

select: retirement income plus (RI+)

Retirement Sustainability Calculator

The Copia Retirement Sustainability Calculator is designed to illustrate a series of different retirement planning scenarios to help advisers assess the suitability of the portfolios for their clients.

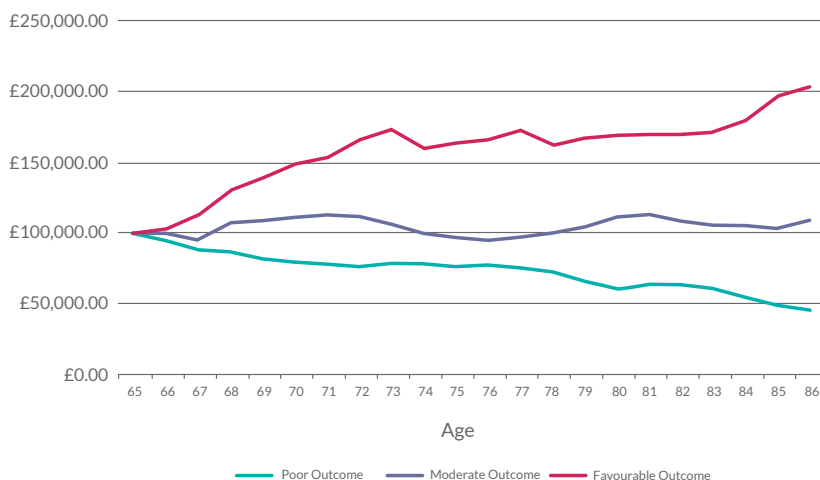
All the examples are based on an investor of 65 years old at time of investment with £100,000 of initial capital. You choose a risk level, assumed age of mortality and the percentage income required for a client and the calculator will generate an illustrative example, showing the estimated legacy value of the client's portfolio at death, based on three different outcome scenarios.

To request bespoke scenario examples, please talk to your usual Copia contact or get in touch.

Risk Level: RL5
Age of assumed mortality: 86
Income required: 5.5% (£5,500)

Calculated portfolio value at death

Poor Outcome	£45,566.80
Moderate Outcome	£108,276.40
Favourable Outcome	£201,700.00



To discuss these results in more detail, or to request bespoke scenario examples, please talk to your usual Copia contact or get in touch at info@copia-capital.co.uk

Assumptions

Investor is assumed to be 65 years old at the time of investment. All in investment management fee is equal to 1.25% annually. It is assumed that capital is divided between the SLI and model portfolio in recommended percentages and that the financial adviser purchases the recommended SLI allocation for each risk level. Guaranteed income rate assumed for SLI held alongside Select: RI+ is 6.5% annually which is for an individual of average health. Income required for drawdown purposes is 4.5% of initial invested amount annually (fixed £ amount). Inflation is not taken into account within this simulation and it is assumed your income requirement remains static. Income requirement may increase or decrease over time due to inflation or your personal circumstances. Income requirement and management fees are assumed to be charged at the beginning of the month. Capital market assumptions are provided by BII and are listed along with portfolio weights on the portfolio assumptions tab. No tax effect is taken into account within this simulation. A semi-annual rebalance of the investment portfolio is assumed. A poor outcome is the 5th percentile outcome of the model at the mortality point chosen. A moderate outcome is the 50th percentile outcome of the model at the mortality point chosen. A favourable outcome is the 95th percentile outcome of the model at the mortality point chosen.

Disclaimer

Portfolio performance is based on a stochastic forward looking (simulated) model, relied upon from third parties and which may not be any representative of historical asset class performance. Simulated performance is not a guide on future performance and should not be the sole factor when selecting a product. The price of investments may go up or down and the investor may not get back the amount invested. All in investment charge includes OCF/TER of the underlying funds, platform charge, Copia's management charge and an assumed advisor fee which amounts to a total cost of 1.25% annually chargeable to the investor. This information has been provided in good faith for the sole purpose of supporting your assessment of the models.