



Retirement tool - disclaimer

The PPS Retirement Tool is an illustrative tool, which existing or prospective investors may use, to illustrate the importance of saving and investing for retirement.

PPS Investments gives no warranty, expressed or implied, for the accuracy, reliability, completeness, suitability or potential value of any information, formulae or calculations provided through the use of the calculators on the portal, or that any outcome that may be represented or suggested as a result of the use of the calculators are appropriate to the particular investment objectives or needs of any existing or prospective investors.

The projected calculations and values are based on information provided by you with regard to your individual financial position and other assumptions, market fluctuations and financial advice fees have not been considered in the calculations. The projected calculations and values should under no circumstances be considered as financial advice and PPS Investments is not authorised to and does not provide financial advice. You are strongly advised to seek the appropriate financial advice from an accredited financial advisor before making any investment related decisions via the Retirement Tool.

Retirement health check calculator key assumptions:

1. Inflation of 6% p.a.
2. Investor will remain invested in the selected target return for the entire period.
3. Investment savings will grow at the real target growth rate selected by the investor.
4. Any additional monthly contribution selected by the investor will increase annually by inflation .
5. No retirement savings will be taken as a cash lump sum at retirement, i.e. the full amount assumed to be used to purchase an annuity.
6. The maximum annuity income amount that can be paid from Retirement Fund savings is 17.5% (as per current Living Annuity rules).
7. The investors retirement income will grow by inflation for the retirement period.
8. Other than the expected platform cost per PPS Investments Select Fund range sliding scale no other costs are considered.
9. Tax implications (including income, capital gains and dividend withholding tax) are not taken into consideration by the calculation.

Retirement tax calculator key assumptions:

1. The calculations are based on the information you have provided. It is important that you verify the information.
2. The age you provided is your age at 28 February.
3. All disclosed contributions are assumed to have been made during the tax year ending 28 February 2017. If your tax year ends on a different date, then the calculations will not be correct for your situation.
4. It is important that you ensure that the gross taxable income is correctly captured. This amount refers to the taxable income, excluding contributions to approved retirement funds.