

Retirement Estimator

Calculate

Expected Investment Growth rate	<input type="text" value="10%"/>	In Your Experience
Inflation Rate	<input type="text" value="6%"/>	In Your Experience
Your Age	<input type="text" value="0"/>	
Your expected Retirement Age	<input type="text" value="0"/>	Your Term in years to retirement
Your Spouses Age	<input type="text" value="0"/>	
Your Spouses expected retirement age	<input type="text" value="0"/>	Your Spouses Term in years to retirement
Property rental/ other income	<input type="text" value="R 0"/>	<input type="text" value="R 0"/> Increasing at the inflation rate for a term equal to your chosen life expectancy
Your spouse salary if applicable	<input type="text" value="R 0"/>	<input type="text" value="R 0"/> Spouse Gross Salary
What is your family's cash take home requirement	<input type="text" value="R 0"/>	<input type="text" value="R 0"/> Our full Assessment tool will remind you of hidden retirement costs
Use an SA Tax Calculator for the correct Tax Figure	<input type="text" value="R 0"/>	<input type="text" value="R 0"/> Ignore tax at your family's peril
For how long will your family require the income	<input type="text" value="0"/>	Vary according to youngest partners life expectancy from your retirement date
Would you sell any asset and turn it into cash	<input type="text" value="R 0"/>	<input type="text" value="R 0"/> Sale of vehicles, property collectibles business interests to generate extra capital
Liabilities Bond V vehicle, Credit Card Loans	<input type="text" value="R 0"/>	What would your liabilities have reduced to at your retirement age
Capital Costs - Special Holiday - purchase of a vehicle	<input type="text" value="R 0"/>	<input type="text" value="R 0"/>
<hr/>		
How much do you have accumulated in your investments Present Value	<input type="text" value="R 0"/>	What is the present fund value of your investments
What are your monthly contributions to Investments	<input type="text" value="R 0"/>	Monthly Premiums
What if you escalated contributions annually to retirement age, at this percentage rate	<input type="text" value="0%"/>	<input type="text" value="R 0"/> Future Value at your retirement age
<hr/>		
How much do you have accumulated in your retirement funds Present Value	<input type="text" value="R 0"/>	What is the present fund value of your retirement annuities pension funds etc
What are your monthly contributions to Retirement	<input type="text" value="R 0"/>	Monthly Premiums
What if you escalated contributions annually to retirement age, at this percentage rate	<input type="text" value="0%"/>	<input type="text" value="R 0"/> Future Value at your retirement age
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How much does your spouse have in accumulated instruments Present Value	<input type="text" value="R 0"/>	The present fund value should be used for this estimation
What are your spouses monthly contributions to Investments	<input type="text" value="R 0"/>	Monthly Premiums
What if you escalated contributions annually to retirement age, at this percentage rate	<input type="text" value="0%"/>	<input type="text" value="R 0"/> Future Value at your retirement age
<hr/>		
How much does your spouse have in accumulated retirement funding Present Value	<input type="text" value="R 0"/>	The present fund value should be used for this estimation
What are your spouses monthly contributions to Investments	<input type="text" value="R 0"/>	Monthly Premiums
What if you escalated contributions annually to retirement age, at this percentage rate	<input type="text" value="0%"/>	<input type="text" value="R 0"/> Future Value at your retirement age

Calculate

Income Summary

	Present Value	Estimated Future Value
Monthly income available	0	0
Monthly income required	0	0
Monthly shortfall/ Excess	0	0

Assumptions

- **Assumption #1:** If Your spouse works longer than your retirement date her salary will increase by inflation
- **Assumption #2:** You have estimated your families retirement income needs fairly accurately

Capital Summary

Capital available at Retirement date	0
Capital Liabilities and expenses at Retirement date	0
Shortfall/ Excess at Retirement date	0

Assessment

Funds available will provide an income for	
Estimated Capital Required at Retirement Date	

- **Assumption #3:** You have calculated the tax requirement accurately
- **Assumption #4:** You realise that this is an estimation - You have to base the term on your own life expectancy assumptions
- **Assumption #5:** The possible sale of assets is based on Future Value of asset at inflation only
- **Assumption #6:** Manually calculate any possible liability at retirement age
- **Assumption #7:** Investment includes bank endowment ETF Unit Trust etc
- **Assumption #8:** Retirement Funds include Pension Provident Retirement Annuity etc
- **Assumption #9:** Future Value of capital available is based on the generic growth rate/ term to retirement and annual automatic premium increases
- **Assumption #10:** Future Values of investments and Retirement funds assume retirement date and ignore actual maturity dates
- **Assumption #11:** Property rental income will be available for the full term of your life expectancy

Cash Flow

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Shares

