

Wealth365

Comprehensive Financial Plan

James & Sarah Thompson — Couple Plan

Report Summary

Plan Type	Couple — Family Plan
Tax Year	2025/26
Projection Period	35 years (to age 90)
Report Date	14 April 2026
Report Template	Full Review
Plan Status	Base Plan

SAMPLE REPORT — ILLUSTRATIVE DATA ONLY

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Wealth365 is a trading style of Construct365 Limited (company number 09805408)

This report is for illustrative purposes only and does not constitute financial advice.

Executive Summary

CURRENT NET WORTH

£847,200

As at April 2025

PROJECTED AT
RETIREMENT

£1,542,000

Age 65 (2042)

ANNUAL RETIREMENT
INCOME

£48,600

In today's money

ESTATE VALUE AT 90

£624,000

After IHT projection

James (48) and Sarah (46) are a dual-income couple with a combined household income of £142,000. Their plan includes two workplace pensions, a SIPP, ISA investments, their family home, and a buy-to-let property. Based on current assumptions, they are well-positioned to achieve their target retirement income of £45,000 per year (in today's money) from age 65.

Key Finding: The Thompsons are on track to meet their retirement income target with a projected surplus of £3,600 per year. Maximising ISA allowances over the next 5 years could increase the estate value by approximately £85,000 through improved tax efficiency.

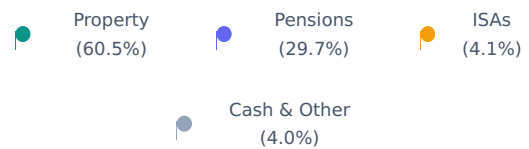
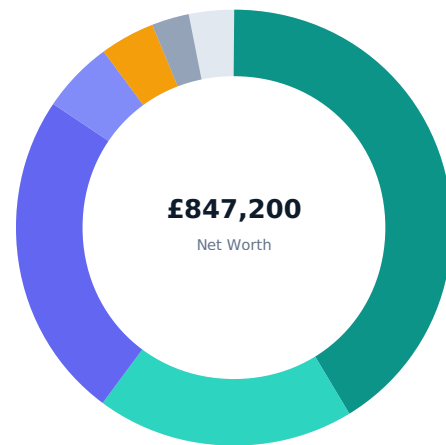
Fact Find Completion

94% complete — 15 of 16 categories entered. Missing: Protection review.

Net Worth Breakdown

Asset Category	Value	% of Total
Primary Residence	£485,000	41.3%
Buy-to-Let Property	£225,000	19.2%
Workplace Pensions (x2)	£286,400	24.4%
SIPP	£62,500	5.3%
ISAs (Stocks & Shares)	£48,200	4.1%
Cash Savings	£32,100	2.7%
Other Investments	£15,000	1.3%
Total Assets	£1,154,200	100%

Liability	Balance	Rate
Residential Mortgage	£182,000	4.25%
BTL Mortgage	£118,000	5.10%
Car Finance	£7,000	6.90%
Total Liabilities	£307,000	



Asset Allocation — April 2025

Income & Expenditure Analysis

Annual Income (2025/26)

Source	Gross	Net
James — Employment	£85,000	£58,862
Sarah — Employment	£52,000	£39,048
BTL Rental Income	£14,400	£11,520
Savings Interest	£1,200	£1,200
Total	£152,600	£110,630

Annual Expenditure

Category	Annual	Monthly
Essential Living	£36,000	£3,000
Mortgage Payments	£21,600	£1,800
Discretionary	£14,400	£1,200
Children / Education	£9,600	£800
Insurance & Protection	£3,600	£300
Total	£85,200	£7,100

Annual Surplus: £25,430 available for additional saving or investment after all expenditure and pension contributions. Current savings rate: 23% of net income.

Pension & Retirement Projections

Pension Summary

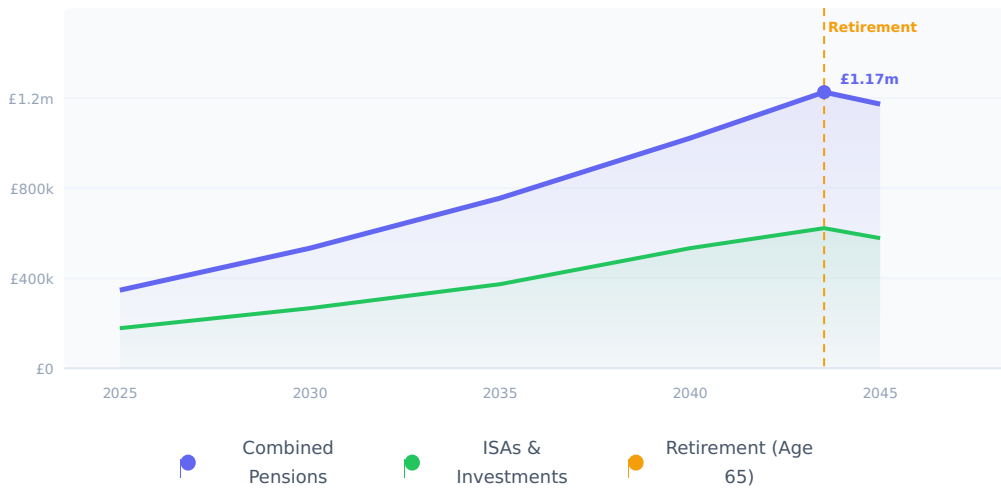
Pension	Current Value	Contribution (pa)	Growth Rate	Projected at 65
James — Workplace DC	£186,400	£12,750	5.0%	£568,200
Sarah — Workplace DC	£100,000	£7,800	5.0%	£378,400
James — SIPP	£62,500	£6,000	5.5%	£218,600
Total Pensions	£348,900	£26,550		£1,165,200

State Pension Entitlement

	James	Sarah
NI Qualifying Years	28 of 35	22 of 35
State Pension Age	67	67
Forecast (full rate)	£11,502 pa	£11,502 pa
Pro-rata Estimate	£11,502 pa	£10,059 pa

Triple Lock: State Pension projected using 2.5% triple-lock growth assumption. James is on track for full State Pension. Sarah needs 13 more qualifying years by age 67 — achievable with continued employment or voluntary NI contributions.

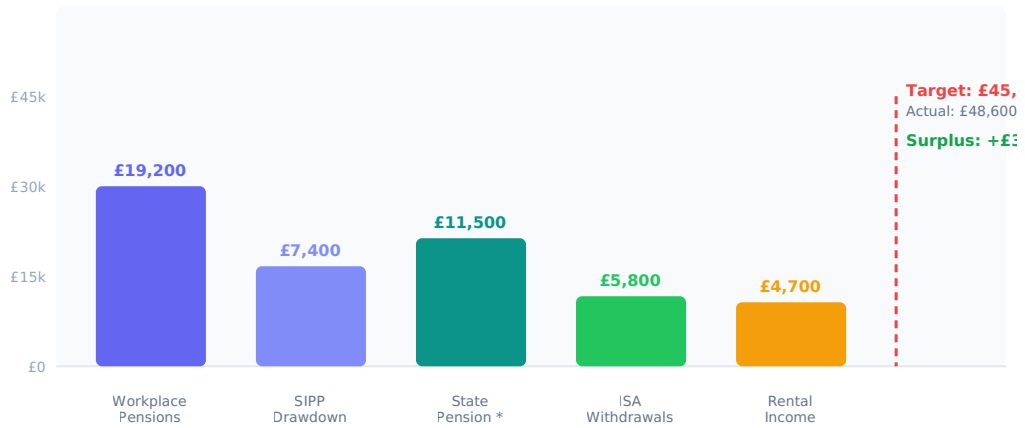
Projected Pension Pot Growth



Projected pension and investment growth to age 70 (5% growth, 2.5% inflation)

Retirement Income Waterfall

Projected annual income sources from age 65, shown in today's money (inflation-adjusted):



* State Pension from age 67 (James). Sarah's State Pension adds £10,059 from her age 67.

Tax Efficiency Analysis

Current Tax Position (2025/26)

Tax	James	Sarah
Income Tax	£17,432	£7,868
National Insurance	£5,224	£3,084
Effective Tax Rate	26.7%	21.1%
Marginal Rate	40%	40%

Allowance Utilisation

Allowance	Used	Remaining
Personal Allowance	£12,570	£0
ISA Allowance (each)	£8,000	£12,000
Pension Annual Allowance	£26,550	£33,450
CGT Annual Exempt	£0	£3,000

Tax Optimisation Opportunity: Both James and Sarah have unused ISA and pension allowances. Redirecting £12,000 of the annual surplus into ISAs and £13,450 into additional pension contributions would save approximately £10,180 in tax over the next year alone.

Scenario Comparison

Two scenarios were modelled alongside the base plan to help evaluate key decisions:

Scenario A: Early Retirement at 60

Metric	Base (65)	Early (60)
Pension Pot at Retirement	£1,165,200	£812,400
Annual Retirement Income	£48,600	£34,200
Estate at Age 90	£624,000	£285,000
Sustainability	Strong	Moderate

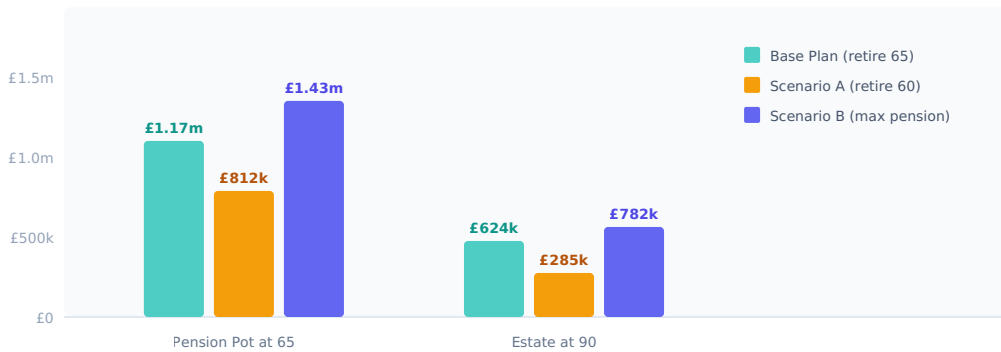
Retiring at 60 reduces income by £14,400 pa. The plan remains sustainable but with less buffer. Consider increasing pension contributions now to make this viable.

Scenario B: Maximise Pension Contributions

Metric	Base	Max Pension
Pension Pot at Retirement	£1,165,200	£1,428,000
Annual Retirement Income	£48,600	£58,100
Estate at Age 90	£624,000	£782,000
Sustainability	Strong	Strong

Using full pension and ISA allowances adds £262,800 to the pension pot by retirement. Annual tax savings of £10,180. Strongly recommended if cash flow allows.

Scenario Comparison Chart



Side-by-side comparison of key outcomes across all three plans

Property Portfolio

Property	Value	Mortgage	Equity	LTV
12 Oak Lane, Bristol (PPR)	£485,000	£182,000	£303,000	37.5%
Unit 4B, Manchester (BTL)	£225,000	£118,000	£107,000	52.4%
Total	£710,000	£300,000	£410,000	42.3%

BTL Tax Note: Rental income of £14,400 pa is taxed at James's marginal rate of 40%. Mortgage interest relief is restricted to the basic rate (20%). Net rental yield after tax and costs: 2.8%.

Inheritance Tax Projection

IHT Component	Value
Estimated Estate at Age 90	£1,248,000
Nil-Rate Band (NRB)	-£325,000
Residence NRB (RNRB)	-£175,000
Spouse Exemption (transferable)	-£500,000
Taxable Estate	£248,000
IHT at 40%	£99,200

IHT Planning Note: The combined estate may exceed available allowances. Consider:

- Regular gifts from surplus income (exempt from IHT)
- Using pension death benefit nominations (pensions outside estate)
- Whole-of-life insurance to cover projected IHT liability
- Annual gift exemptions (£3,000 each per year)

Assumptions & Methodology

Assumption	Rate Used	Basis
Inflation (CPI)	2.5%	Bank of England target
Wage Growth	3.0%	CPI + 0.5% real growth
Pension Growth (DC)	5.0%	Balanced multi-asset fund
SIPP Growth	5.5%	Growth-oriented allocation
ISA / GIA Growth	4.5%	Diversified equity/bond mix
Property Growth	3.0%	Long-term UK average
State Pension Growth	2.5%	Triple lock minimum
Tax Rules	2025/26	Current UK legislation

Important: All projections are based on the assumptions above and current tax rules. Actual outcomes may differ materially. Past performance is not a reliable indicator of future results. Tax rules can change. This report is for illustrative purposes only and does not constitute financial advice.

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Sample Financial Plan Report — Generated 14 April 2026

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