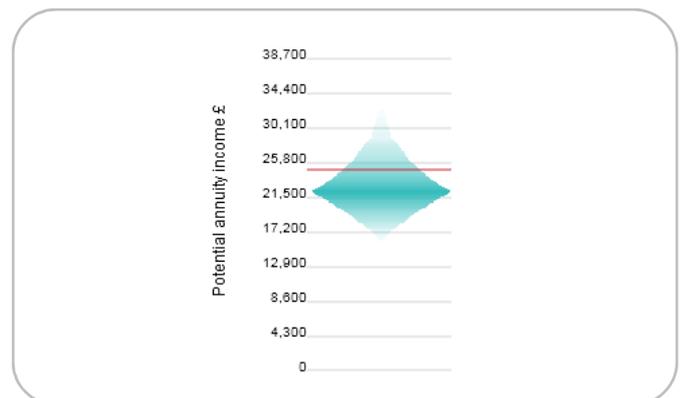**www.evalueis.com**

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Key Differences – At a glance

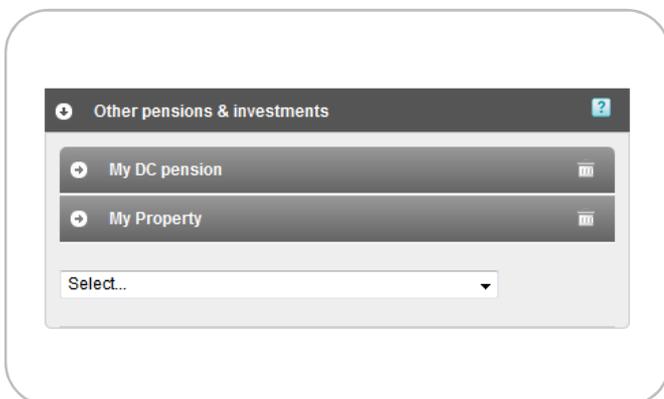Easy to use interface with immediate results

Can view the chances of reaching target

Can include any other pension, investment or source of income

Retirement Planner is linked to the Risk Profiler tool to avoid duplicate entry
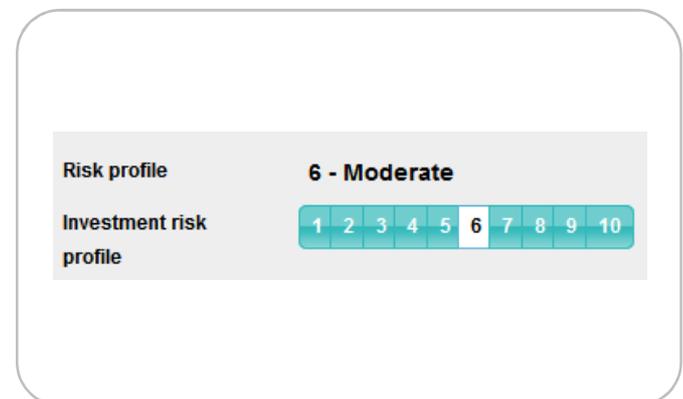
Plus

- Adjust results for inflation
- View the results based on low, mid and high returns