

Wealth365

Individual User Guide

Your complete guide to personal financial planning

Plan with a Panoramic View

- ✓ Comprehensive UK financial planning across pensions, property, investments & tax
- ✓ Year-by-year projections with inflation-adjusted forecasts
- ✓ What-if scenarios to compare different financial futures
- ✓ Professional PDF & Excel reports
- ✓ Built for UK 2025/26 tax rules

UK Tax Year 2025/26 Edition
wealth365.co.uk

Contents

1. Introduction & Getting Started

Platform overview, signing up, first steps

2. Plan & Subscription

Tiers, billing, free trial

3. Setup & Configuration

Household type, presets, assumptions

4. Fact Find (Data Entry)

Income, expenses, assets, liabilities, protection

5. Plan Overview

Net worth dashboard, asset summary, life journey

6. Goals & Life Events

Retirement, education, legacy, priority levels

7. Financial Projections

P&L, cash flow, balance sheet, charts, year slider

8. Reports & Export

Templates, custom reports, PDF/Excel, Meeting Mode

9. What-If Scenarios

Creating, comparing, guided wizards

10. Smart Tools

Portfolio tracker, tax calculator, state pension explorer

11. UK Tax Reference (2025/26)

Income tax, NI, pensions, ISAs, CGT, IHT

12. Glossary

1. Introduction & Getting Started

Wealth365 is a comprehensive UK financial planning platform designed to help you see your complete financial picture. Whether you're planning for retirement, managing investments, tracking property portfolios, or simply trying to understand your tax position — Wealth365 brings everything together in one place.

Unlike simple pension calculators or budgeting apps, Wealth365 produces professional-grade financial projections that account for UK tax rules, inflation, pension regulations, and the complex interactions between different parts of your finances.

What Makes Wealth365 Different

- **Panoramic View:** See pensions, property, investments, ISAs, debts, income, expenses, and tax — all in a single joined-up model
- **UK-Specific:** Built from the ground up for UK residents with HMRC tax bands, NI rules, State Pension calculations, and pension legislation
- **Year-by-Year Projections:** Not just a snapshot — see how your finances evolve over 40+ years with inflation-adjusted values
- **What-If Scenarios:** Compare different futures side by side before making big decisions
- **Professional Reports:** Generate PDF and Excel reports suitable for advisor meetings or personal records

Your Planning Journey

The app guides you through a logical flow across nine tabs. You do not need to complete every step before seeing results — the platform updates projections as you add data, so you can start simple and build up over time.

1 **Plan** — Choose your subscription tier and billing preference

2 **Setup** — Configure your household type, select a profile preset, and set growth assumptions

3 **Fact Find** — Enter your financial details: income, expenses, pensions, ISAs, property, debts, and protection

4 **Overview** — See your current financial position — net worth, asset breakdown, and life journey timeline

5 **Goals** — Define retirement targets, life events, education plans, and legacy wishes

6 **Projections** — Run year-by-year financial forecasts with P&L, cash flow, and balance sheet views

7 **Reports** — Generate professional PDF and Excel reports from templates or custom selections

8 **Scenarios** — Create "what-if" plans and compare different financial futures side by side

Tip: You can jump between tabs at any time. The platform saves your progress automatically, so you never lose your work.

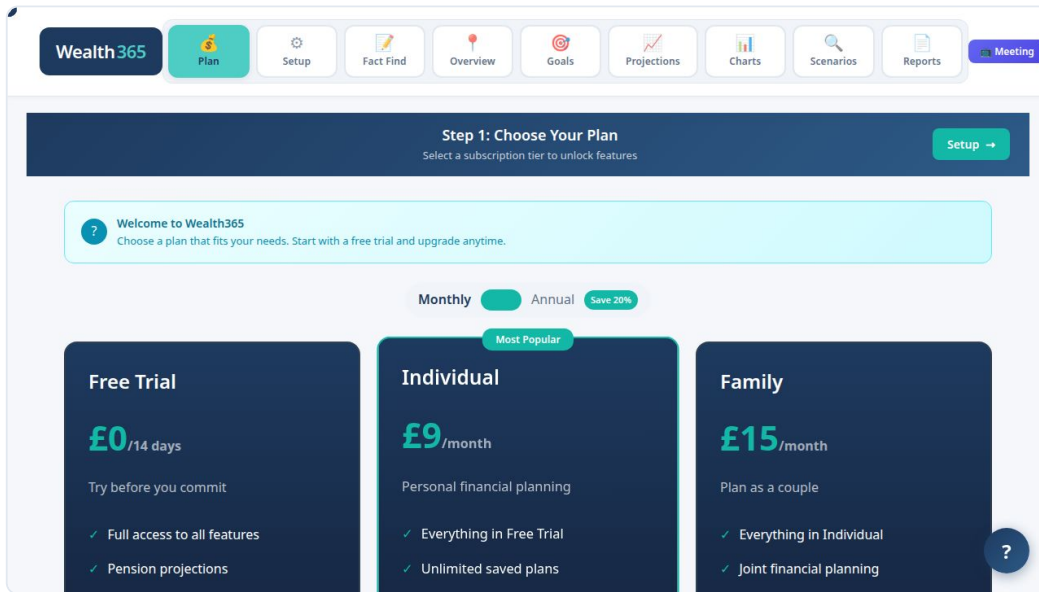
Quick Start Checklist

To get meaningful projections as quickly as possible, focus on entering these essentials first:

1. Your date of birth and target retirement age (Setup tab)
2. Your employment income and any pension contributions (Fact Find)
3. Your existing pension pot values (Fact Find → Assets)
4. Your main residence value and mortgage balance, if applicable (Fact Find)
5. Your essential monthly expenses (Fact Find → Expenses)

With just these five data points, Wealth365 can produce a useful initial projection. You can then refine by adding ISAs, other investments, goals, and life events.

2. Plan & Subscription



The Plan tab — choose your subscription tier and billing preference

The Plan tab is your starting point. Here you select the subscription that best fits your needs and manage your billing preferences.

Available Tiers

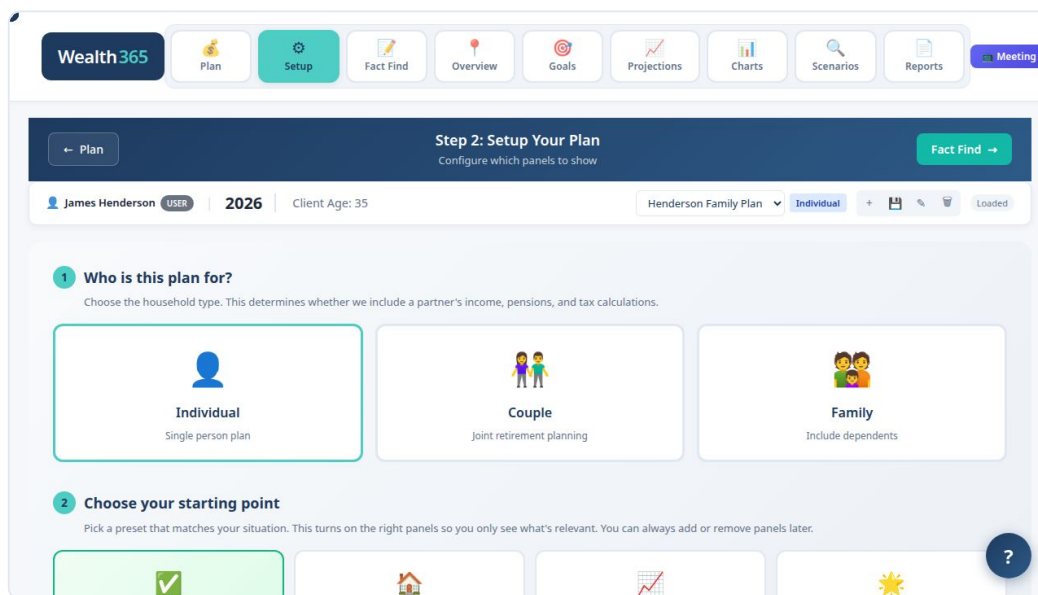
Tier	Best For	Key Features
Free Trial	Trying the platform	Full access for 90 days, no credit card required
Individual	Single person planning	All features for one person including projections, reports, and scenarios
Family	Couples and families	Joint planning with shared goals, separate tax calculations, and dependant planning

Billing

Toggle between monthly and annual billing using the switch on the Plan tab. Annual plans save 20% compared to monthly billing. Payments are processed securely through Stripe.

Free Trial: Your trial includes full access to every feature with no restrictions. When it expires, your data is preserved — simply subscribe to continue where you left off.

3. Setup & Configuration



The Setup tab — configure your household type, profile preset, and planning assumptions

The Setup tab is where you tell Wealth365 about your household situation and configure the assumptions that drive your projections. Getting this right at the start ensures your forecasts are realistic.

Household Type

Your household type determines how the platform models your finances:

Type	Description	Tax Treatment
Individual	Single person with their own finances	One set of UK tax calculations
Couple	Two adults planning together	Separate tax calculations for each partner, combined net worth
Family	Couple with dependants	As Couple, plus education planning and child-related goals

Profile Presets

Profile presets control which Fact Find panels are visible. Choose the one that best matches your situation — you can always enable additional panels later:

- **Essential** — Income, pensions, and basic savings. Ideal for straightforward planning focused on retirement
- **Homeowner** — Adds property panels including main residence, mortgages, and buy-to-let. Choose this if property is a significant part of your wealth
- **Investor** — Adds ISA, GIA, and portfolio tracking panels. Best for those with investment portfolios beyond workplace pensions
- **Comprehensive** — All panels enabled. Gives you the complete picture including alternative investments, multi-currency, and full protection analysis

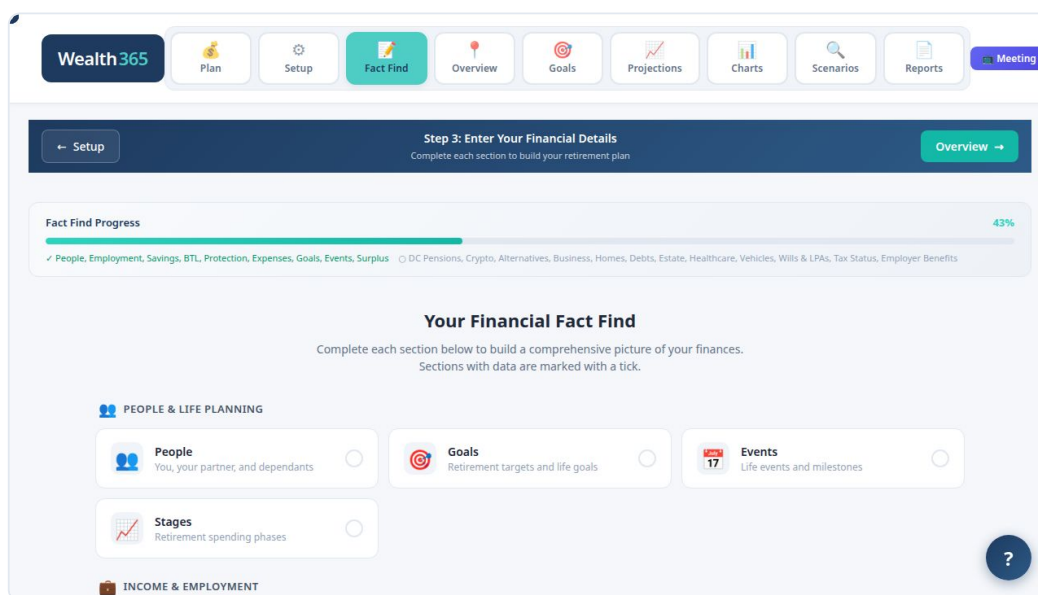
Planning Assumptions

These assumptions drive your year-by-year projections. The defaults are based on long-term UK averages, but you can adjust them to match your own expectations:

Assumption	Default	What It Affects
Inflation rate	2.5%	Future expense growth, "today's money" calculations
Pension growth rate	5.0%	How pension pots grow before and during drawdown
Investment growth rate	5.0%	ISA, GIA, and other investment growth
Property growth rate	3.0%	Annual property value appreciation
Cash interest rate	2.0%	Interest earned on bank and savings accounts
Opening balance date	6 April	Start of your planning year (aligns with UK tax year)

Tip: Conservative assumptions lead to safer planning. If you're unsure, use the defaults — they represent reasonable long-term expectations for a balanced portfolio. You can always create scenarios with different assumptions to see the impact.

4. Fact Find (Data Entry)



The Fact Find — enter your financial details across modular category cards

The Fact Find is the heart of your financial plan. This is where you build a comprehensive picture of your finances by entering data across modular panels. Each panel can be completed independently, and the platform shows your completion progress as you go.

The Fact Find uses a card-based layout. Click any category card to open its detailed entry panel. Each panel includes contextual help to guide you through the data entry.

Income

Record all sources of income. The platform uses these to calculate your tax position and model how your income changes over time (e.g., salary growth, retirement income).

Income Type	What to Enter
Employment	Gross salary, bonuses, benefits in kind, employer pension contributions
Self-employment	Net profit from self-employment, accounting year end
Dividends	Annual dividend income from shares or company ownership
Rental income	Gross rental receipts, allowable expenses, mortgage interest
State Pension	Expected amount or use the calculator with your NI qualifying years
Other income	Interest, annuities, trust income, foreign income

Expenses

Enter your regular spending. You can use monthly or annual figures — the platform converts automatically. Be as accurate as you can, as expenses have a large impact on your projections.

- **Essential expenses:** Housing costs (rent or mortgage payments), council tax, utilities, food, transport, insurance premiums
- **Discretionary expenses:** Holidays, dining out, entertainment, hobbies, subscriptions

- **Education costs:** School fees, university costs, childcare
- **One-off expenses:** Home improvements, car purchases, weddings — enter these as life events in the Goals tab

Assets

Record everything you own. The platform models growth, contributions, and withdrawals for each asset type according to its specific rules.

Pensions

Add each pension separately with its current value, contribution details, and expected growth rate:

- **Workplace pension:** Current fund value, your contribution %, employer contribution %, salary sacrifice (yes/no)
- **SIPP:** Fund value, annual contributions, investment mix
- **Defined Benefit (DB):** Annual pension amount at retirement, accrual rate, revaluation method
- **State Pension:** Your NI qualifying years and expected weekly amount

ISAs (Individual Savings Accounts)

- **Cash ISA:** Current balance and annual contribution plans
- **Stocks & Shares ISA:** Current value, fund allocation, annual contributions
- **Lifetime ISA:** Current value, contributions (up to £4,000/year with 25% government bonus)

Other Assets

- **GIAs:** General Investment Accounts — taxable investment accounts
- **Cash:** Bank accounts, savings accounts, premium bonds
- **Property:** Main residence, second homes, buy-to-let properties

Liabilities

Record all debts. The platform models repayments and interest to show when each debt will be cleared:

- **Mortgages:** Outstanding balance, interest rate (fixed or variable), remaining term, repayment type
- **Personal loans:** Balance, interest rate, monthly repayment
- **Credit cards:** Balance, interest rate, minimum/planned monthly payment
- **Student loans:** Plan type (1, 2, or 5), outstanding balance — repayments are calculated automatically from your income

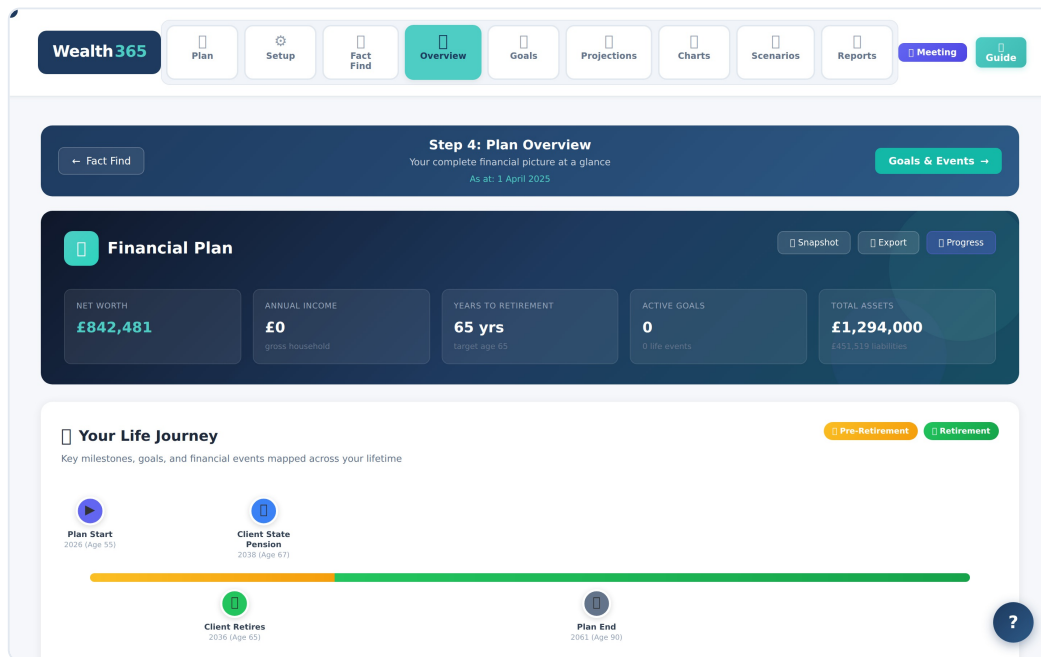
Protection

Record your insurance policies so the platform can assess your protection gaps:

- **Life insurance:** Cover amount, term, premium, policy type (level or decreasing)
- **Critical illness:** Cover amount and premium
- **Income protection:** Monthly benefit, deferral period, premium

Tip: Use your latest pension statements, bank statements, and mortgage annual statements for the most accurate figures. Rough estimates are better than leaving fields empty — you can always refine later.

5. Plan Overview



Plan Overview — your financial position at a glance with net worth, income summary, and life journey timeline

The Plan Overview is your financial dashboard — the centrepiece of your plan. Once you've entered data in the Fact Find, this tab brings everything together into an easy-to-read summary of where you stand today.

Key Sections

Banner Summary

The top banner shows your names, ages, retirement targets, total net worth, annual income, and number of goals. This gives you an instant snapshot of your financial position.

Net Worth

Your net worth is your total assets minus total liabilities. This single number represents your overall financial health. The platform breaks this down by category so you can see how your wealth is distributed:

- Pensions (workplace, SIPP, DB)
- ISAs and investments
- Property (net of mortgage)
- Cash and savings
- Less: outstanding debts

Asset Allocation

A donut chart showing the percentage breakdown of your assets by type. This helps you see whether your wealth is concentrated in one area (common for homeowners with most wealth in property) or well-diversified.

Income vs Expenditure

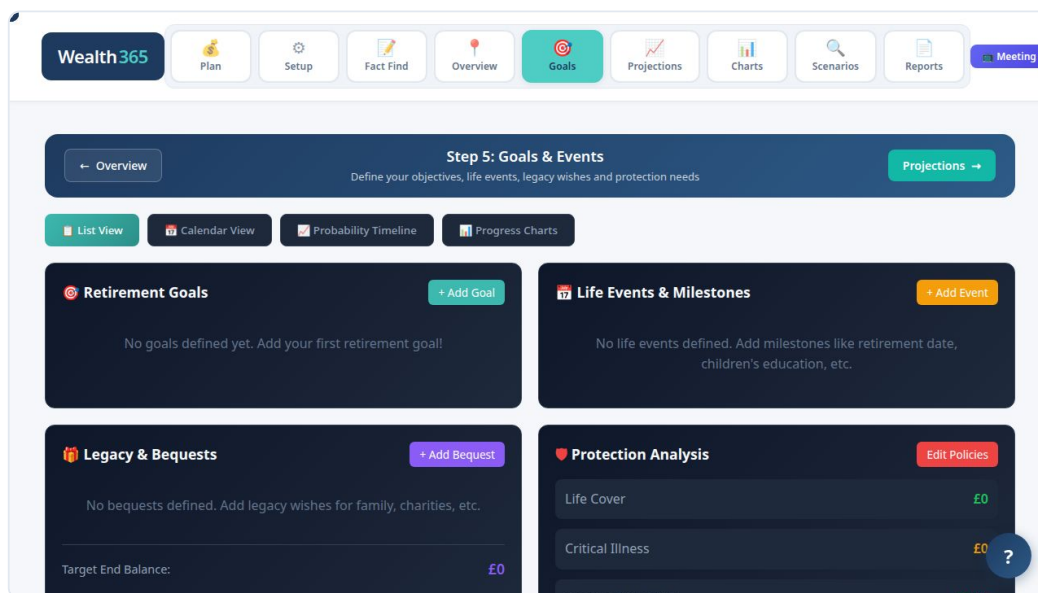
A comparison of your total annual income against your total annual expenditure, including tax. This shows your annual surplus (or deficit) — the amount available for savings and investment.

Life Journey Timeline

A visual timeline showing key milestones: retirement dates, State Pension age, mortgage end dates, and life events. This gives you a "bird's eye view" of your financial journey ahead.

Key Insight: If your net worth trend is upward and your annual surplus is positive, you are on a strong financial path. The Projections tab will show you exactly how this plays out over 40+ years.

6. Goals & Life Events



Goals & Life Events — set retirement targets, plan milestones, and prioritise what matters most

The Goals tab is where you define what you're planning for. Your goals drive the projections — they tell the platform when you'll stop earning, when you'll need lump sums, and what income you'll need in retirement.

Retirement Planning

This is typically the most important goal. Configure:

- **Target retirement age:** When you plan to stop (or reduce) working
- **Desired retirement income:** How much you want to live on each year in retirement (in today's money)
- **Pension access strategy:** When to take your 25% tax-free lump sum (PCLS), when to start drawdown, how to structure withdrawals
- **State Pension:** Whether to take it at State Pension age or defer for a higher amount

Life Events

Major one-off financial events that affect your plan:

- Buying or selling a home
- Career changes (e.g., going part-time, starting a business)
- Receiving an inheritance
- Major purchases (car, home improvements)
- Gifting to children or grandchildren

Education Planning

If you have dependants, plan for education costs including school fees, university tuition, and accommodation. The platform inflates these costs forward to the year they're needed.

Legacy & Estate Planning

Define what you'd like to leave behind:

- Target estate value at life expectancy
- Specific gifts or charitable donations
- Inheritance tax mitigation strategies

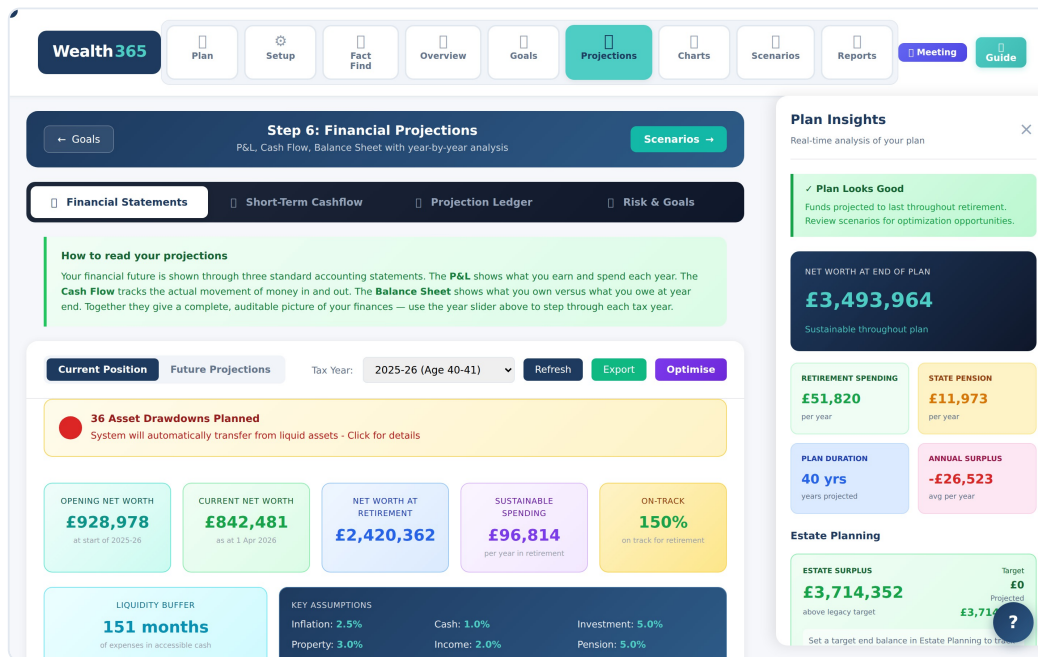
Priority Levels

Categorise each goal to help you make trade-offs:

- **Essential:** Must-have goals (e.g., basic retirement income, mortgage repayment)
- **Desirable:** Important but flexible (e.g., helping children with house deposits)
- **Aspirational:** Nice-to-have if finances allow (e.g., early retirement, holiday home)

Tip: If you're not sure about exact figures, use estimates. It's better to model something approximate than to leave goals undefined. You can create scenarios later to test different amounts.

7. Financial Projections



Financial Projections — year-by-year P&L, cash flow, and balance sheet with interactive charts

The Projections tab is where Wealth365 shows its power. Based on everything you've entered, the platform calculates year-by-year financial statements projecting your finances up to 40 years into the future.

Financial Statements

Three interconnected statements give you a complete picture:

Profit & Loss (P&L)

Shows your annual income minus expenses and tax for each year. This tells you whether you have a surplus (money to save/invest) or a deficit (drawing down on assets) in any given year. Key lines include:

- Employment income, pension income, rental income, investment income
- Income tax, National Insurance, CGT
- Living expenses, mortgage payments, insurance premiums
- Net surplus or deficit

Cash Flow

Tracks the actual movement of money — including pension contributions, ISA deposits, mortgage capital repayments, and lump sum receipts. This is especially useful for identifying years where you might face cash shortfalls.

Balance Sheet

Shows your total assets, total liabilities, and net worth at the end of each year. Watch how your net worth grows (or declines) over time as pensions compound, property appreciates, and debts are repaid.

Year Slider

Use the year slider to step through each tax year and see how your financial position changes. Click any figure in the financial statements to drill down into the underlying account movements — for example, clicking on "Pension Income" in a retirement year shows which pension pots are being drawn from and how much from each.

Charts & Visual Analysis

Interactive charts bring your projections to life:

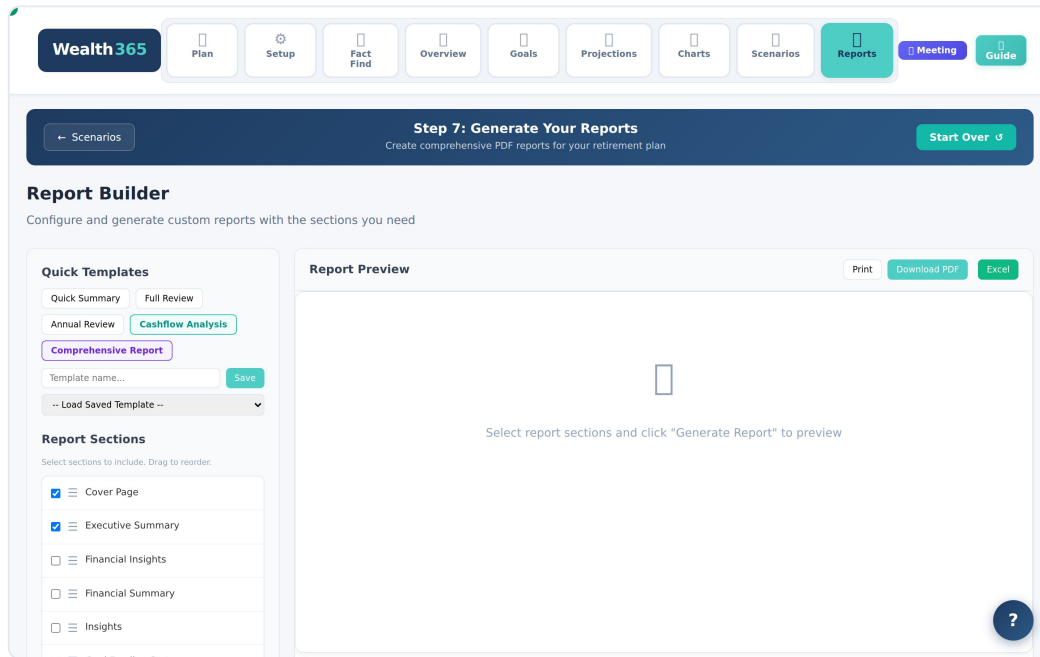
- **Cash Flow Waterfall:** Visual bars showing income, expenses, and net flow for each year
- **Asset Growth:** Stacked area chart showing how your wealth builds across pensions, ISAs, property, and cash
- **Net Worth Trend:** Line chart of your total net worth over time
- **Capacity for Loss:** How much your investments could fall before your plan becomes unviable
- **Life Event Annotations:** Vertical markers on charts showing retirement, State Pension start, and major life events

Today's Money

All figures can be shown in "today's money" (adjusted for inflation) so you can understand what future values actually mean in terms of current purchasing power. Toggle this using the "Today's Money" switch.

Tip: Pay particular attention to the years immediately after retirement. This is when most people transition from earning to drawdown, and it's the period most sensitive to market conditions and spending levels.

8. Reports & Export



Reports & Export — generate professional PDF reports from templates or custom section selections

The Reports tab lets you generate professional, print-ready documents from your plan. Whether you need a quick summary for yourself or a comprehensive review for an advisor meeting, the Report Builder has you covered.

Quick Templates

Pre-configured report templates for common needs:

Template	Best For	Sections Included
Quick Summary	A brief overview	Plan summary, net worth, key projections
Full Review	Comprehensive review	All plan sections including Fact Find, goals, projections
Annual Review	Yearly check-in	Year-on-year changes, goal progress, projection updates
Cashflow Analysis	Cash flow focus	Cash flow statements, waterfall charts, surplus analysis
Comprehensive	Full documentation	Every available section — the complete report

Custom Reports

Build your own report by selecting from over 20 individual sections. Tick the sections you want, arrange the order, and generate. Sections include:

- Client profile and household summary
- Income and expense analysis
- Asset register with valuations
- Pension summary and contribution analysis
- Projection tables (P&L, cash flow, balance sheet)
- Charts and visual analysis
- Goal progress and funding status

- Scenario comparison
- Tax position summary
- Risk analysis and capacity for loss

Export Formats

- **PDF:** Professional formatted document with your plan branding, suitable for printing or emailing
- **Excel:** Spreadsheet export of projection data — ideal for further analysis or custom modelling
- **Print:** Direct browser printing with optimised print styles

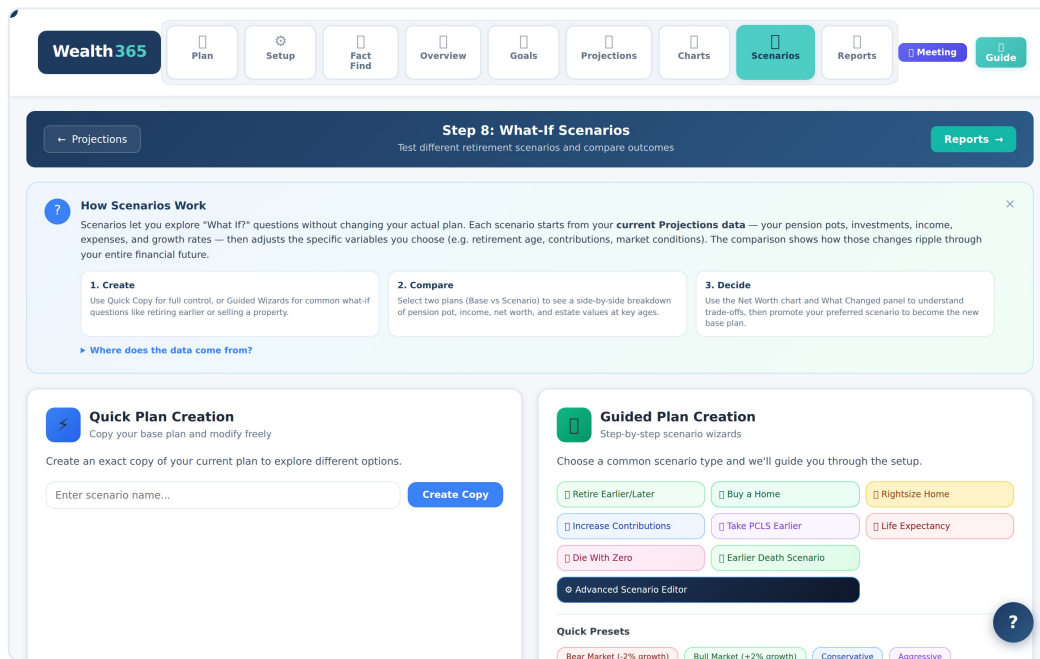
Meeting Mode

Meeting Mode transforms your plan into a full-screen, distraction-free presentation view. Navigate through slides with keyboard arrows or on-screen controls. Ideal for:

- Advisor-client review meetings
- Presenting plan changes to a partner
- Walking through projections step by step

Best Practice: Generate a "Quick Summary" report after each major change to your plan. This creates a dated record of your financial position that you can compare against future reviews.

9. What-If Scenarios



What-If Scenarios — compare different financial futures side by side before making big decisions

The Scenarios tab is one of Wealth365's most powerful features. It lets you explore different financial futures without changing your actual plan. Create as many alternative scenarios as you like and compare them side by side.

Why Use Scenarios?

Scenarios help you answer "what if?" questions with confidence:

- What if I retire at 60 instead of 65?
- What if I increase my pension contributions by £500/month?
- What if I buy a larger house?
- What if I take my tax-free lump sum earlier?
- What if investment returns are lower than expected?
- What if I live to 95 instead of 85?

Creating Scenarios

Quick Copy

Duplicate your base plan with one click. The copy starts as an exact replica — then modify any aspect you like. Change assumptions, adjust goals, add or remove income sources. The original plan remains untouched.

Guided Wizards

Step-by-step wizards for the most common scenario types:

- **Retire Earlier/Later:** Change your retirement age and see the impact on pension pot, retirement income, and estate value
- **Buy a Home:** Model a property purchase with deposit, mortgage, stamp duty, and ongoing costs
- **Increase Contributions:** See the compounding benefit of saving more into pensions or ISAs
- **Take PCLS Earlier:** Model the impact of accessing your 25% tax-free lump sum at different ages

- **Life Expectancy:** Test how your plan holds up if you live longer (or shorter) than expected

Comparing Scenarios

Select any two plans to see a detailed side-by-side comparison showing:

- Pension pot at retirement and key ages
- Annual income in retirement
- Net worth at key milestones
- Estate value at life expectancy
- Year-by-year difference charts

Tip: Create at least three scenarios: your base plan, an optimistic version (higher contributions, earlier retirement), and a cautious version (lower returns, longer life expectancy). This gives you a realistic range of outcomes.

10. Smart Tools

Wealth365 includes a suite of standalone tools that complement your main financial plan. These can be used independently or alongside your projections.

Portfolio Tracker

Monitor your investment portfolio performance with live prices. Add individual holdings (shares, ETFs, funds) within your pension, ISA, or GIA wrappers. The tracker shows:

- Current value and cost basis for each holding
- Gain/loss (absolute and percentage)
- Asset allocation breakdown
- Automatic total value sync with your plan

Tax Calculator

Calculate your 2025/26 income tax, National Insurance, and take-home pay. Enter your gross income from all sources and the calculator shows:

- Income tax at each band (basic, higher, additional)
- Personal allowance (including tapering above £100,000)
- National Insurance (employee and self-employed)
- Student loan repayments
- Net take-home pay (monthly and annual)

State Pension Explorer

Determine your optimal State Pension claiming strategy based on your NI qualifying years. The explorer calculates your expected weekly and annual State Pension amount and shows the impact of:

- Buying additional NI years (voluntary Class 3 contributions)
- Deferring your State Pension for a higher amount (5.8% increase per year of deferral)
- The break-even point for deferral

ISA vs Pension Optimiser

Compare the tax efficiency of saving into a pension versus an ISA. The optimiser accounts for tax relief on pension contributions, income tax in drawdown, ISA tax-free growth, and your marginal tax rate to show which wrapper gives you more in retirement.

11. UK Tax Reference (2025/26)

Wealth365 applies these tax rules automatically in your projections. This reference section is included so you can understand the rules that drive your calculations.

Income Tax

Band	Taxable Income	Rate
Personal Allowance	Up to £12,570	0%
Basic Rate	£12,571 to £50,270	20%
Higher Rate	£50,271 to £125,140	40%
Additional Rate	Above £125,140	45%

Personal Allowance tapering: For every £2 of income above £100,000, your Personal Allowance is reduced by £1. It reaches zero at £125,140, creating an effective 60% marginal tax rate in this band.

National Insurance (2025/26)

Type	Earnings Band	Rate
Employee Class 1	£12,570 to £50,270	8%
Employee Class 1	Above £50,270	2%
Self-employed Class 4	£12,570 to £50,270	6%
Self-employed Class 4	Above £50,270	2%

Pension Rules

Rule	2025/26 Value	Notes
Annual Allowance	£60,000	Maximum tax-relieved contributions per year
Carry Forward	Previous 3 years	Unused allowance from prior years can be used
Tapered Annual Allowance	£10,000 minimum	Starts at £260,000 adjusted income
Money Purchase Annual Allowance	£10,000	Applies once flexible drawdown is triggered
Tax-Free Lump Sum (PCLS)	25% of pot	Maximum £268,275 (Lump Sum Allowance)
State Pension (full)	£230.25/week	£11,973/year, requires 35 NI qualifying years
State Pension age	66	Rising to 67 by 2028, potentially 68 by 2046

ISA Allowance

£20,000 annual allowance across all ISA types. All growth and withdrawals are completely tax-free. The Lifetime ISA has a sub-limit of £4,000/year with a 25% government bonus (available to those aged 18-39 when opening).

Capital Gains Tax

Detail	2025/26
--------	---------

Annual Exempt Amount	£3,000
Basic rate — residential property	18%
Basic rate — other assets	10%
Higher rate — residential property	24%
Higher rate — other assets	20%

Inheritance Tax

Threshold	Amount
Nil-Rate Band	£325,000
Residence Nil-Rate Band	£175,000 (when passing main home to direct descendants)
Combined couple threshold	Up to £1,000,000
IHT rate	40% on the excess

Important: Tax rules can change in any Budget or Finance Act. The figures above are for the 2025/26 tax year. Wealth365 updates its tax engine for each new tax year. Always consult a qualified financial adviser for personal tax planning decisions.

12. Glossary

Quick reference for financial terms and abbreviations used throughout the platform.

Term	Definition
Annual Allowance	Maximum pension contributions eligible for tax relief per year (£60,000 for 2025/26)
Auto-Enrolment	Automatic enrolment into a workplace pension for eligible UK employees. Minimum contributions: 8% of qualifying earnings (5% employee + 3% employer)
BTL	Buy-to-Let — property purchased specifically to rent out for income
CGT	Capital Gains Tax — tax on the profit when you sell an asset that has increased in value
DB Pension	Defined Benefit pension — a pension that pays a guaranteed income based on salary and years of service
DC Pension	Defined Contribution pension — a pension pot that you and/or your employer contribute to, invested in funds
Drawdown	Flexi-access drawdown — taking a flexible income directly from your pension pot while it remains invested
GIA	General Investment Account — a taxable investment account (unlike ISAs, gains and income are subject to tax)
HMRC	Her Majesty's Revenue & Customs — the UK tax authority
IHT	Inheritance Tax — tax on your estate when you die (40% above the nil-rate band)
ISA	Individual Savings Account — a tax-free savings or investment wrapper with a £20,000 annual allowance
LISA	Lifetime ISA — an ISA for under-40s with a 25% government bonus, for first home purchase or retirement
LTA/LSA	Lump Sum Allowance — the maximum tax-free lump sum you can take from pensions (£268,275)
MPAA	Money Purchase Annual Allowance — reduced £10,000 allowance triggered when you access pension flexibly
NI	National Insurance — UK social security contributions that fund State Pension and other benefits
NRB	Nil-Rate Band — the £325,000 inheritance tax threshold
P&L	Profit and Loss statement — annual income minus expenses and tax
PCLS	Pension Commencement Lump Sum — the 25% tax-free cash you can take from a pension pot
RNRB	Residence Nil-Rate Band — additional £175,000 IHT threshold when passing your home to direct descendants
SIPP	Self-Invested Personal Pension — a pension where you choose your own investments
SPA	State Pension Age — the age at which you can claim your UK State Pension (currently 66)
Triple Lock	The guarantee that State Pension rises each year by the highest of 2.5%, CPI inflation, or average earnings growth

Wealth365

UK Financial Planning Made Simple

wealth365.co.uk

This guide provides general information for planning purposes only. Projections are based on assumed rates of return and are not guaranteed. Tax rules, pension regulations, and allowances may change in future Budgets or Finance Acts. Past performance is not indicative of future results. Wealth365 does not provide financial advice. For personalised advice, consult a qualified financial adviser regulated by the Financial Conduct Authority (FCA).