

Modelled scenario — not a real client. This report is generated from the Wealth365 demo plan "IHT Estate Planning 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

**IHT Estate Planning
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

£820,000 [1000+1010+1020+1030+1040+1050+1060+1070+1080+1090+1095+1100+1110]

Total retirement assets

Financial Summary

Modelled Scenario

Current Age: 55

Retirement Age: 67



Net Worth

£820,000 [3010+3015+3020+3025]

Assets:

£820,000 [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 **£820,000** [1040]

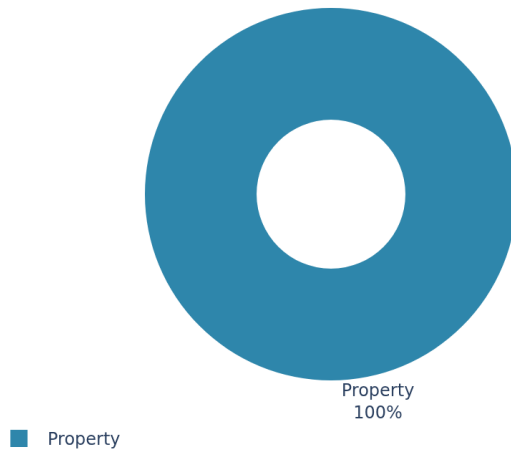
☐ Cash **£0** [1030]

Goal Summary

No goals defined yet

Asset Breakdown

Asset Allocation



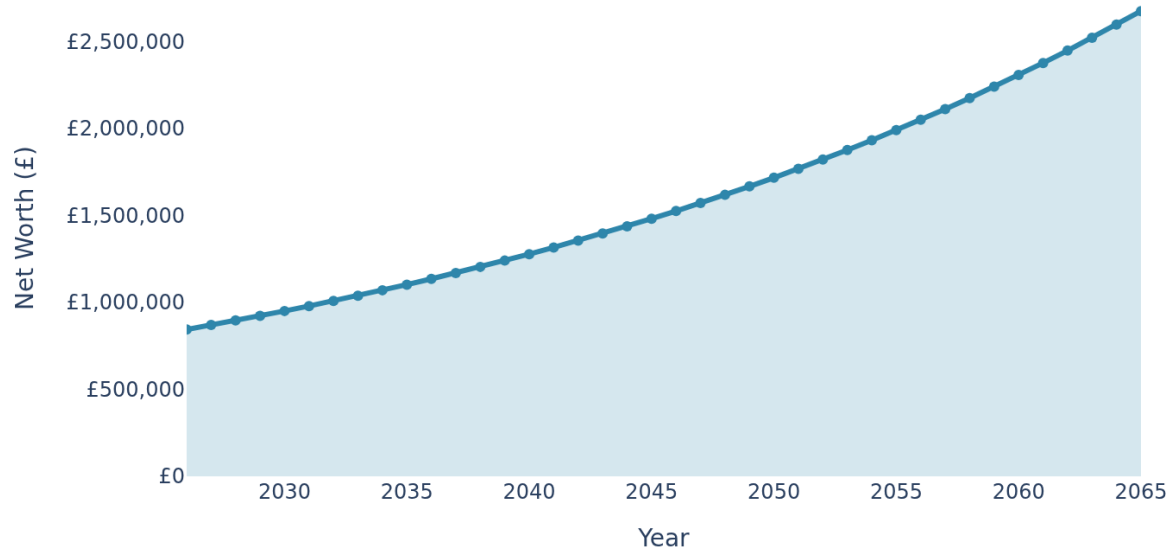
Asset Category	Value	% of Total
Pensions	£0 ^[1000]	0.0%
ISAs	£0 ^[1010]	0.0%
GIAs	£0 ^[1020]	0.0%
Cash	£0 ^[1030]	0.0%
Property	£820,000 ^[1040]	100.0%
Total	£820,000 ^[1000+1010+1020+1030+1040+1041+1050+1060+1070+1080+1090+1095+1100+1110]	100%

Monte Carlo Analysis

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

Net Worth Timeline

Net Worth Timeline

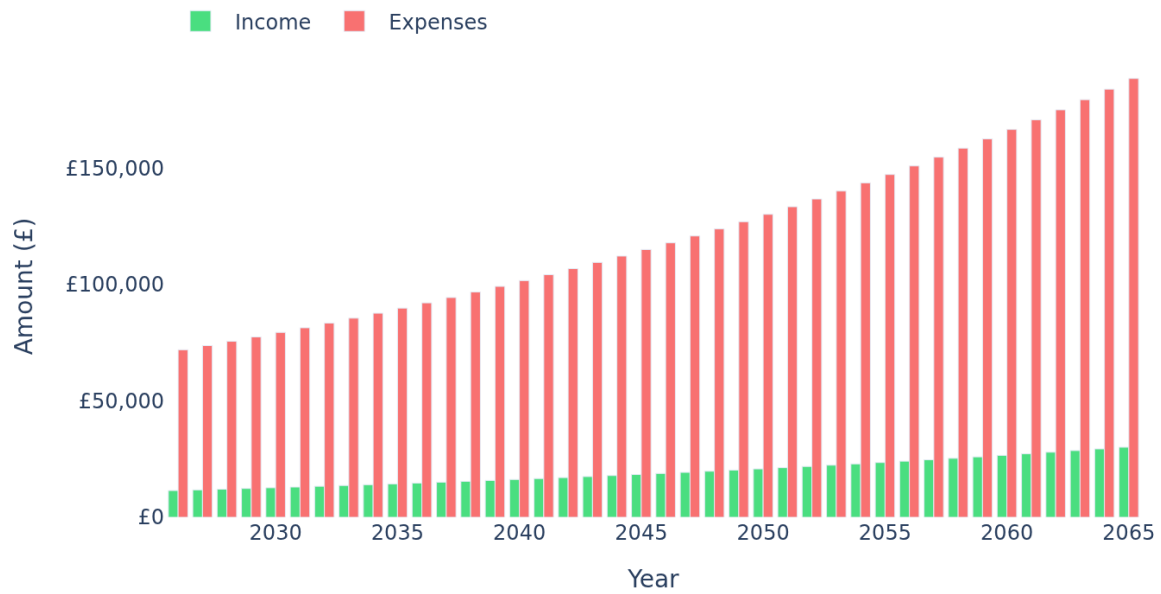


□ All future values shown in nominal terms.

Year	Total Assets	Total Liabilities
2026	£844,600 <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	£869,938 <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	£896,036 <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	£922,917 <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	£950,605 <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	£979,123 <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	£1,008,497 <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	£1,038,752 <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	£1,069,915 <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	£1,102,012 <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

Cash Flow Analysis



Year	Income	Expenses	Surplus
2026	£11,502 ^[4000]	£72,000 ^[5000]	£-60,498 ^[4000]
2027	£11,790 ^[4000]	£73,800 ^[5000]	£-62,010 ^[4000]
2028	£12,084 ^[4000]	£75,645 ^[5000]	£-63,561 ^[4000]
2029	£12,386 ^[4000]	£77,536 ^[5000]	£-65,150 ^[4000]
2030	£12,696 ^[4000]	£79,475 ^[5000]	£-66,779 ^[4000]
2031	£13,013 ^[4000]	£81,461 ^[5000]	£-68,448 ^[4000]
2032	£13,339 ^[4000]	£83,498 ^[5000]	£-70,159 ^[4000]
2033	£13,672 ^[4000]	£85,585 ^[5000]	£-71,913 ^[4000]
2034	£14,014 ^[4000]	£87,725 ^[5000]	£-73,711 ^[4000]
2035	£14,364 ^[4000]	£89,918 ^[5000]	£-75,554 ^[4000]

Tax Summary

Tax Component	Modelled Scenario	Total
Income Tax	£0 [5020]	£0 [5020]
National Insurance	£0 [5030]	£0 [5030]
Capital Gains Tax	£0 [5050]	£0 [5050]
Total Tax	£0 [5020+5030+5050]	£0 [5020+5030+5050]

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

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

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