

Household Financial and Pension Forecast

Alex and Sam (made-up example): summary

Prepared on 26 October 2026 at 16:17 from the Household Planner, covering the scenario "Baseline". All amounts are in today's money unless stated.
Settings file for this report: household-settings-2026-10-26_1617.plan.json. Load it in the planner to see or change the figures behind this report.

1. Introduction

This report explains the financial forecast for Alex and Sam. It uses the figures in the Household Planner and is written in plain English so that it can be shared easily, including with a financial adviser.

The planner holds one scenario, which is one version of the plan. This is the summary version of the report: it gives the main points and key figures. The full version adds the people, assets, debts, transactions and checks, with the detailed assumptions and a year-by-year table.

The scenario

	Scenario	What it is	Spending a year in retirement	Years short of money	Section
1	Baseline	No description recorded.	£36,000	None	2

How to read this report

Tax years. Each row of the forecast is a tax year, which runs from 6 April to 5 April, and is named after the year it starts. So "2027" means 6 April 2027 to 5 April 2028. The first row is shorter: it runs from 10 October 2026 to 5 April 2027. Ages are shown as they are at the start of each row. Values such as net worth are at the end.

Today's money. Every amount has been adjusted for inflation. £1 in a future year buys what £1 buys today, so future figures can be compared directly with what the household earns and spends now.

This is a forecast, not advice. It shows what happens if every assumption holds. Discuss it with a financial adviser before acting on it. This report is not regulated financial advice.

2. Baseline

The short version

- **Net worth today** is £257,000. That is £377,000 of assets less £120,000 of debt. About 81% of the assets are in pensions.
- **At the end of the plan**, net worth is £1,696,209. That is when Alex is 90 and Sam is 92. The figure is in today's money, so

rising prices do not inflate it.

- Alex plans to stop work at age 62 (March 2038) and Sam plans to stop work at age 60 (September 2038). After that, the plan aims for £36,000 a year after tax (£3,000 a month).
- There is enough money in every year. The plan never falls short of what is needed.

Key figures at a glance

Measure	Result
Net worth today	£257,000
Total assets today	£377,000
Pensions today	£305,000 (Alex £210,000, Sam £95,000)
Debts today	£120,000
Household take-home pay today	£70,559 a year (£5,880 a month)
Retirement income target	£36,000 a year after tax
Highest net worth in the forecast	£1,696,209 (end of tax year 2070)
Years with a shortfall	None
Net worth at the end of the plan (Alex 90, Sam 92)	£1,696,209

Overall

The plan is in good shape. The spending is covered in every year, and net worth is £1,696,209 when Alex is 90 and Sam is 92. Over the whole plan the household pays about £315,862 in tax. This report is a summary of a forecast and is not regulated financial advice.