

**Modelled scenario — not a real client.** This report is generated from the Wealth365 demo plan "FIRE & Early Retirement Scenario". Modelled scenario — illustrative figures generated by the Wealth365 projection engine from realistic UK inputs. Not a real client.

# Wealth365

## Financial Planning Report

PLAN NAME

**FIRE & Early  
Retirement Scenario**

PREPARED FOR

**Modelled Scenario**

GENERATED

19 May 2026

TAX YEAR

2024/25

Comprehensive UK retirement planning analysis

Powered by Wealth365

## Executive Summary

**£0** [1000+1010+1020+1030+1040+1041+1050+1060+1070+1080+1090+1095+1100+1110]

Projected pension pot at retirement

**£32,000** [1000+1010+1020+1030+1040+1041+1050+1060+1070+1080+1090+1095+1100+1110]

Total retirement assets

# Financial Summary

Modelled Scenario

Current Age: 55

Retirement Age: 67



## Net Worth

**£32,000** [3010+3015+3020+3025]

Assets:

**£32,000** [1000+1010+1020+1030+1040+1041+1050+1060+1070+1080+1090+1095+1100+1110]

Debts:

**£0**

## Assumptions

Inflation Rate:

**2.5%**

Cash Growth:

**0.5%**

Investment

Growth: **5%**

Property Growth:

**3%**

## Assets by Type

☐ Pensions **£0** [1000]

☐ ISA **£0** [1010]

☐ GIA **£0** [1020]

☐ Property **£0** [1040]

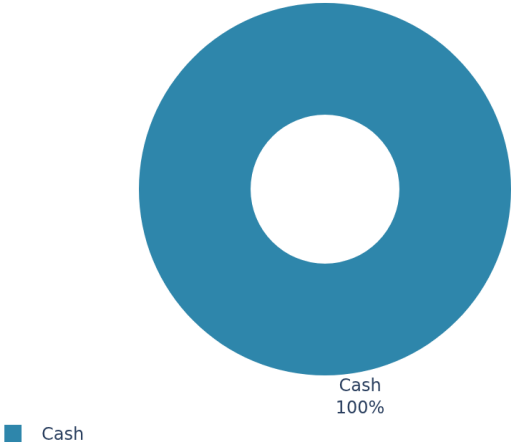
☐ Cash **£32,000** [1030]

## Goal Summary

No goals defined yet

# Asset Breakdown

Asset Allocation

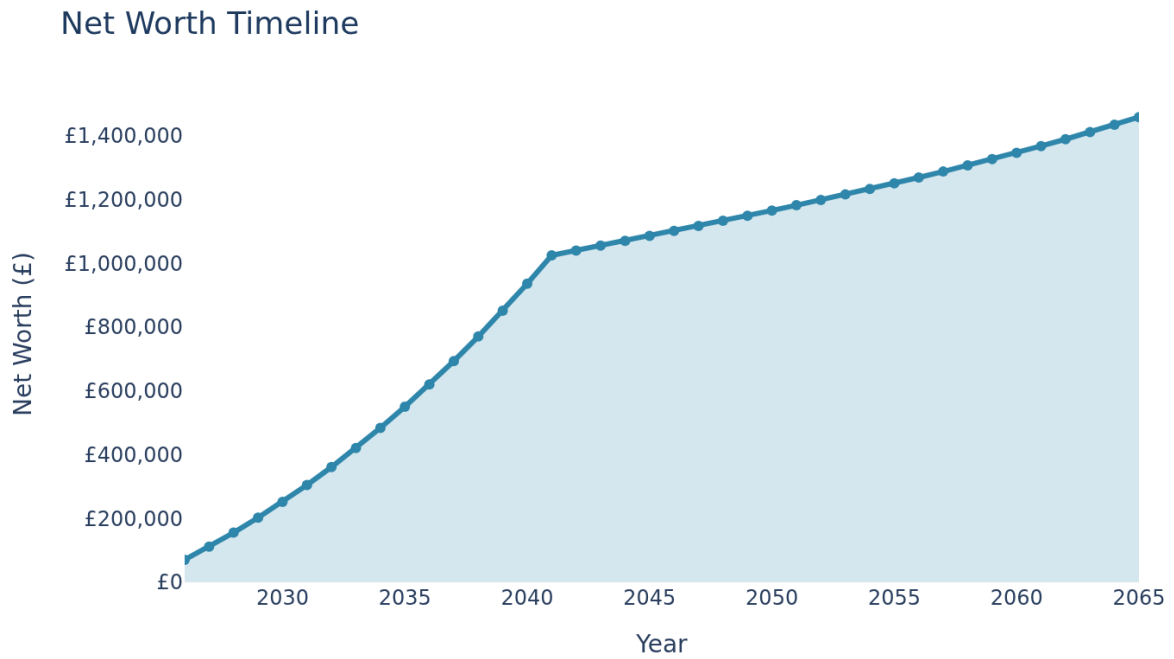


| Asset Category | Value   | % of Total  |
|----------------|---|-------------|
| Pensions       | £0 <sup>[1000]</sup>  | 0.0%        |
| ISAs           | £0 <sup>[1010]</sup>  | 0.0%        |
| GIAs           | £0 <sup>[1020]</sup>  | 0.0%        |
| Cash           | £32,000 <sup>[1030]</sup>   | 100.0%      |
| Property       | £0 <sup>[1040]</sup>  | 0.0%        |
| <b>Total</b>   | <b>£32,000</b> <sup>[1000+1010+1020+1030+1040+1041+1050+1060+1070+1080+1090+1095+1100+1110]</sup> | <b>100%</b> |

## Monte Carlo Analysis

Monte Carlo simulation results show probability of success across various market conditions.

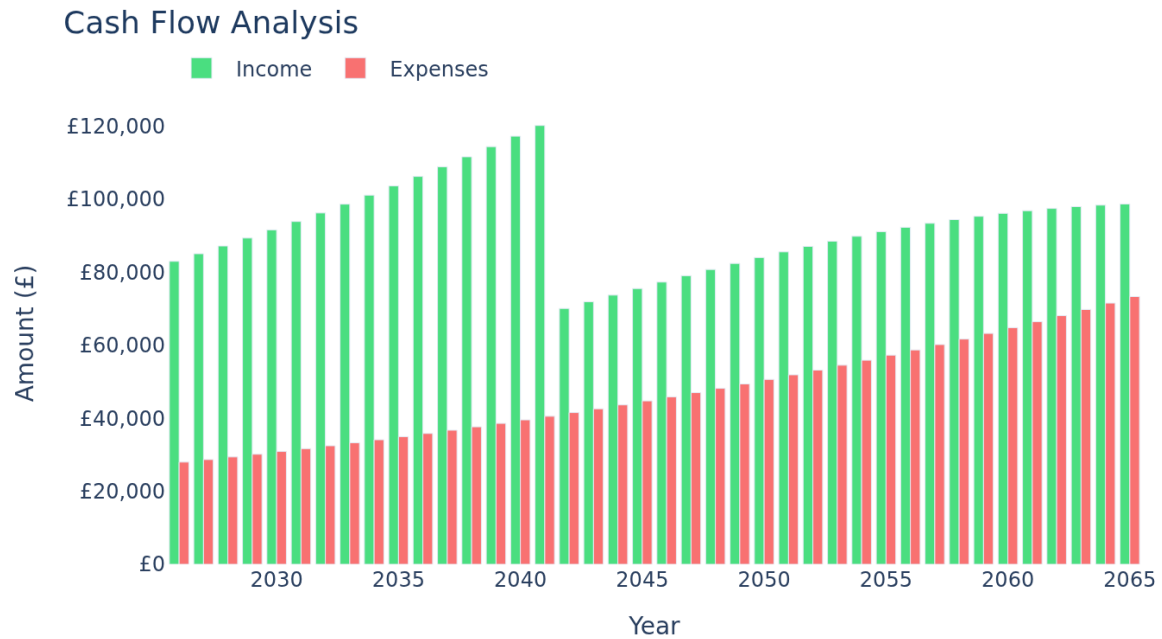
# Net Worth Timeline



□ All future values shown in nominal terms.

| Year | Total Assets  | Total Liabilities                                 |
|------|---|---|
| 2026 | £70,821 <small>[1000+1010+1020+1030+1040+1041+1050+1060+1070+1080+1090+1095+1100+1110]</small>  | £0 <small>[2000+2001+2005+2006+2050+2055]</small> |
| 2027 | £111,933 <small>[1000+1010+1020+1030+1040+1041+1050+1060+1070+1080+1090+1095+1100+1110]</small> | £0 <small>[2000+2001+2005+2006+2050+2055]</small> |
| 2028 | £155,779 <small>[1000+1010+1020+1030+1040+1041+1050+1060+1070+1080+1090+1095+1100+1110]</small> | £0 <small>[2000+2001+2005+2006+2050+2055]</small> |
| 2029 | £202,499 <small>[1000+1010+1020+1030+1040+1041+1050+1060+1070+1080+1090+1095+1100+1110]</small> | £0 <small>[2000+2001+2005+2006+2050+2055]</small> |
| 2030 | £252,240 <small>[1000+1010+1020+1030+1040+1041+1050+1060+1070+1080+1090+1095+1100+1110]</small> | £0 <small>[2000+2001+2005+2006+2050+2055]</small> |
| 2031 | £305,158 <small>[1000+1010+1020+1030+1040+1041+1050+1060+1070+1080+1090+1095+1100+1110]</small> | £0 <small>[2000+2001+2005+2006+2050+2055]</small> |
| 2032 | £361,411 <small>[1000+1010+1020+1030+1040+1041+1050+1060+1070+1080+1090+1095+1100+1110]</small> | £0 <small>[2000+2001+2005+2006+2050+2055]</small> |
| 2033 | £421,173 <small>[1000+1010+1020+1030+1040+1041+1050+1060+1070+1080+1090+1095+1100+1110]</small> | £0 <small>[2000+2001+2005+2006+2050+2055]</small> |
| 2034 | £484,337 <small>[1000+1010+1020+1030+1040+1041+1050+1060+1070+1080+1090+1095+1100+1110]</small> | £0 <small>[2000+2001+2005+2006+2050+2055]</small> |
| 2035 | £550,727 <small>[1000+1010+1020+1030+1040+1041+1050+1060+1070+1080+1090+1095+1100+1110]</small> | £0 <small>[2000+2001+2005+2006+2050+2055]</small> |

# Cash Flow Analysis



| Year | Income                     | Expenses                  | Surplus                   |
|------|----------------------------|---------------------------|---------------------------|
| 2026 | £83,000 <sup>[4000]</sup>  | £28,000 <sup>[5000]</sup> | £31,057 <sup>[4000]</sup> |
| 2027 | £85,075 <sup>[4000]</sup>  | £28,700 <sup>[5000]</sup> | £31,570 <sup>[4000]</sup> |
| 2028 | £87,202 <sup>[4000]</sup>  | £29,417 <sup>[5000]</sup> | £32,359 <sup>[4000]</sup> |
| 2029 | £89,382 <sup>[4000]</sup>  | £30,153 <sup>[5000]</sup> | £33,167 <sup>[4000]</sup> |
| 2030 | £91,617 <sup>[4000]</sup>  | £30,907 <sup>[5000]</sup> | £33,996 <sup>[4000]</sup> |
| 2031 | £93,907 <sup>[4000]</sup>  | £31,679 <sup>[5000]</sup> | £34,846 <sup>[4000]</sup> |
| 2032 | £96,254 <sup>[4000]</sup>  | £32,471 <sup>[5000]</sup> | £35,715 <sup>[4000]</sup> |
| 2033 | £98,661 <sup>[4000]</sup>  | £33,283 <sup>[5000]</sup> | £36,610 <sup>[4000]</sup> |
| 2034 | £101,127 <sup>[4000]</sup> | £34,115 <sup>[5000]</sup> | £37,299 <sup>[4000]</sup> |
| 2035 | £103,656 <sup>[4000]</sup> | £34,968 <sup>[5000]</sup> | £37,733 <sup>[4000]</sup> |

# Tax Summary

| Tax Component      | Modelled Scenario                          | Total                                      |
|--------------------|--|--|
| Income Tax         | £20,632 <sup>[5020]</sup>                  | £20,632 <sup>[5020]</sup>                  |
| National Insurance | £3,311 <sup>[5030]</sup>                   | £3,311 <sup>[5030]</sup>                   |
| Capital Gains Tax  | £0 <sup>[5050]</sup>                       | £0 <sup>[5050]</sup>                       |
| <b>Total Tax</b>   | <b>£23,943</b> <sup>[5020+5030+5050]</sup> | <b>£23,943</b> <sup>[5020+5030+5050]</sup> |

| Pension Planning           | Amount               |
|----------------------------|----------------------|
| Tax-Free Lump Sum (PCLS)   | £0 <sup>[1000]</sup> |
| Remaining Pot for Drawdown | £0 <sup>[1000]</sup> |

Tax calculations based on UK tax rates for 2024/25.

## Important Disclaimers

**Important Disclaimer:** This report is for illustrative purposes only and should not be considered financial advice. Projections are based on assumed rates of return and are not guaranteed. Tax rules and pension regulations may change. Please consult a qualified financial adviser before making pension decisions.

This report was generated using UK tax rates and allowances for the 2024/25 tax year.

**Wealth >365</b>**

Generated: 19 May 2026 at 13:28

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