

Financial Planning Case Study

Summary of Macro Considerations

- Accelerated move from DB to DC leaving population exposed in retirement

Sample Case Study

- *Susan age 45 and Joe age 46 are married, they have two children Conor age 9 and Mary age 7*
- *Susan is CEO of a medium size business and earns 120K per annum with a potential bonus of 30k per annum she is due a bonus of 60K for 2013 and 2014*
- *Joe an IT consultant has had serious health problems but has now returned to work and draws a salary of 45K*
- *They each have a DC pension fund in place and Susan has 430K and Joe 100K built up.*

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**Food and Agriculture Organization of
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