

# Securing your Future

Calculate

Expected investment growth %	<input type="text" value="10%"/>		
Expected inflation %	<input type="text" value="6%"/>		
Your current age	<input type="text" value="0"/>		
Your expected retirement age	<input type="text" value="0"/>		
Current age of your spouse	<input type="text" value="0"/>		
Expected retirement age of your spouse	<input type="text" value="0"/>		
Monthly property rental/other income (including expected inflation rate)	<input type="text" value="R 0"/>	<input type="text" value="R 0"/>	Predicted value of rental and other income at retirement age
Monthly gross income of your spouse	<input type="text" value="R 0"/>	<input type="text" value="R 0"/>	Predicted value of gross income at retirement age
Monthly income required should you retire today	<input type="text" value="R 0"/>	<input type="text" value="R 0"/>	Predicted value of income required at retirement age
Estimated years after retirement you will require your income	<input type="text" value="0"/>		
Estimated value of your assets if sold for cash (e.g. value of property, etc.)	<input type="text" value="R 0"/>	<input type="text" value="R 0"/>	Predicted value of assets sold at retirement age
Expected value of your liabilities by retirement age (e.g. bond, credit card, personal loans, etc.)	<input type="text" value="R 0"/>		
Total planned capital expenses (e.g. new vehicle, overseas holiday, etc.)	<input type="text" value="R 0"/>	<input type="text" value="R 0"/>	Predicted value of planned expenses at retirement age
<hr/>			
Present value of your total investments	<input type="text" value="R 0"/>		
Your monthly investment contributions	<input type="text" value="R 0"/>		
Estimated escalation of your annual contribution until retirement age at selected percentage rate	<input type="text" value="0%"/>	<input type="text" value="R 0"/>	Predicted value of investments at retirement age
<hr/>			
Present value of your total retirement funds	<input type="text" value="R 0"/>		
Your monthly retirement contributions	<input type="text" value="R 0"/>		
Estimated escalation of your annual contribution until retirement age at selected percentage rate	<input type="text" value="0%"/>	<input type="text" value="R 0"/>	Predicted value of retirement funds at retirement age
<hr/>			
Present value of your spouse's total investments	<input type="text" value="R 0"/>		
Your spouse's monthly contributions to investments	<input type="text" value="R 0"/>		
Estimated escalation of your spouse's annual contribution until retirement age at selected percentage rate	<input type="text" value="0%"/>	<input type="text" value="R 0"/>	Predicted value of investments at retirement age
<hr/>			
Present value of your spouse's total retirement funds	<input type="text" value="R 0"/>		
Your spouse's monthly retirement contributions	<input type="text" value="R 0"/>		
Estimated escalation of your spouse's annual contribution until retirement age at selected percentage rate	<input type="text" value="0%"/>	<input type="text" value="R 0"/>	Predicted value of retirement funds at 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

## Capital Summary

Capital available at retirement date	0
Capital Liabilities and expenses at retirement date	0
Shortfall/excess at retirement date	0

## Assessment

## Assumptions

- Assumption #1: If your spouse continues to work after you have retired, his/her salary will increase with the inflation rate
- Assumption #2: You have estimated your family's income needs as accurately as possible
- Assumption #3: The possible sale of assets is based on future value of assets at inflation
- Assumption #4: The assessment is done based on the term indicated and not on life expectancy
- Assumption #5: Possible liabilities at retirement age are calculated

Funds available will provide an income for

manually

Estimated Capital Required at retirement Date

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- Assumption #6: Investments can include banks, Endowment policies, ETF's, Unit Trusts and Shares.
- Assumption #7: Retirement funds can include Pension funds, Provident funds, Retirement Annuities, Preservation Funds and current Living Annuities.
- Assumption #8: The future value of capital available is based on the rate provided for the term to retirement and annual automatic premium increases for monthly contributions
- Assumption #9: Future values of investments and retirement funds are based on the assumed retirement date and ignore actual maturity dates
- Assumption #10: Property rental income will be available for the full term as required by the family

## Cash Flow