

# Retirement funding: analysis of retirement income patterns

Annex one results

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# Annex results

This annex details the modelled pension income results for each individual in current CPI terms.

- *Results have been presented in current inflation terms based upon CPI unless otherwise stated. This means that future values have taken account for the increase in CPI in future years and discounted back to the current index level.*
- *The decumulation patterns modelled have been supplied by the Social Market Foundation and are detailed in the main PPI modelling report, 'Retirement funding: analysis of retirement income patterns', alongside the rationale by which they have been selected.*
- *These results should be considered in the context of the main report.*

# 1. Median Male

## Individual Summary:

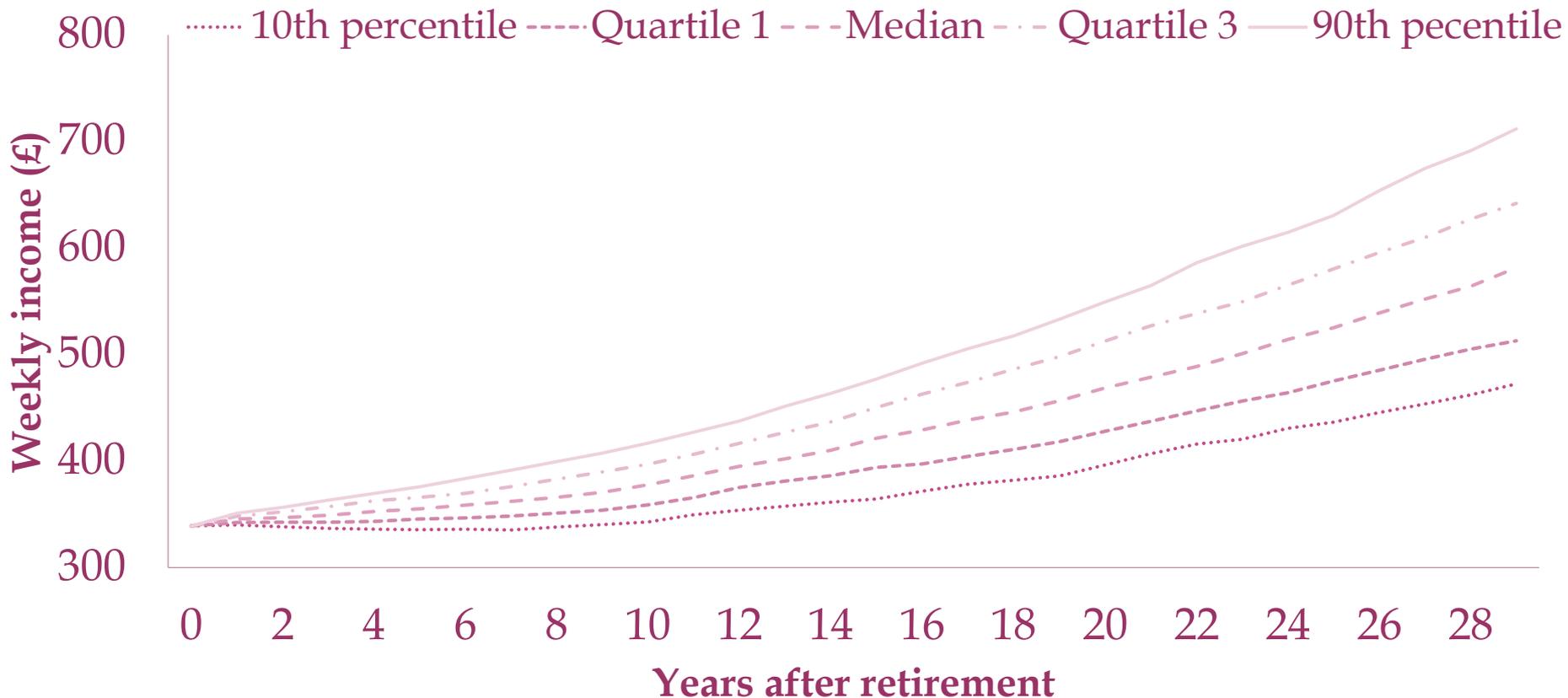
- Single male, median pot size, non-home owner, entitled to full state pension

## Results are presented for the following items:

- *Total Income*
- *Private Pension Income*
- *Replacement Rates*

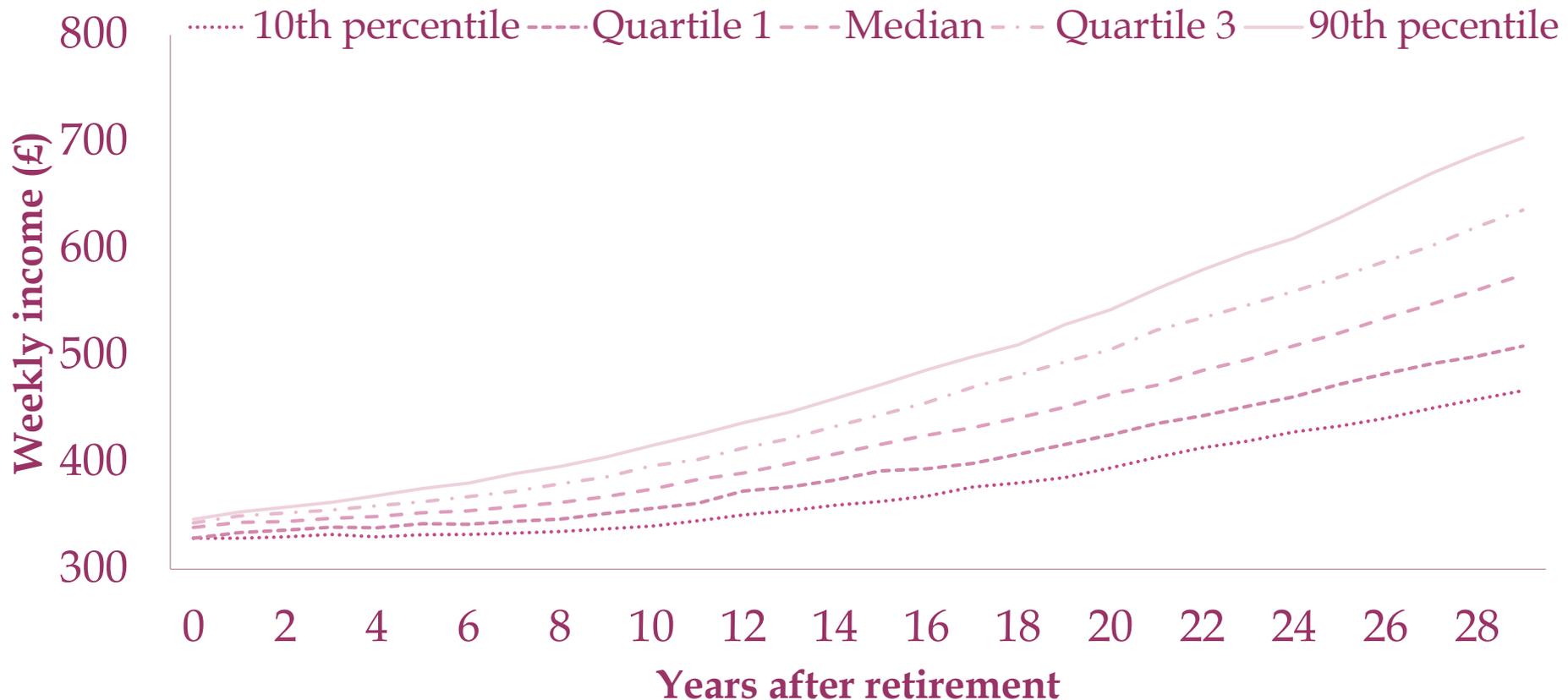
# Chart A1.1.1a

Weekly total income for a median male who purchased an annuity (in 2016 real terms).



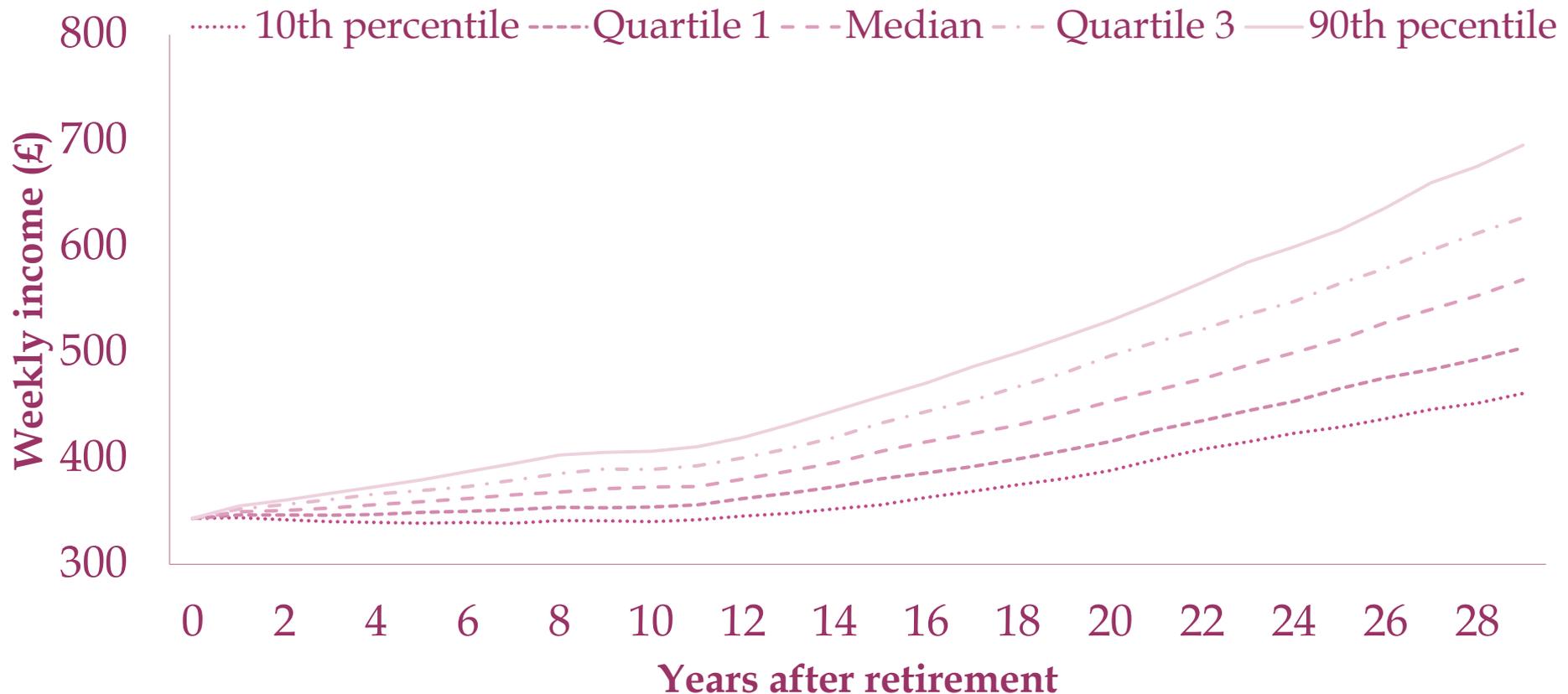
# Chart A1.1.1b

Weekly total income for a median male drawing down 0.875% plus investment returns per year (in 2016 real terms).



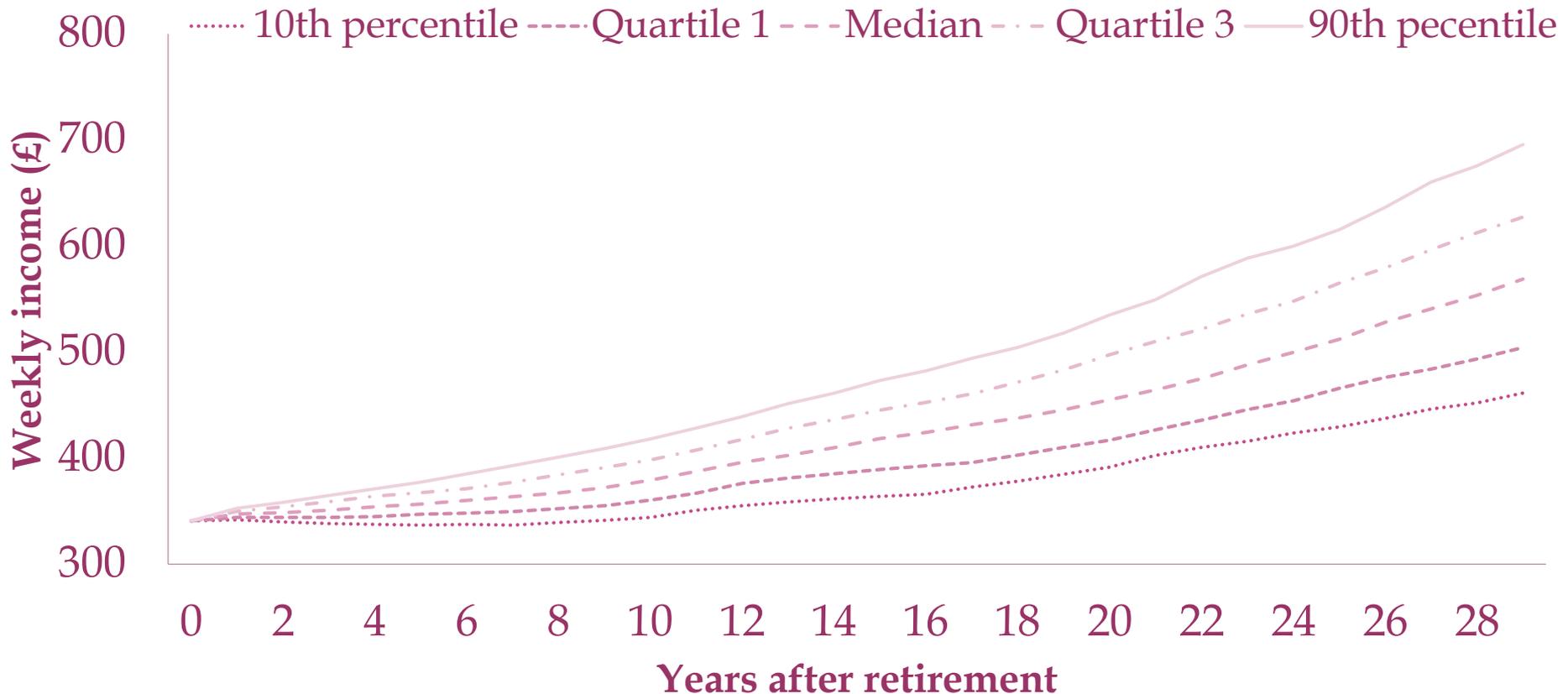
# Chart A1.1.1c

Weekly total income for a median male drawing down 11.6% per year (in 2016 real terms).



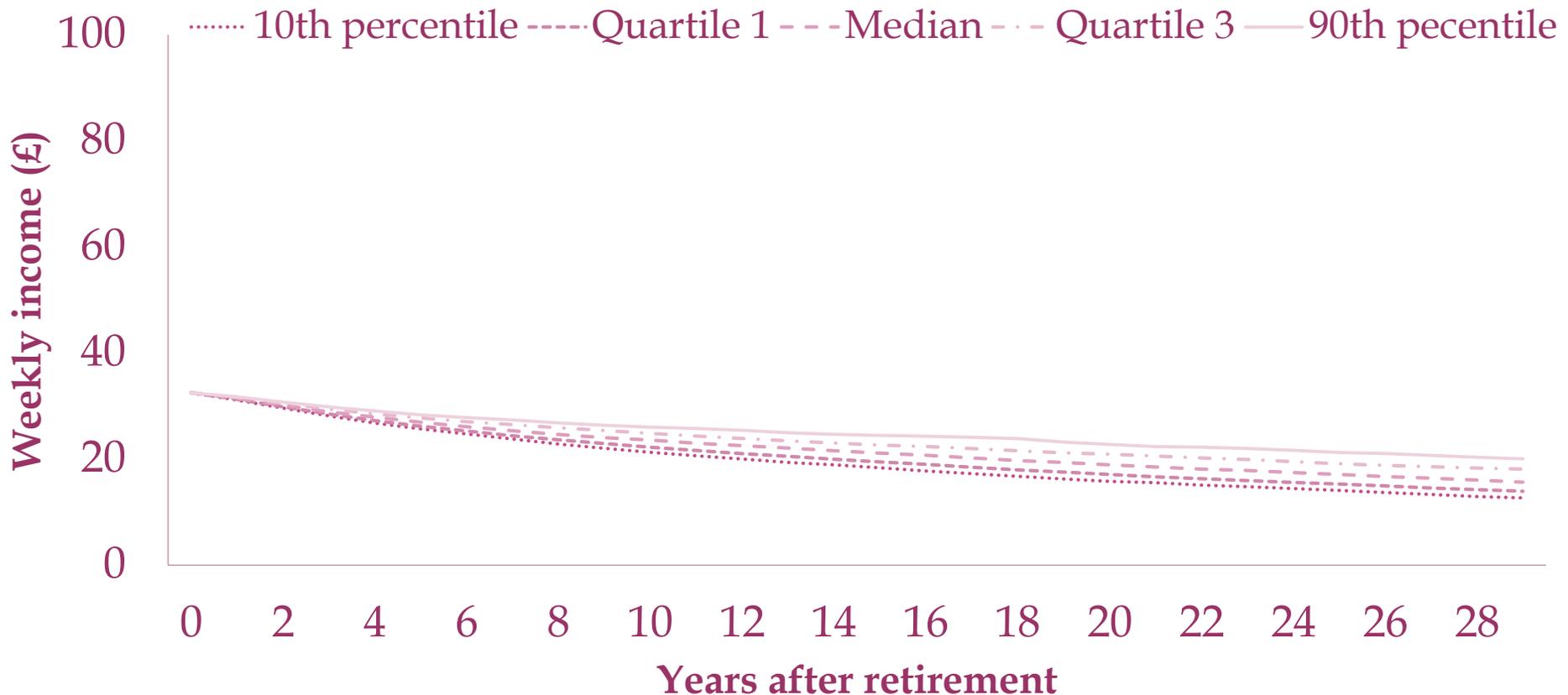
# Chart A1.1.1d

**Weekly total income for a median male drawing down 8% per year (in 2016 real terms).**



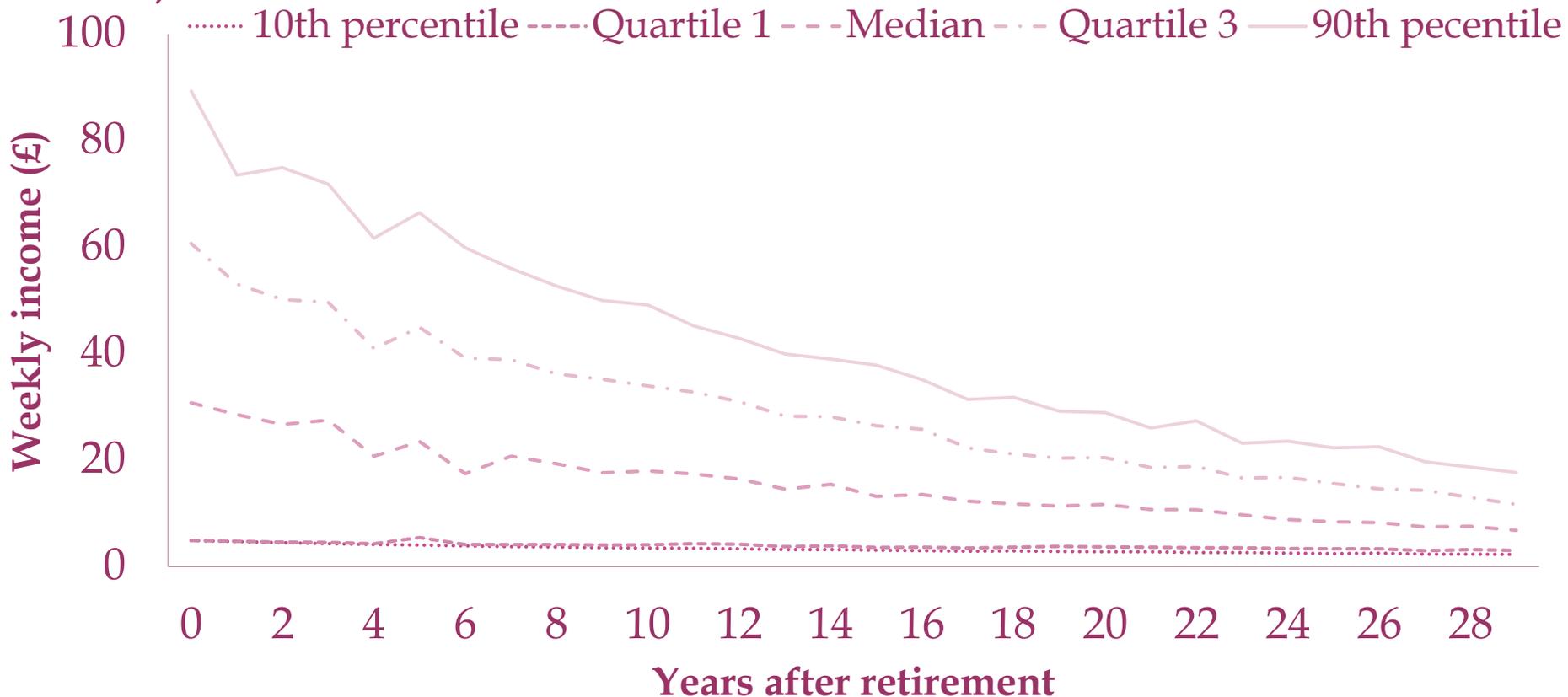
# Chart A1.1.2a

Weekly private pension income for a median male who purchased an annuity (in 2016 real terms).



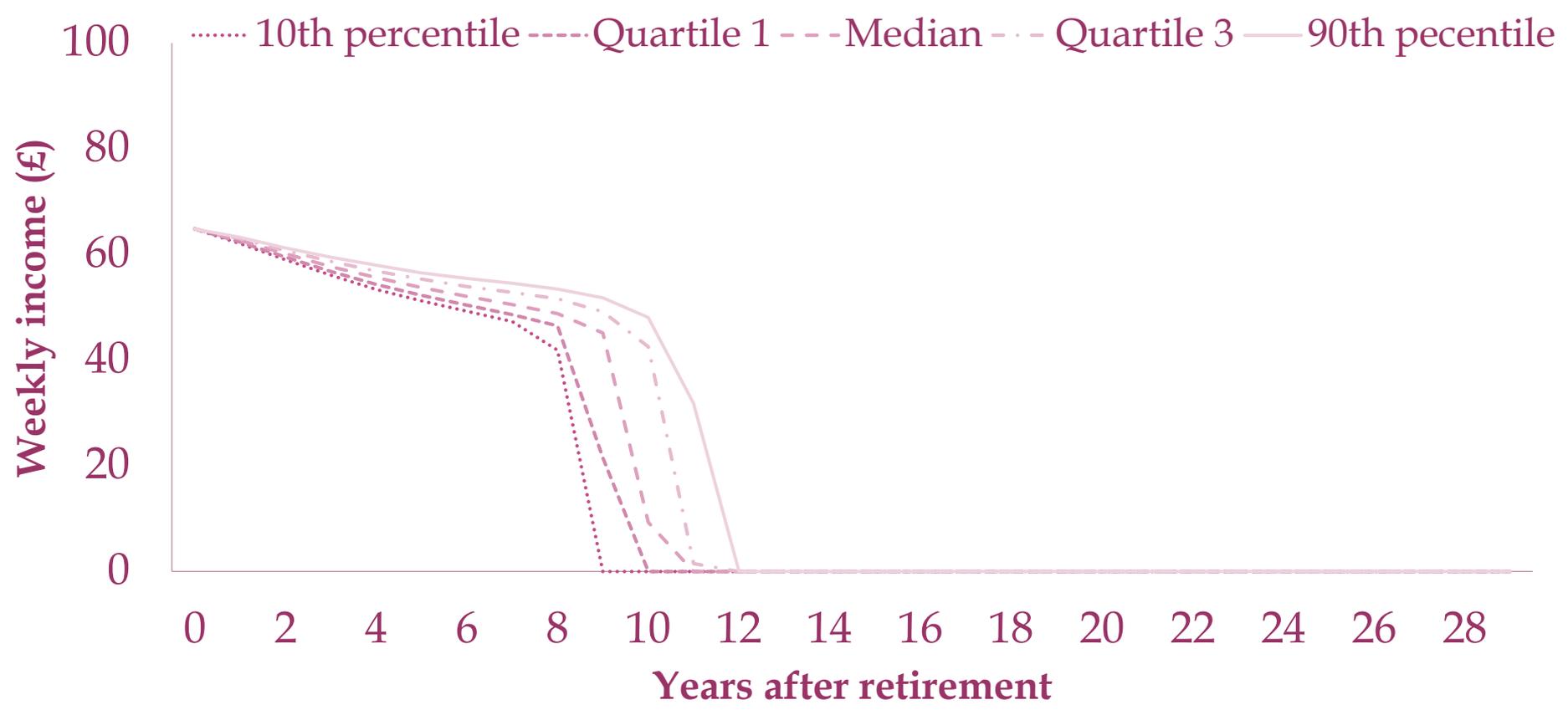
# Chart A1.1.2b

Weekly private pension income for a median male drawing down 0.875% plus investment returns per year (in 2016 real terms).



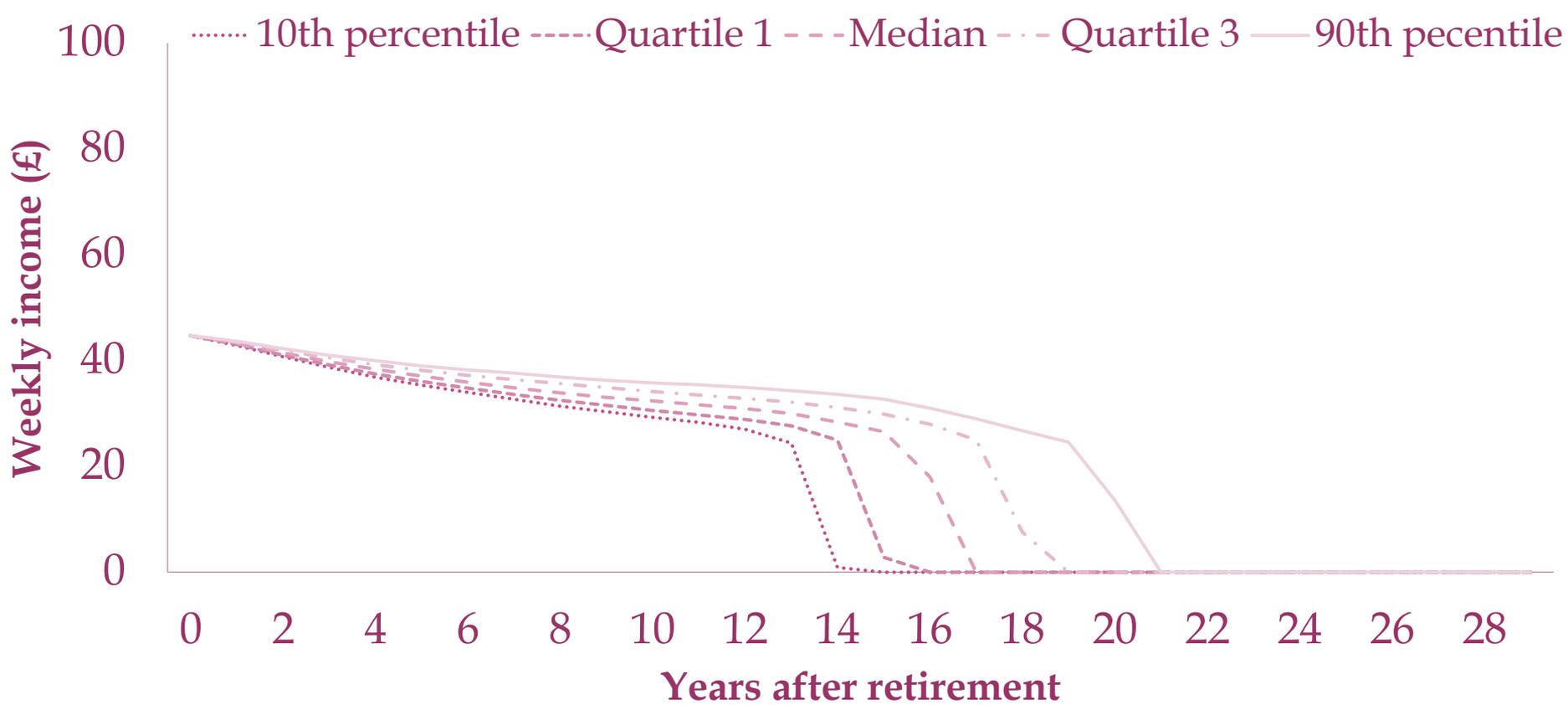
# Chart A1.1.2c

**Weekly private pension income for a median male drawing down 11.6% per year (in 2016 real terms).**



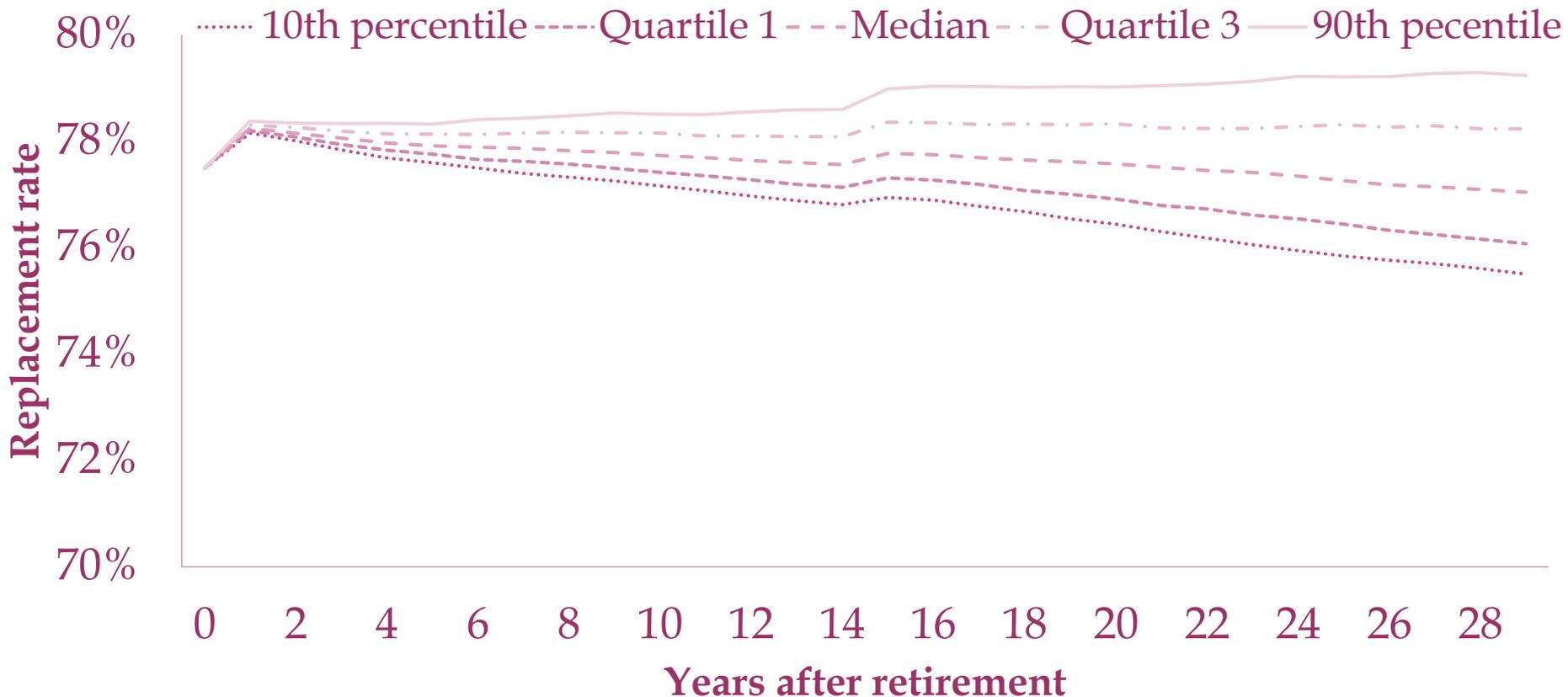
# Chart A1.1.2d

**Weekly private pension income for a median male drawing down 8% per year (in 2016 real terms).**



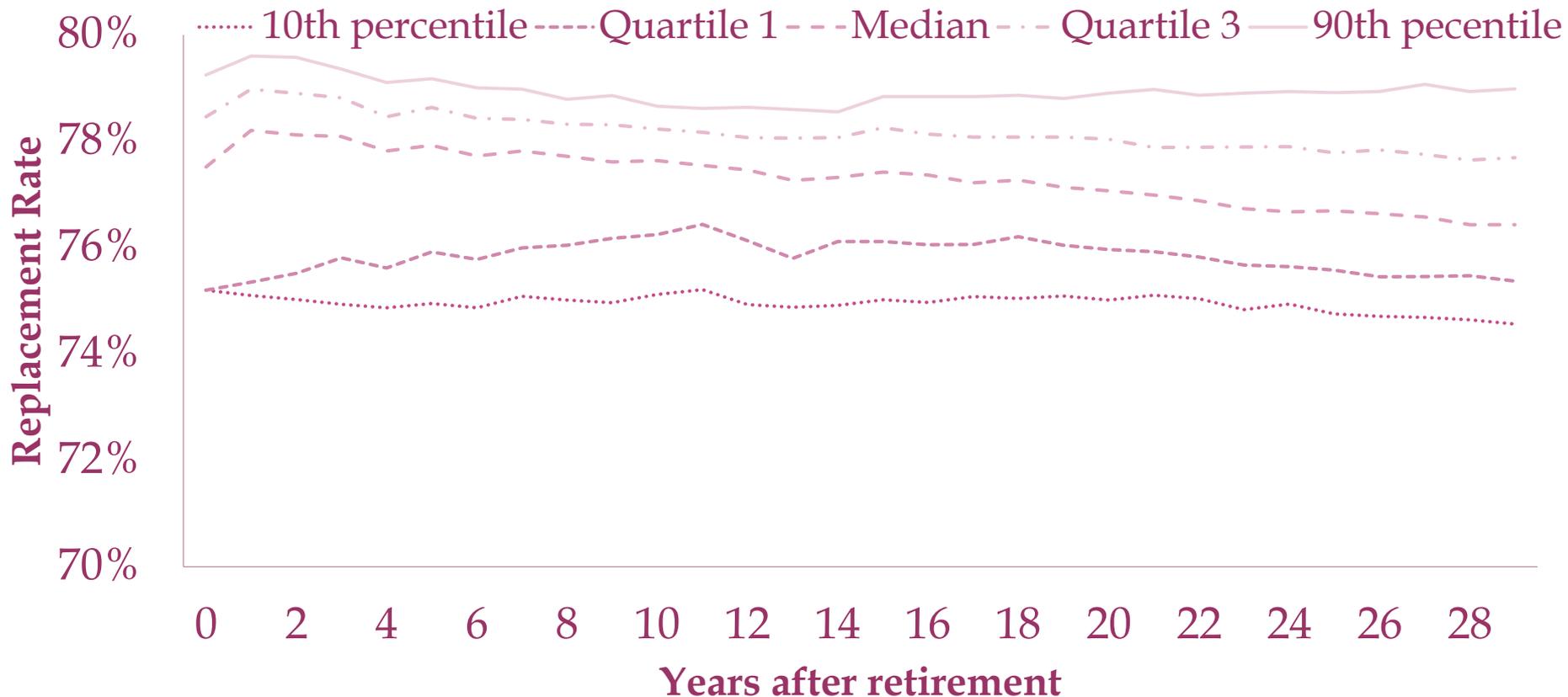
# Chart A1.1.3a

Replacement rates for a median male who purchased an annuity.



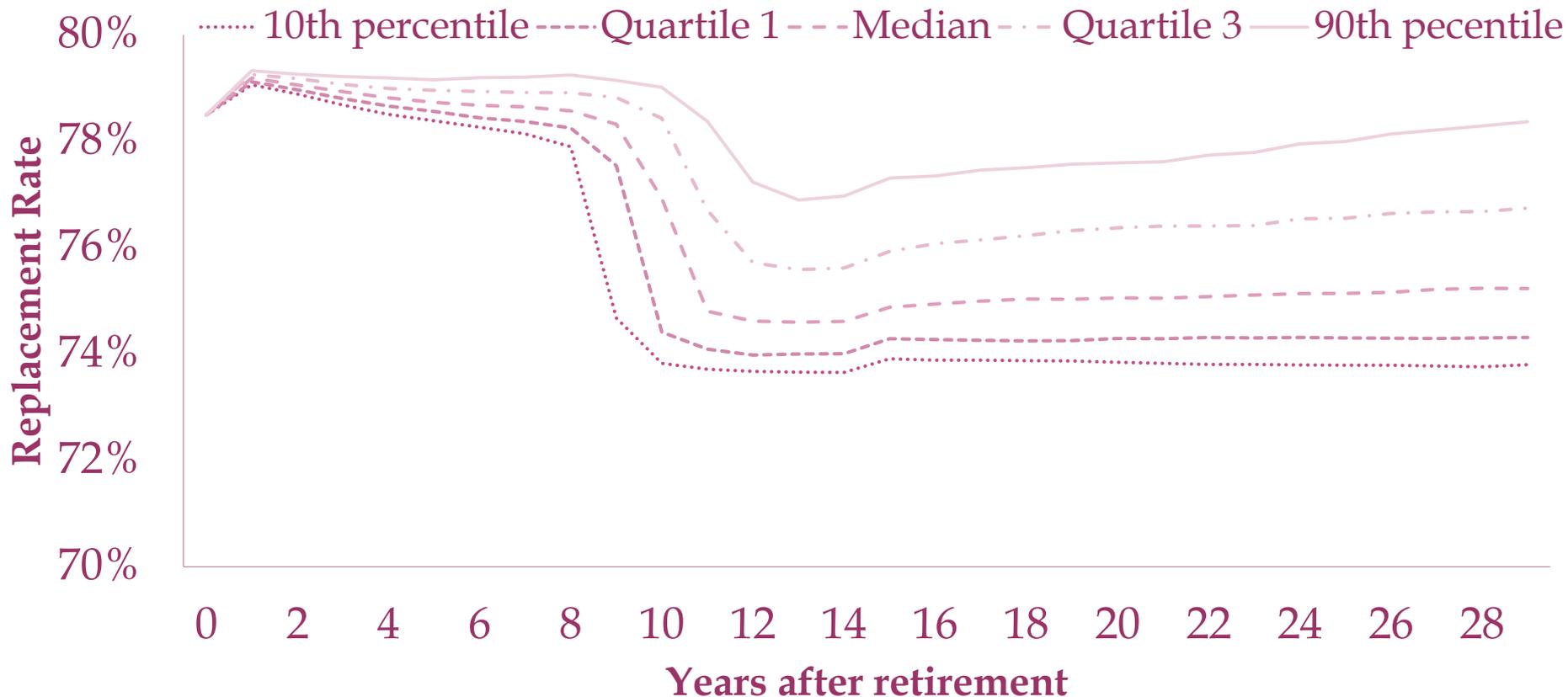
# Chart A1.1.3b

Replacement rates for a median male drawing down 0.875% plus investment returns per year.



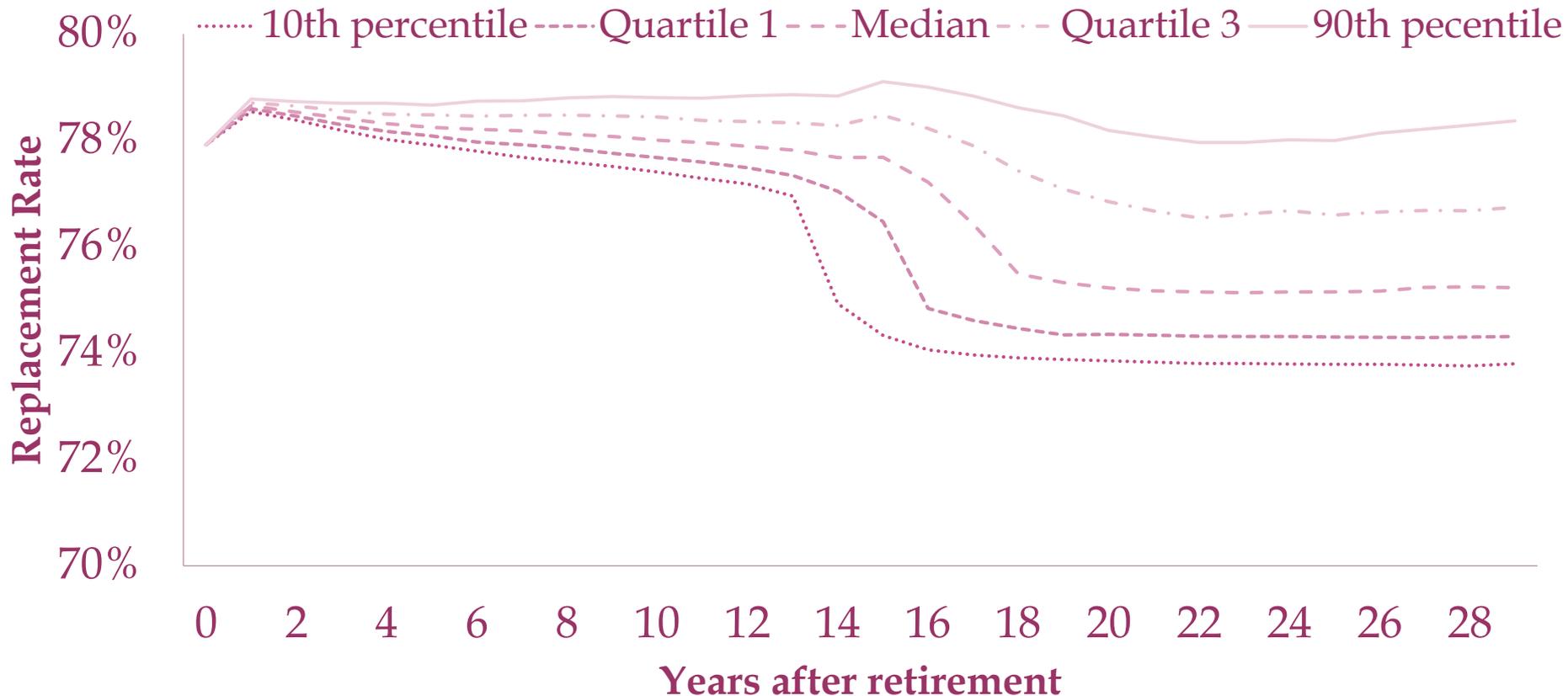
# Chart A1.1.3c

Replacement rates for a median male drawing down 11.6% per year.



# Chart A1.1.3d

Replacement Rates for a median male drawing down 8% per year



## 2. 70<sup>th</sup> Percentile Male

### Individual Summary:

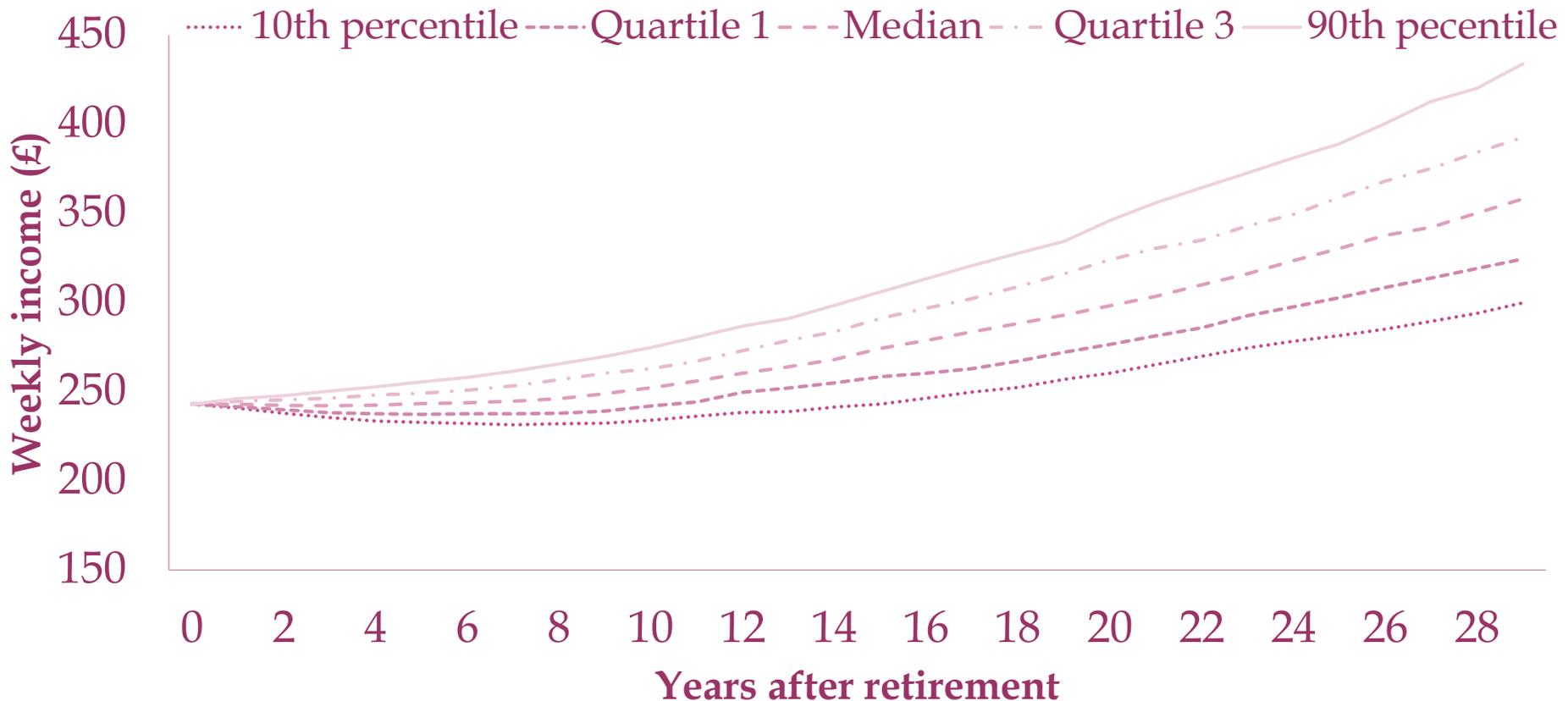
- Single male, 70<sup>th</sup> percentile pot size, home owner, entitled to full state pension

### Results are presented for the following items:

- *Total Income*
- *Private Pension Income*
- *Replacement Rates*

# Chart A1.2.1a

Weekly total income for a 70<sup>th</sup> percentile male who purchased an annuity (in 2016 real terms).



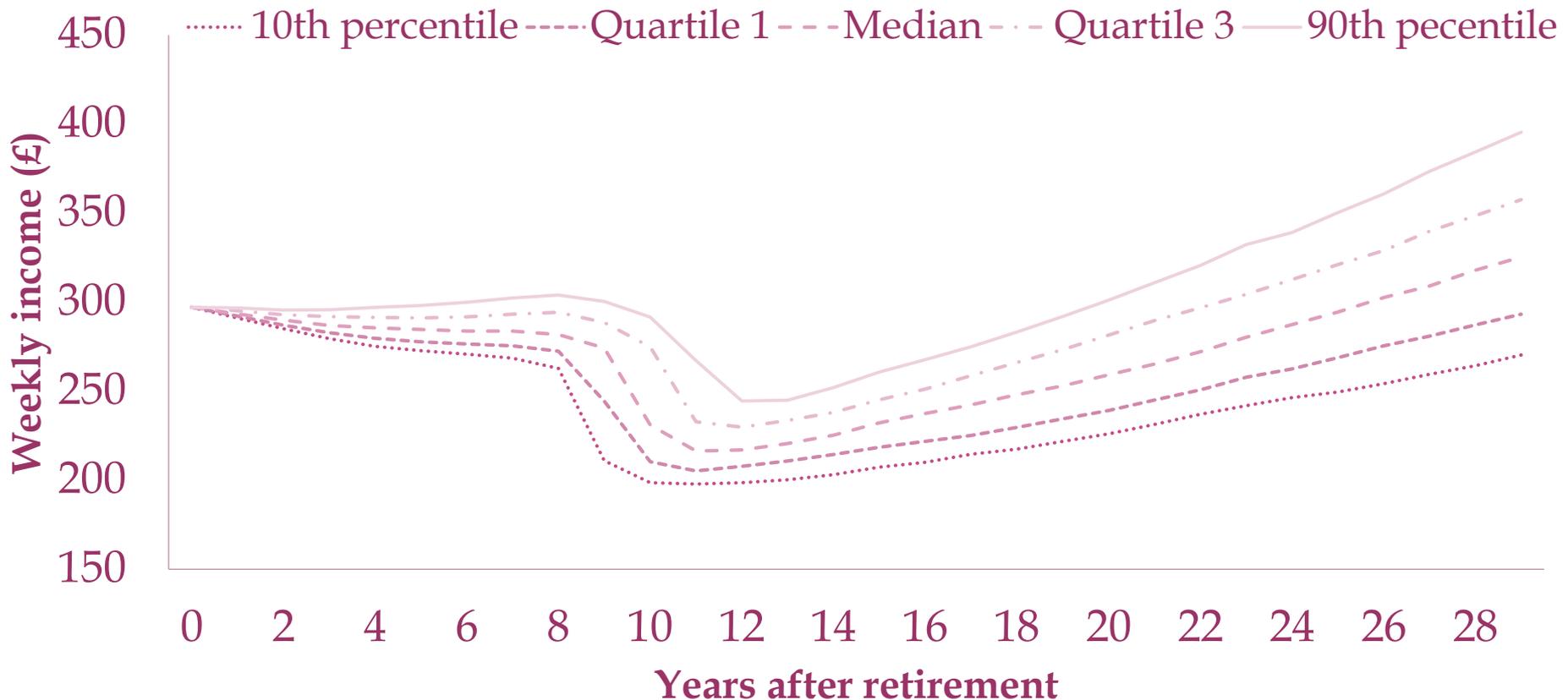
# Chart A1.2.1b

Weekly total income for a 70<sup>th</sup> percentile male drawing down 0.875% plus investment returns per year (in 2016 real terms).



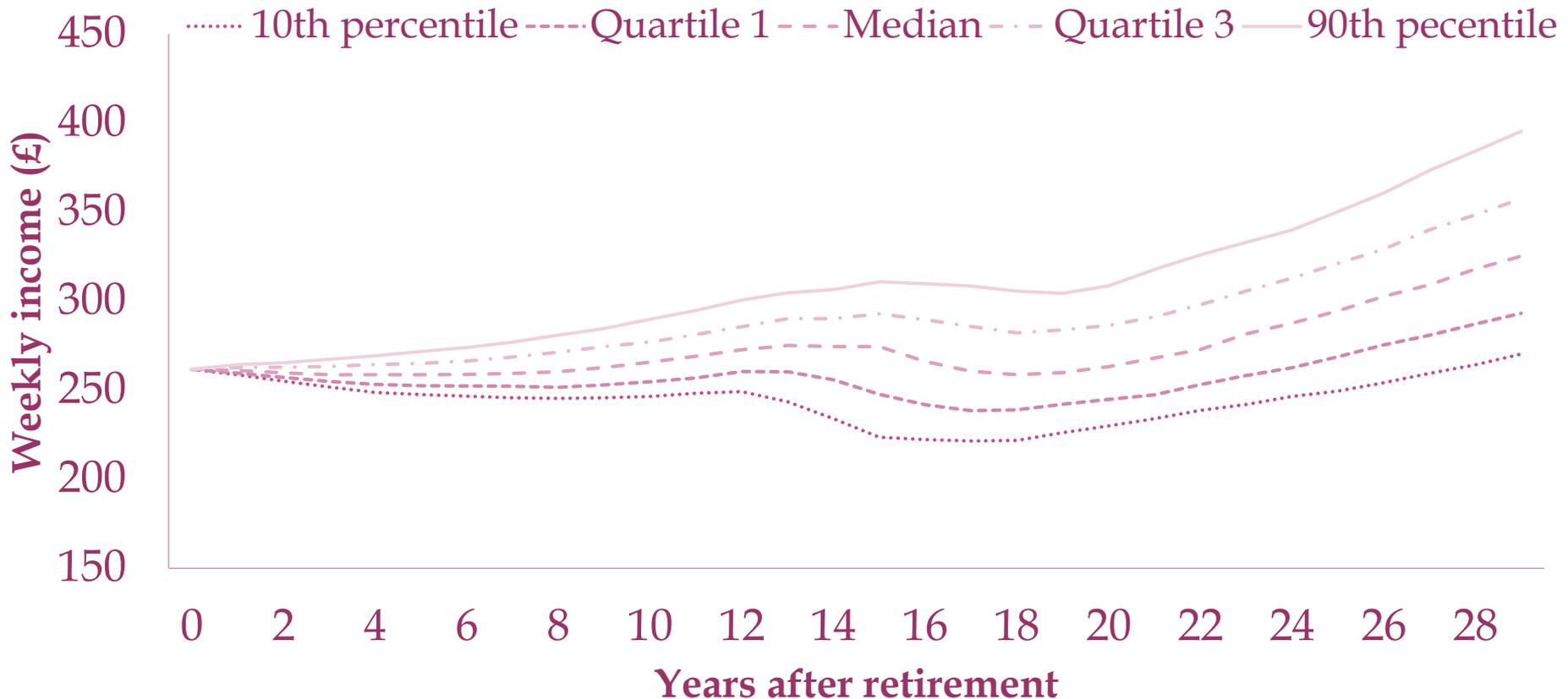
# Chart A1.2.1c

Weekly total income for a 70<sup>th</sup> percentile male drawing down 11.6% per year (in 2016 real terms).



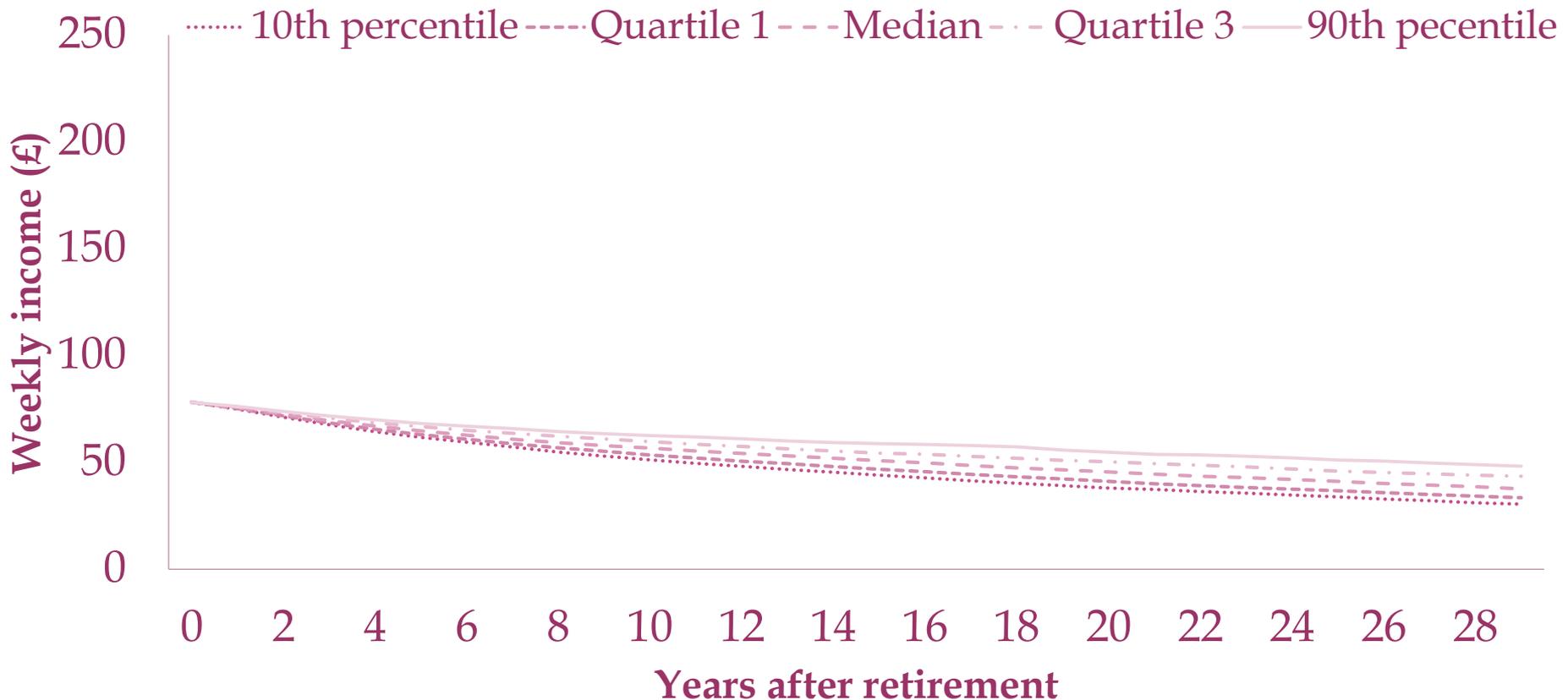
# Chart A1.2.1d

Weekly total income for a 70<sup>th</sup> percentile male drawing down 8% per year (in 2016 real terms).



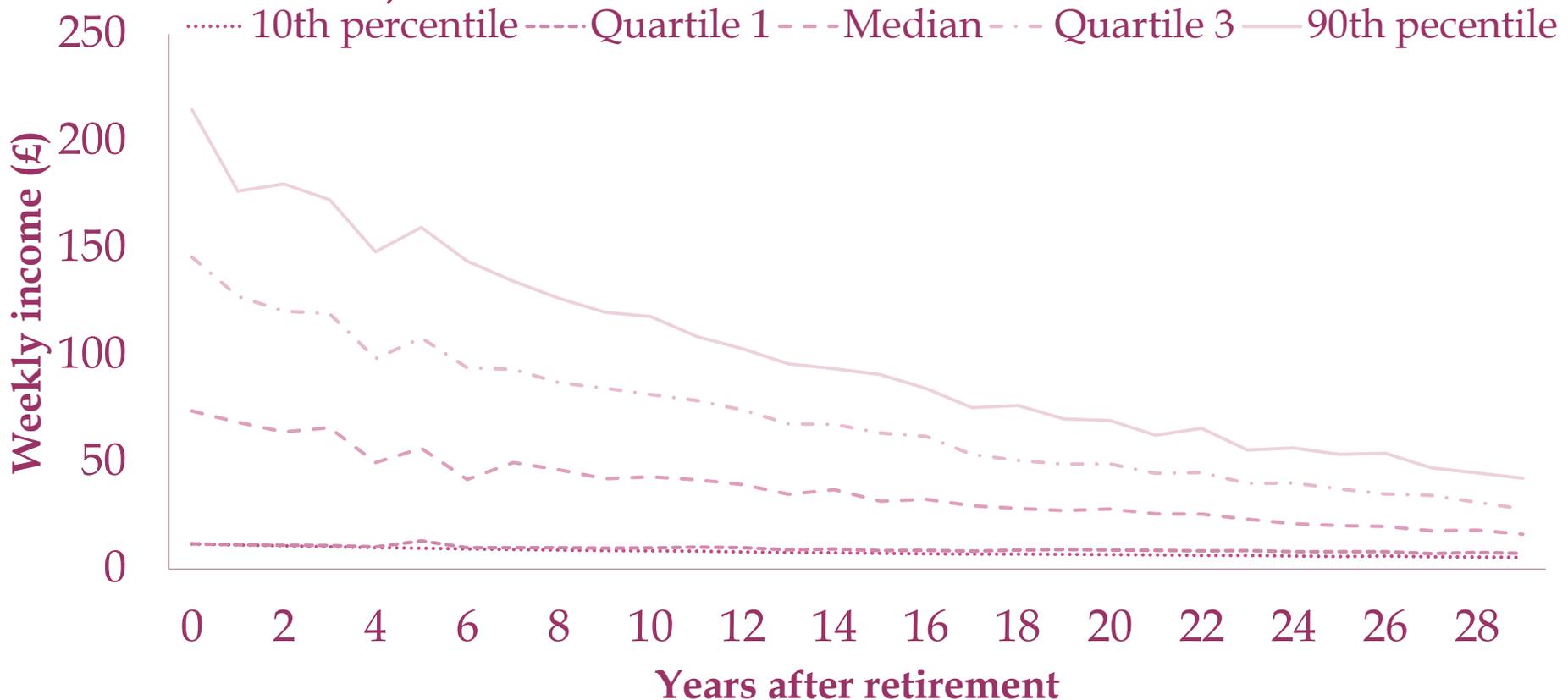
# Chart A1.2.2a

Weekly private pension income for a 70<sup>th</sup> percentile male who purchased an annuity (in 2016 real terms).



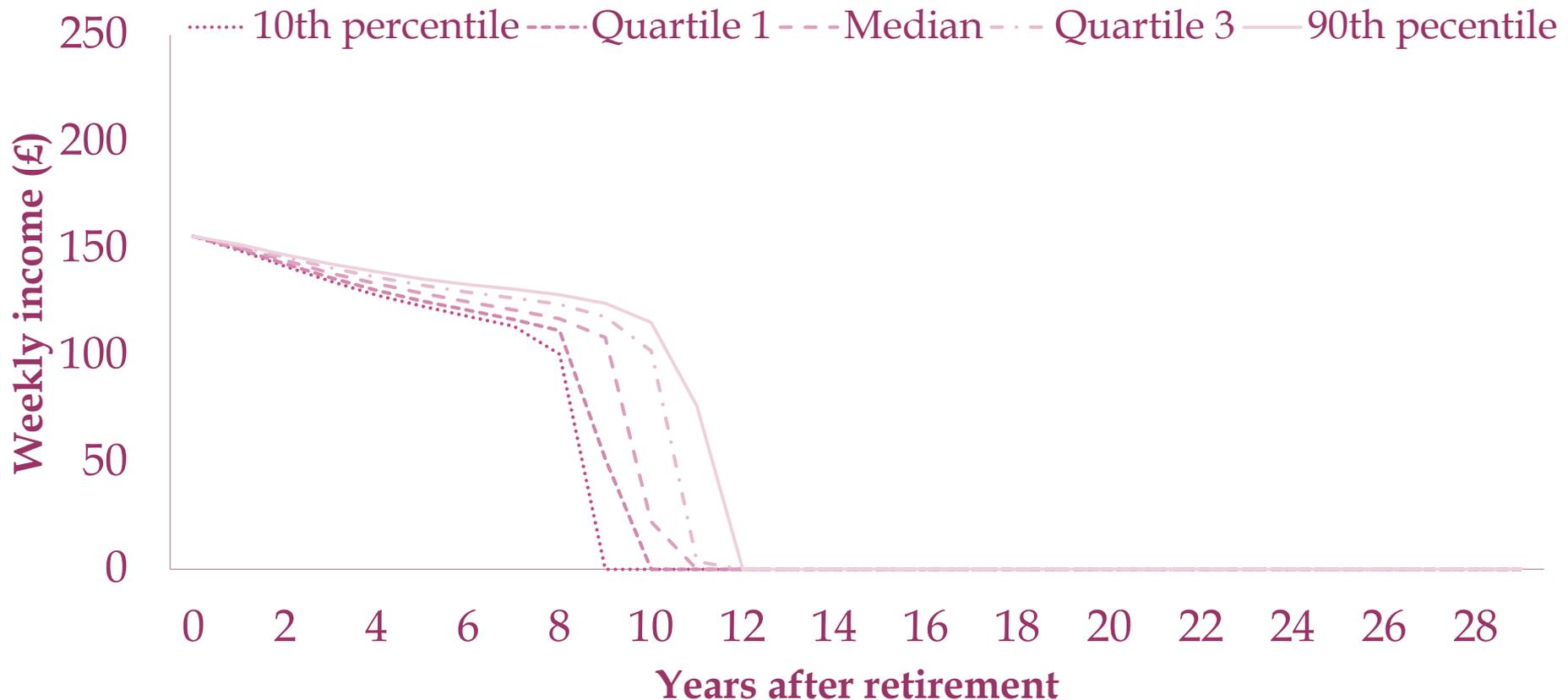
# Chart A1.2.2b

Weekly private pension income for a 70<sup>th</sup> percentile male drawing down 0.875% plus investment returns per year (in 2016 real terms).



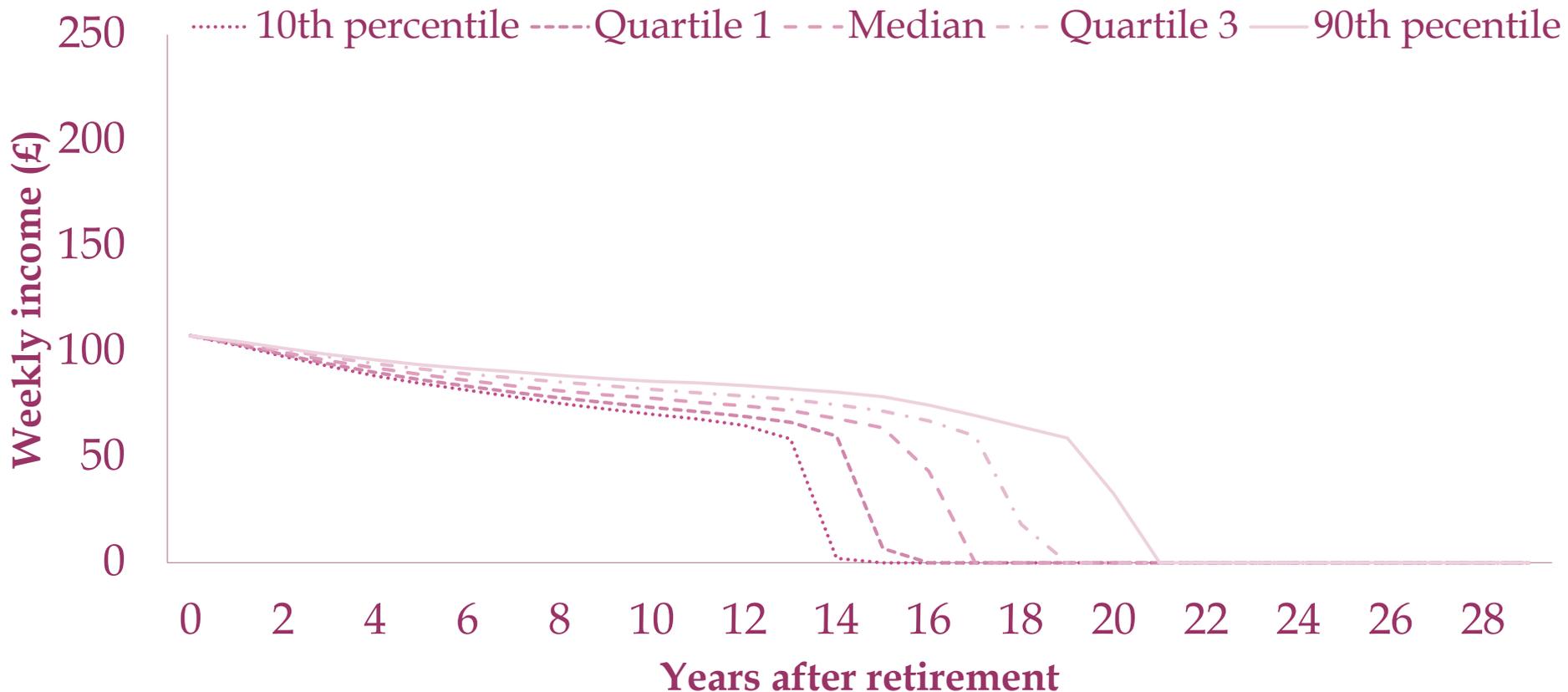
# Chart A1.2.2c

**Weekly private pension income for a 70<sup>th</sup> percentile male drawing down 11.6% per year (in 2016 real terms).**



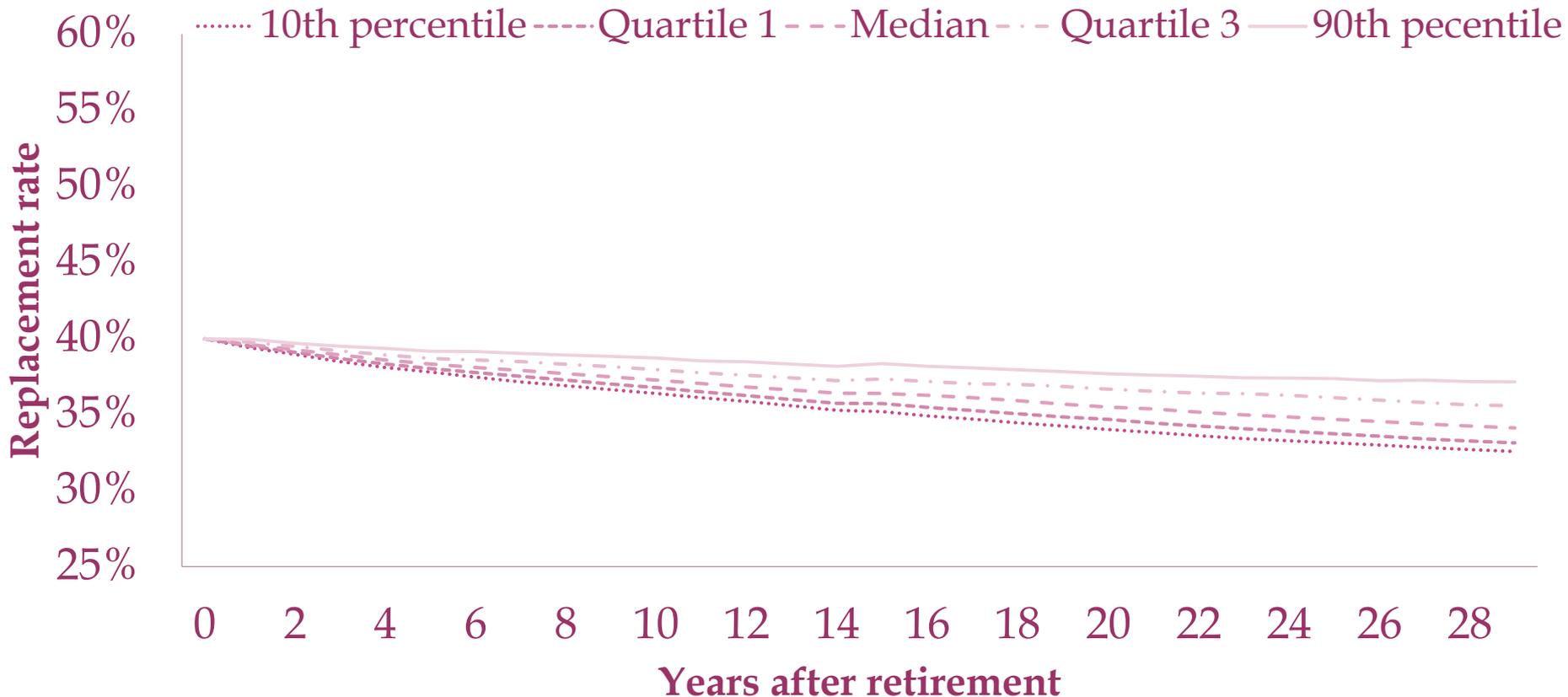
# Chart A1.2.2d

Weekly private pension income for a 70<sup>th</sup> percentile male drawing down 8% per year (in 2016 real terms).



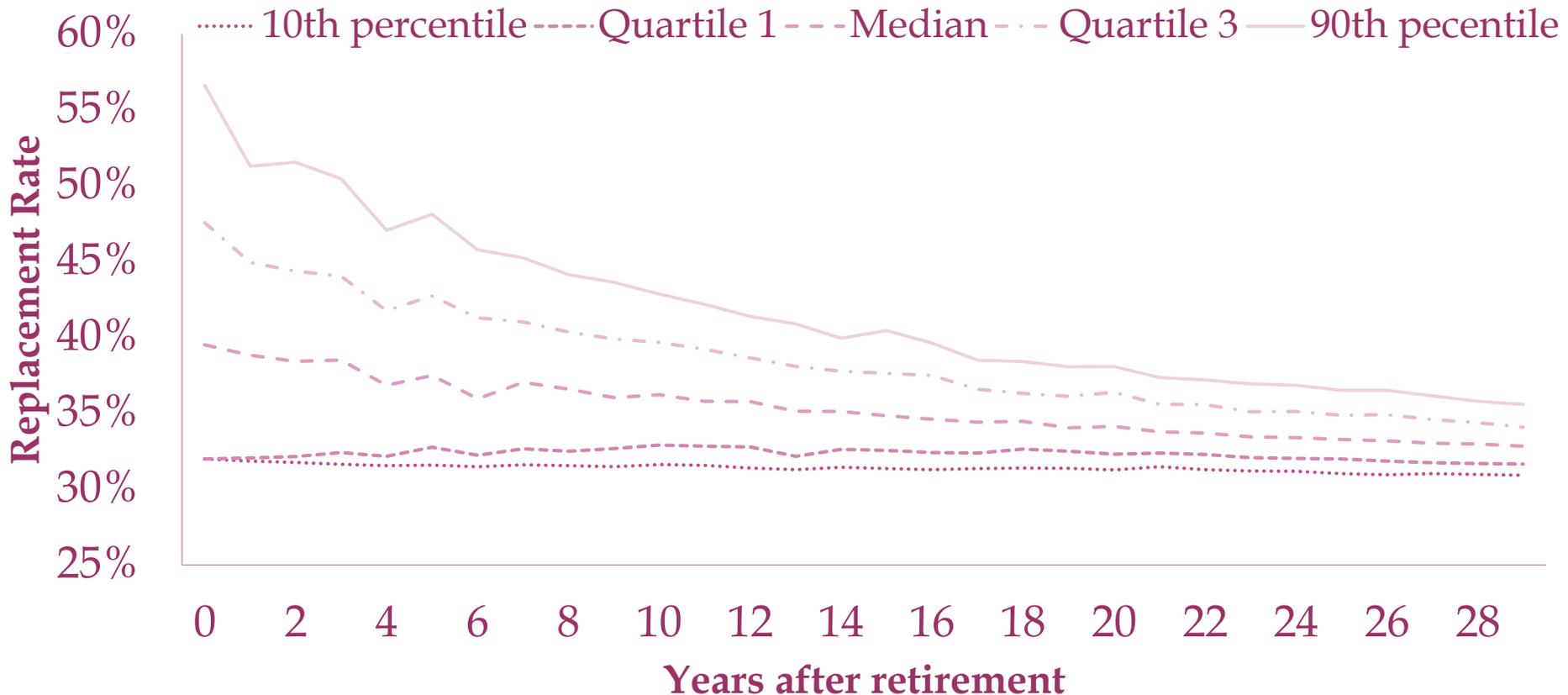
# Chart A1.2.3a

Replacement rates for a 70<sup>th</sup> percentile male who purchased an annuity.



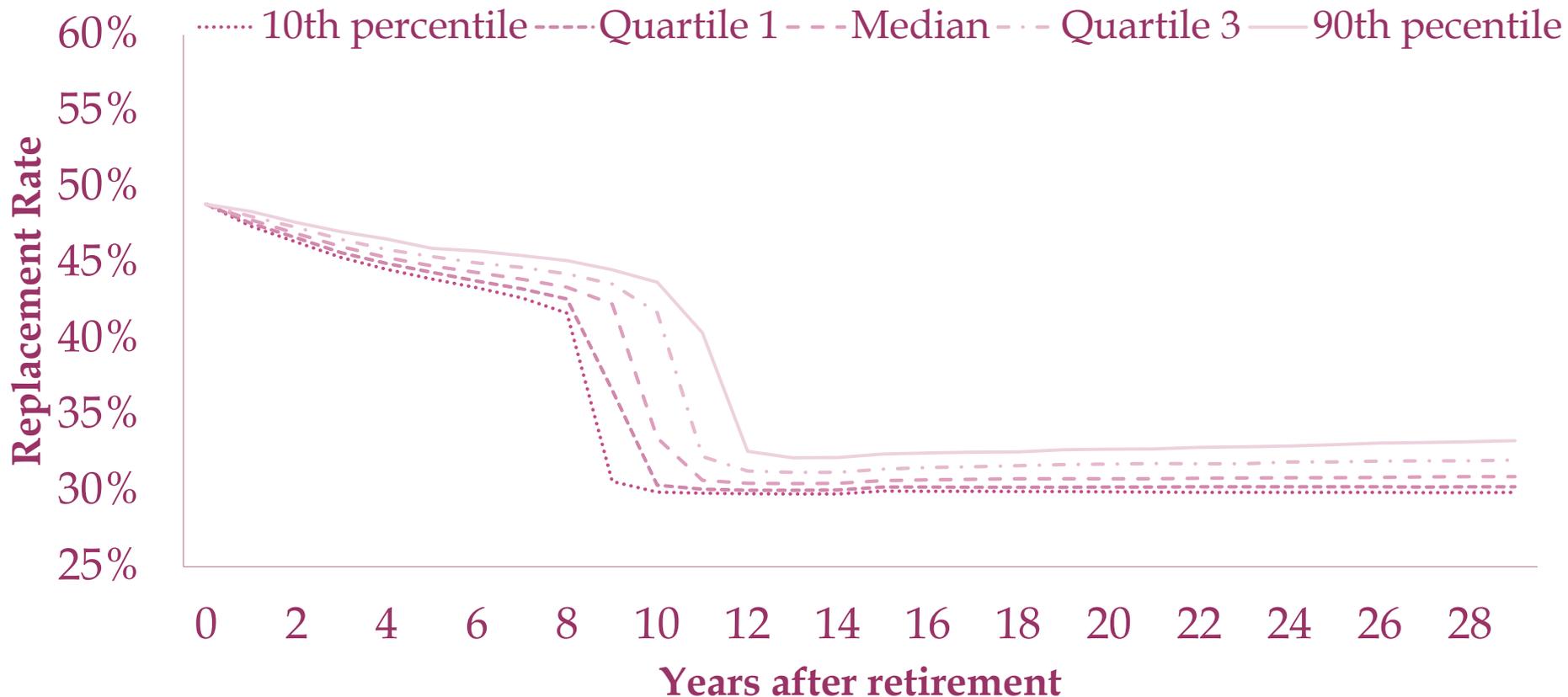
# Chart A1.2.3b

Replacement rates for a 70<sup>th</sup> percentile male drawing down 0.875% plus investment returns per year.



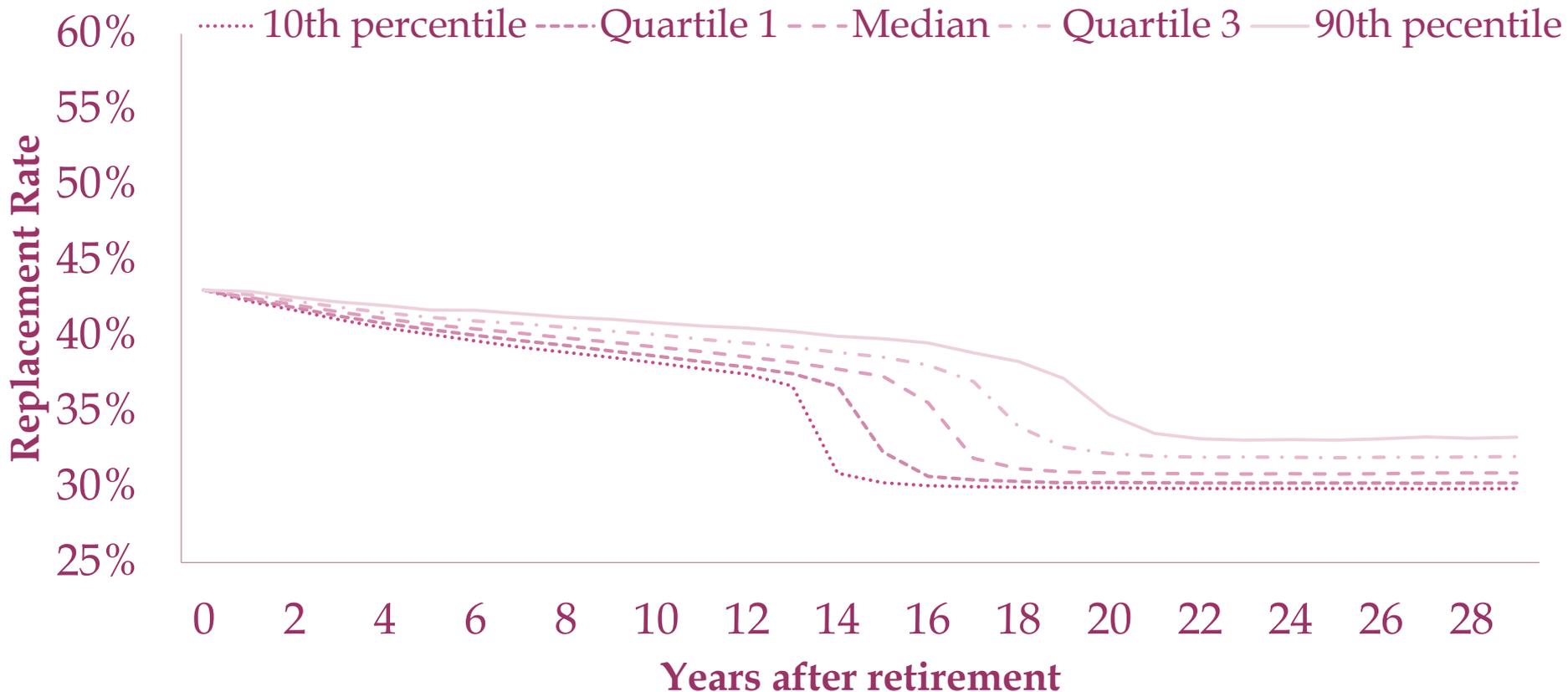
# Chart A1.2.3c

Replacement rates for a 70<sup>th</sup> percentile male drawing down 11.6% per year.



# Chart A1.2.3d

Replacement Rates for a 70<sup>th</sup> percentile male drawing down 8% per year



# 3. 90<sup>th</sup> Percentile Male

## Individual Summary:

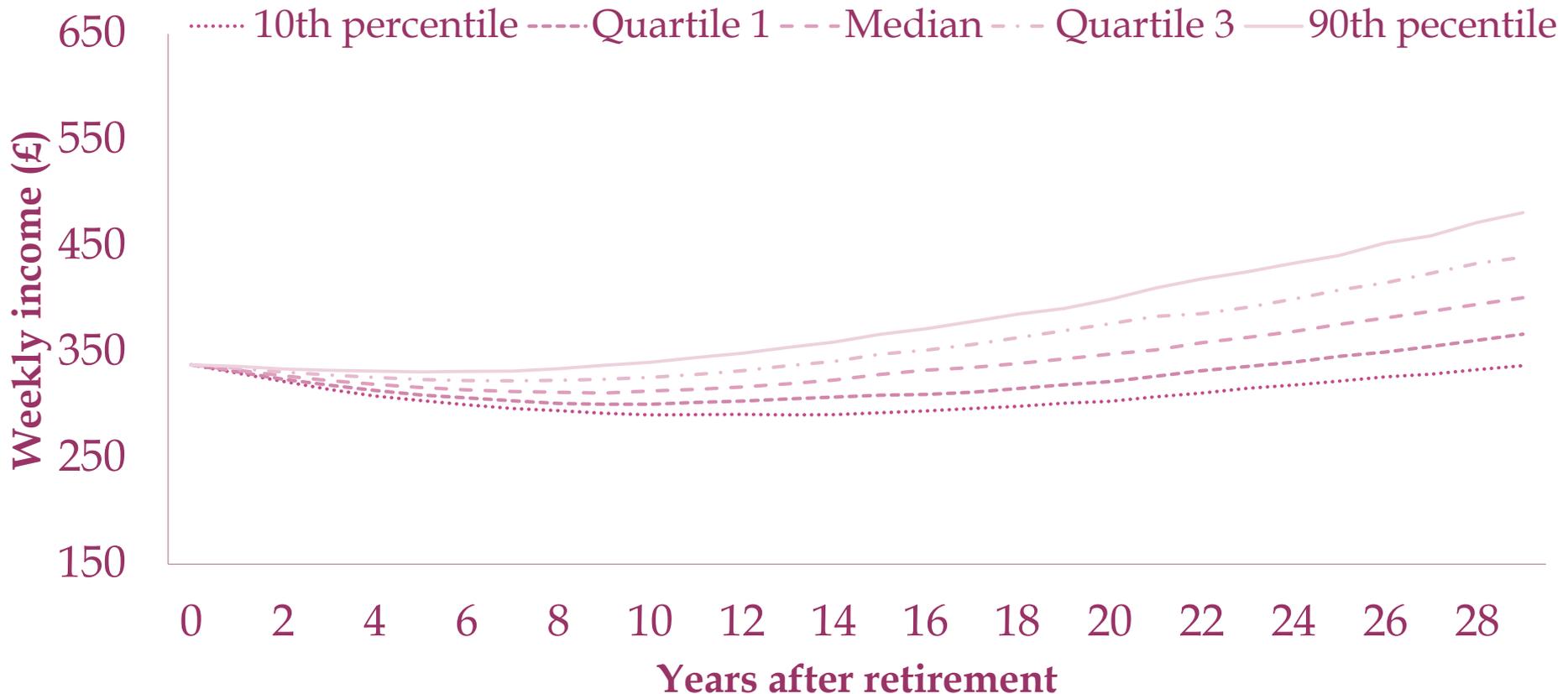
- Single male, 90<sup>th</sup> percentile pot size, home owner, entitled to full state pension

## Results are presented for the following items:

- *Total Income*
- *Private Pension Income*
- *Replacement Rates*

# Chart A1.3.1a

Weekly total income for a 90<sup>th</sup> percentile male who purchased an annuity (in 2016 real terms).



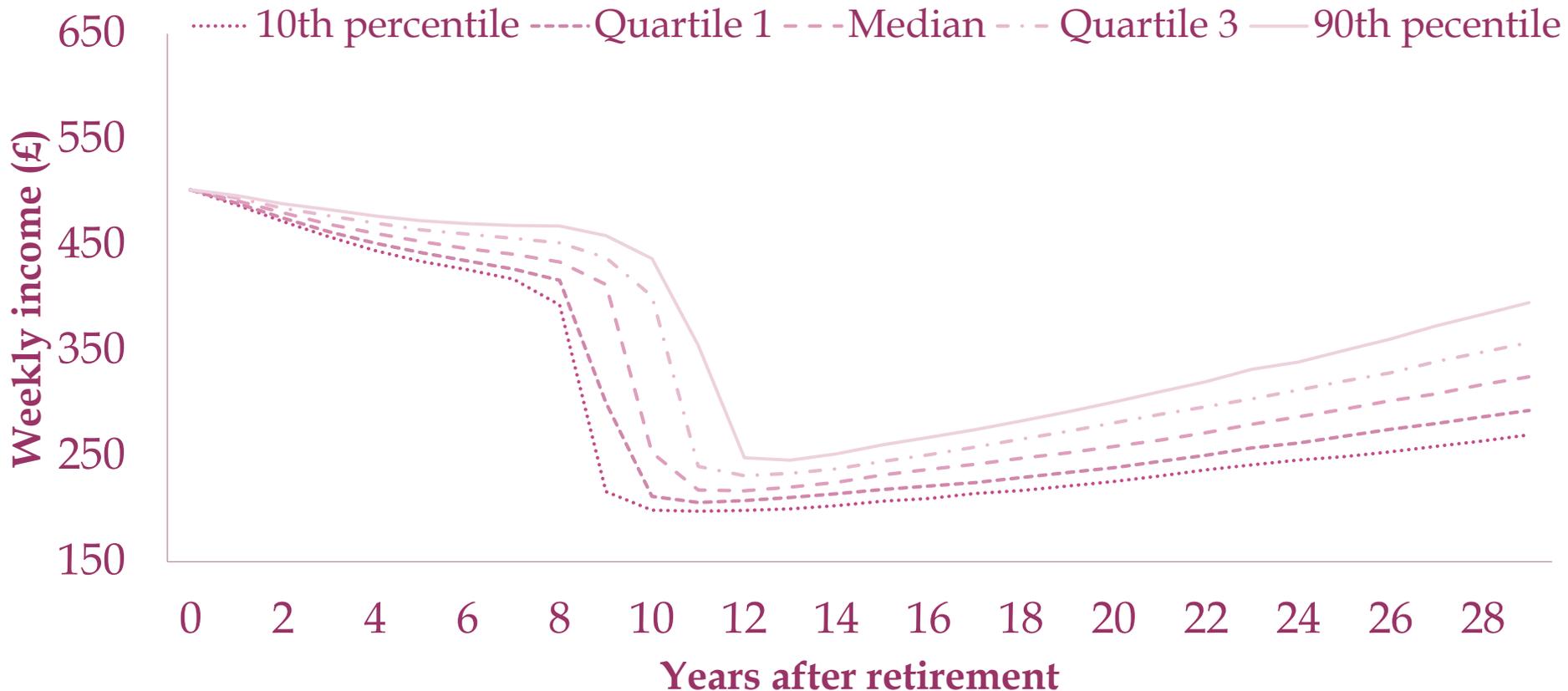
# Chart A1.3.1b

Weekly total income for a 90<sup>th</sup> percentile male drawing down 0.875% plus investment returns per year (in 2016 real terms).



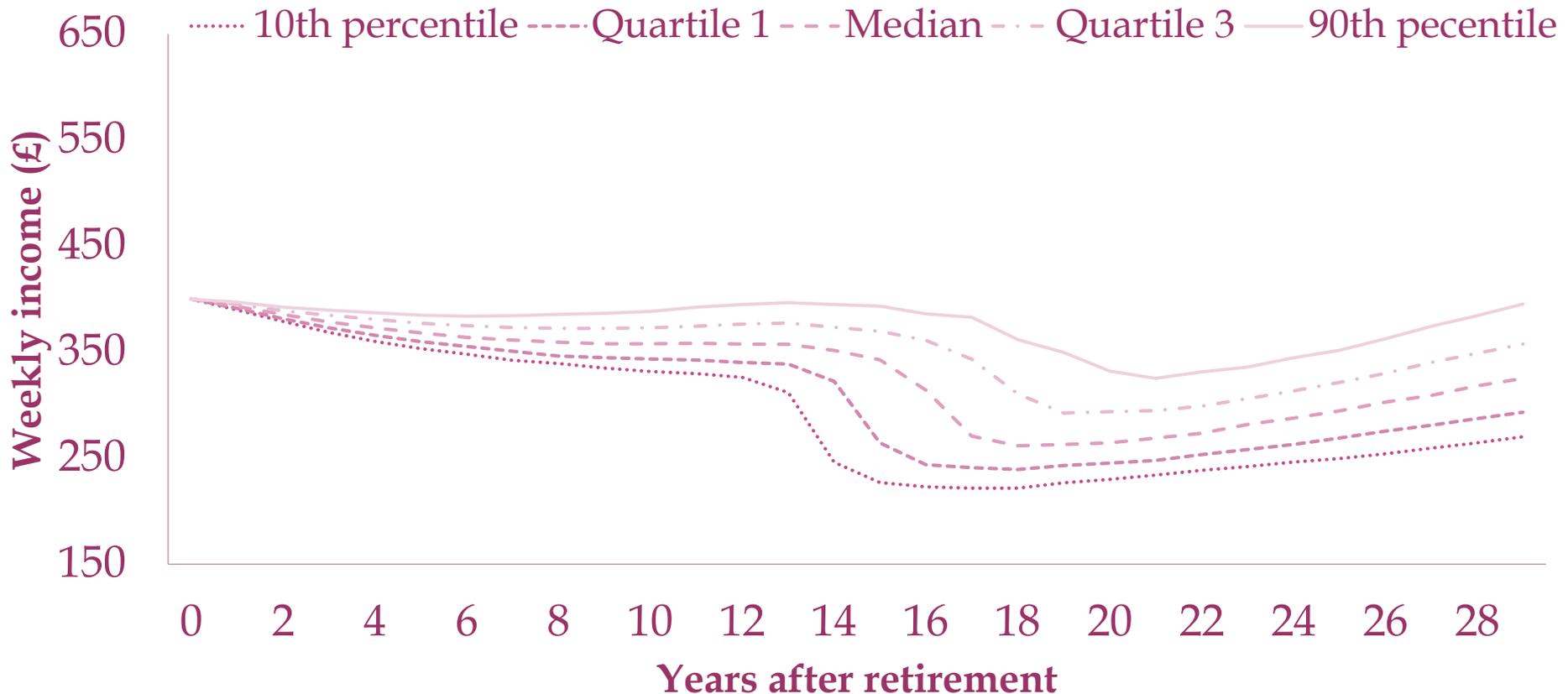
# Chart A1.3.1c

Weekly total income for a 90<sup>th</sup> percentile male drawing down 11.6% per year (in 2016 real terms).



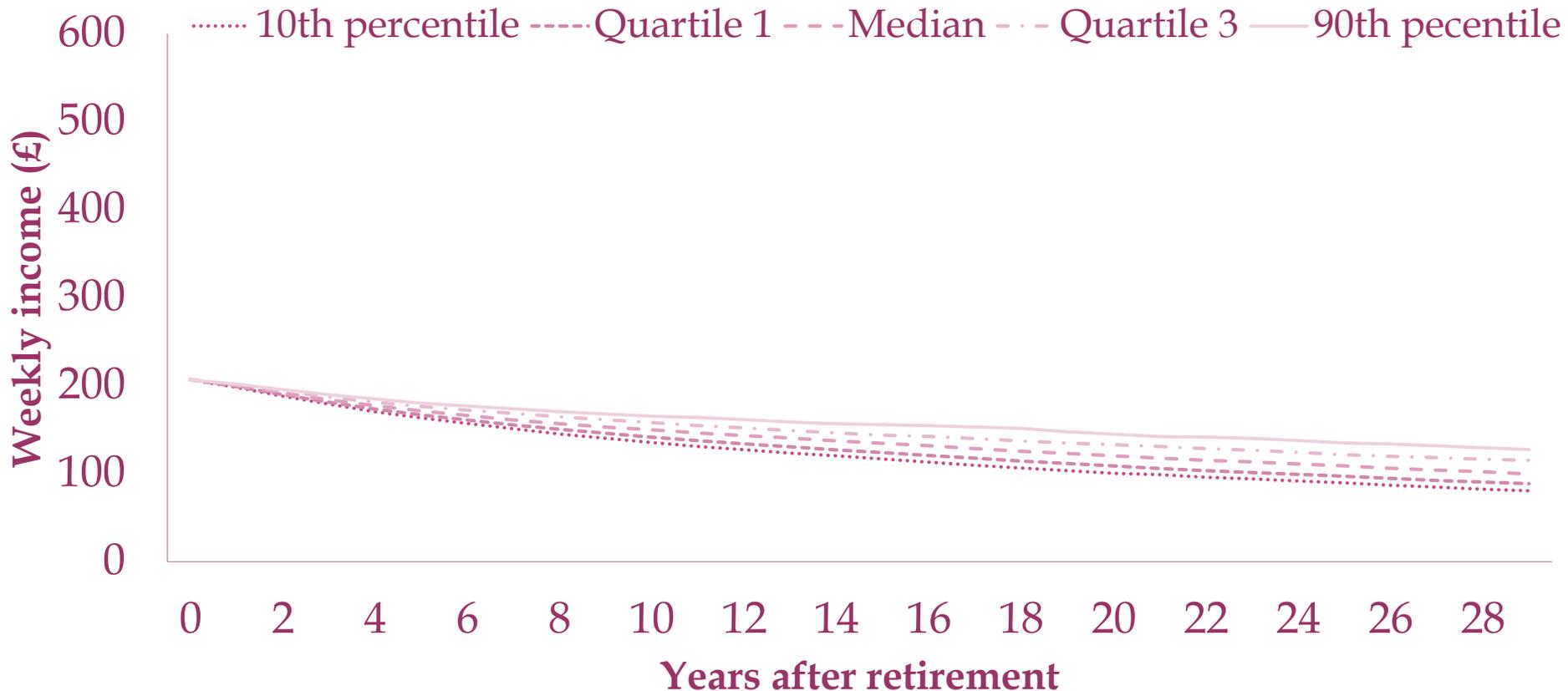
# Chart A1.3.1d

Weekly total income for a 90<sup>th</sup> percentile male drawing down 8% per year (in 2016 real terms).



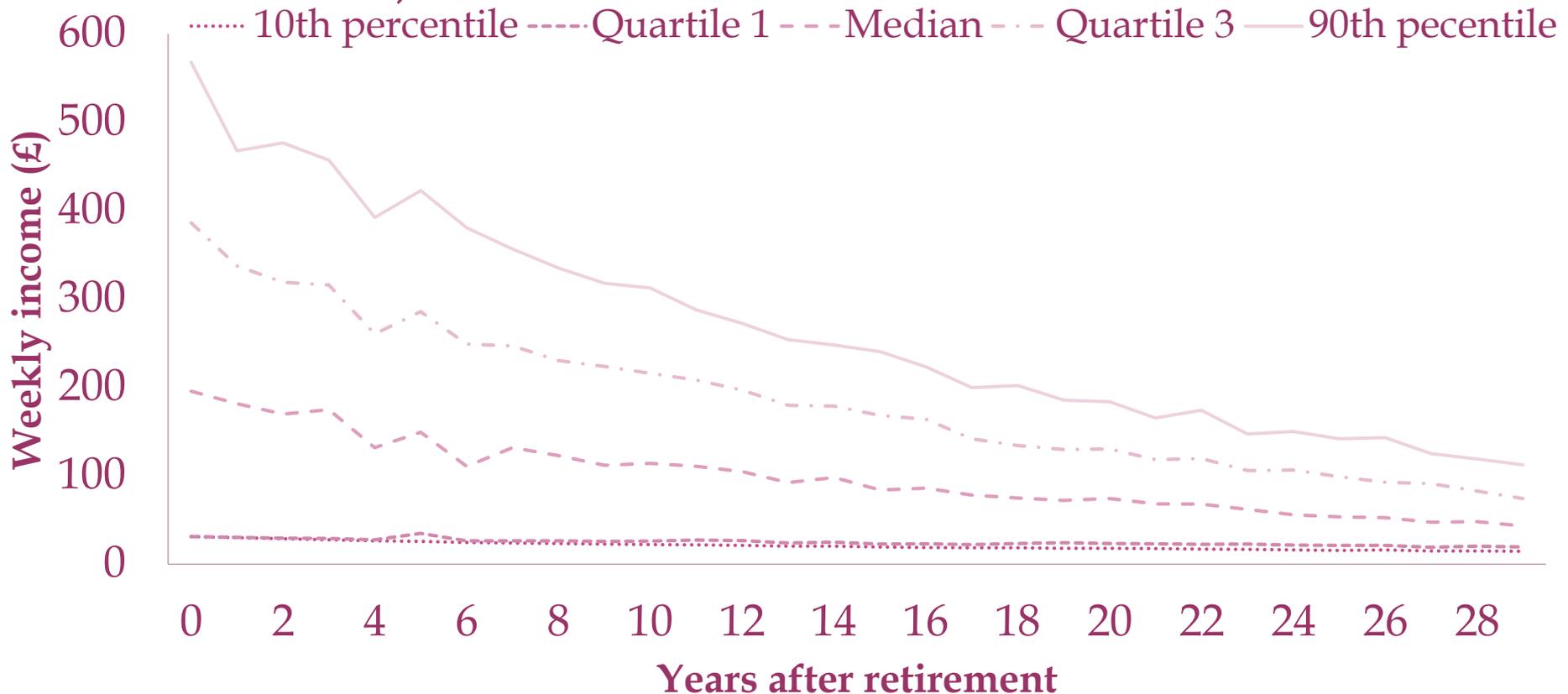
# Chart A1.3.2a

Weekly private pension income for a 90<sup>th</sup> percentile male who purchased an annuity (in 2016 real terms).



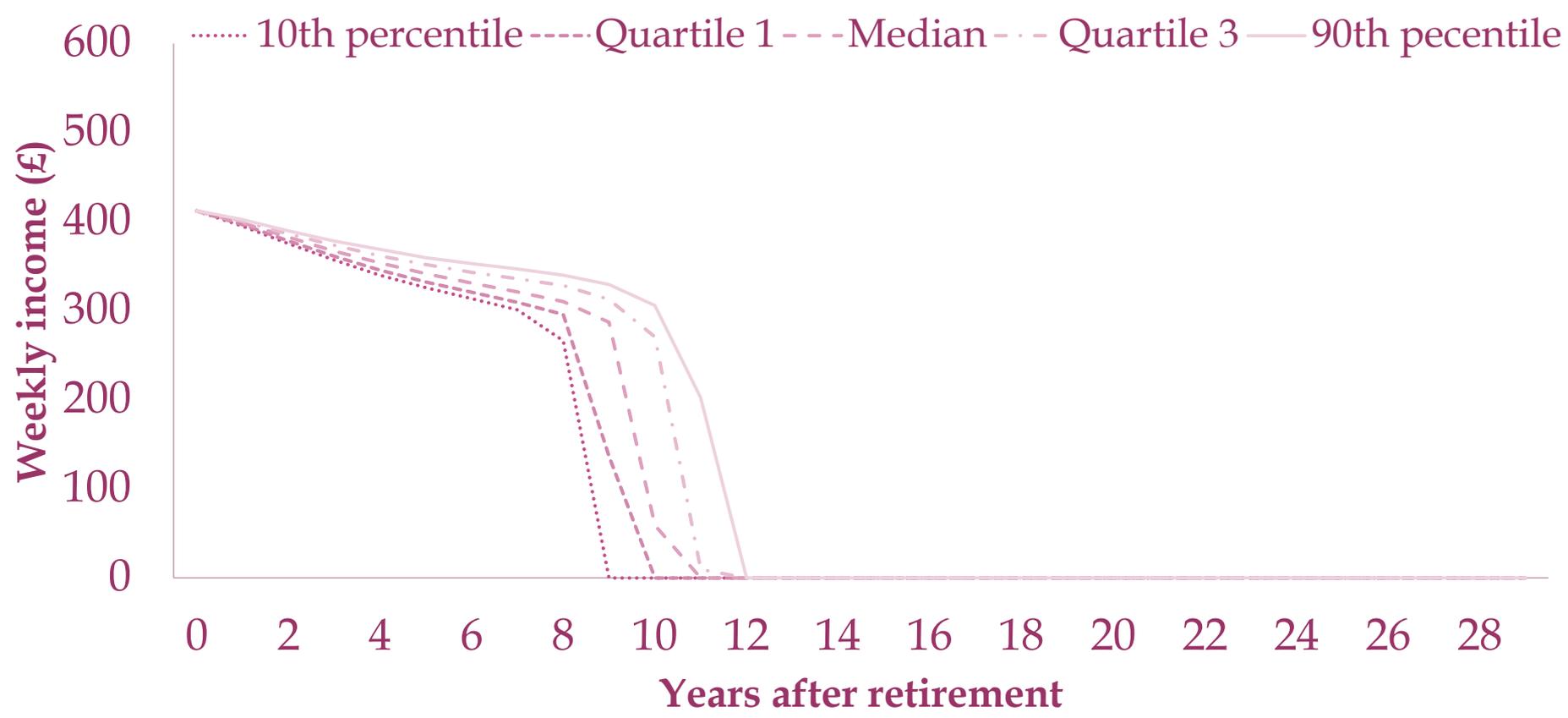
# Chart A1.3.2b

Weekly private pension income for a 90<sup>th</sup> percentile male drawing down 0.875% plus investment returns per year (in 2016 real terms).



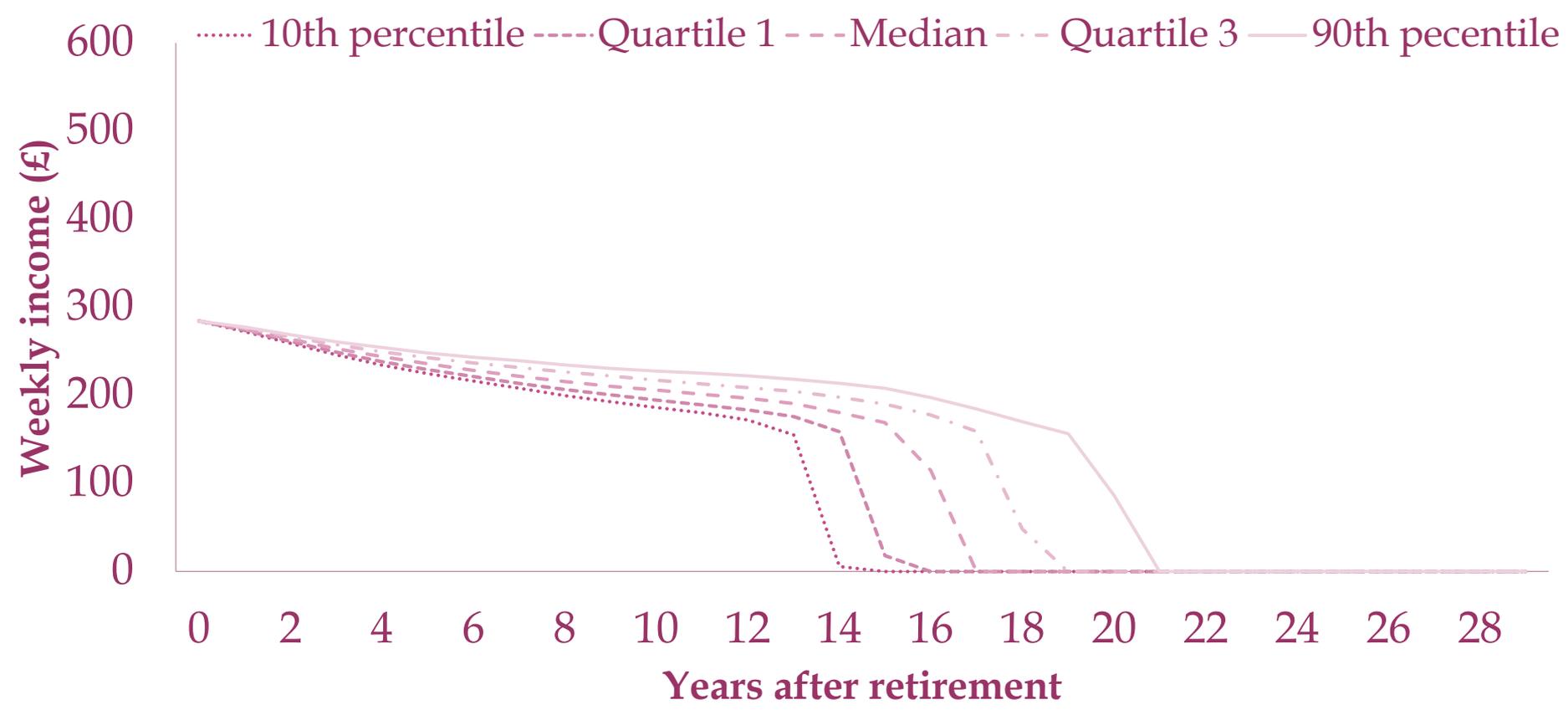
# Chart A1.3.2c

Weekly private pension income for a 90<sup>th</sup> percentile male drawing down 11.6% per year (in 2016 real terms).



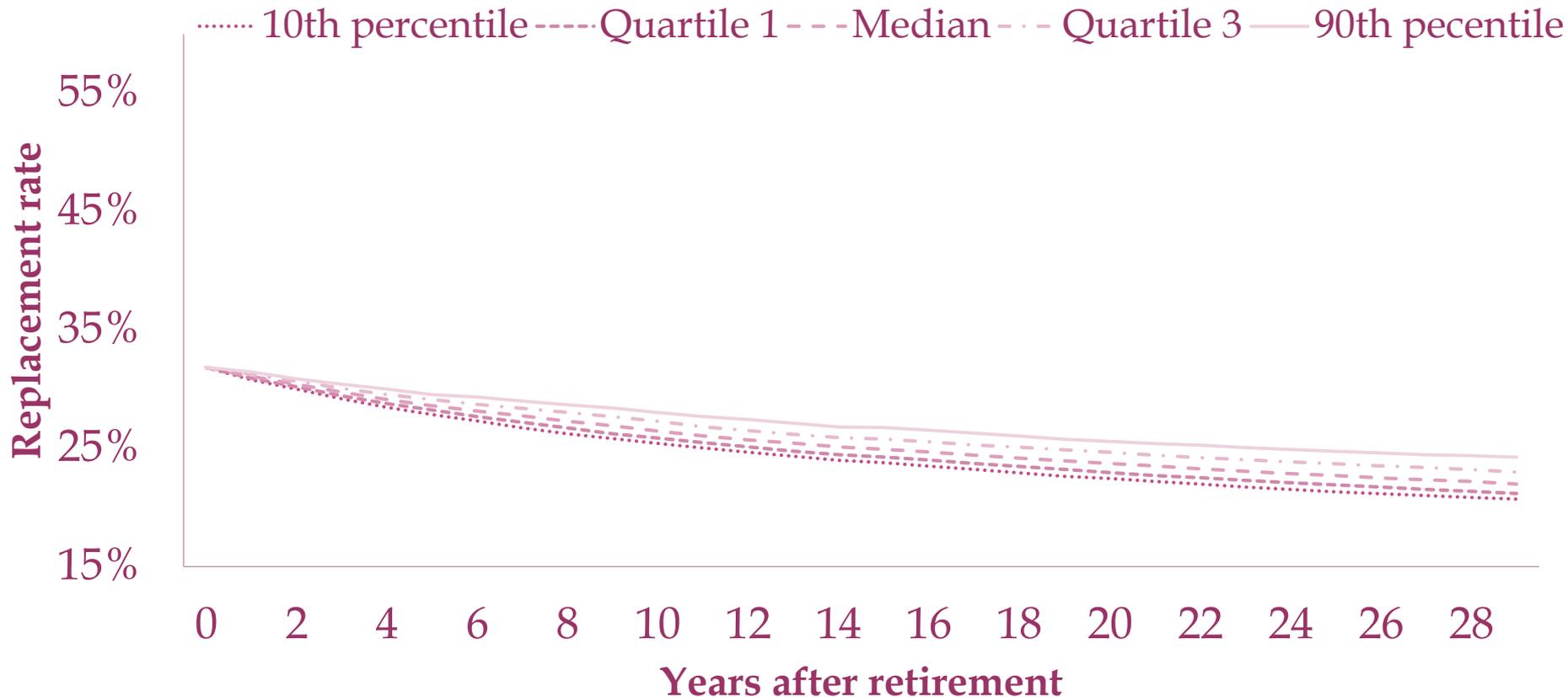
# Chart A1.3.2d

Weekly private pension income for a 90<sup>th</sup> percentile male drawing down 8% per year (in 2016 real terms).



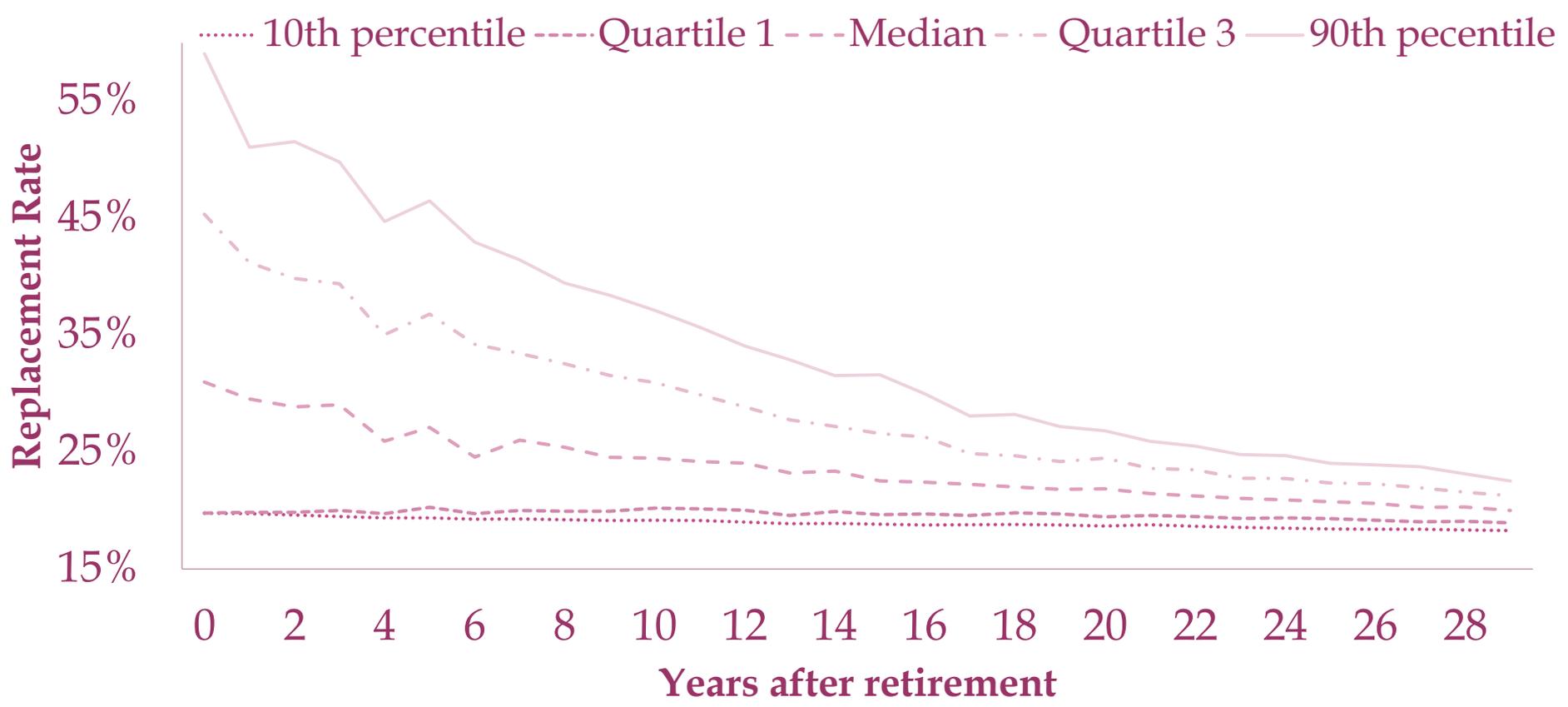
# Chart A1.3.3a

Replacement rates for a 90<sup>th</sup> percentile male who purchased an annuity.



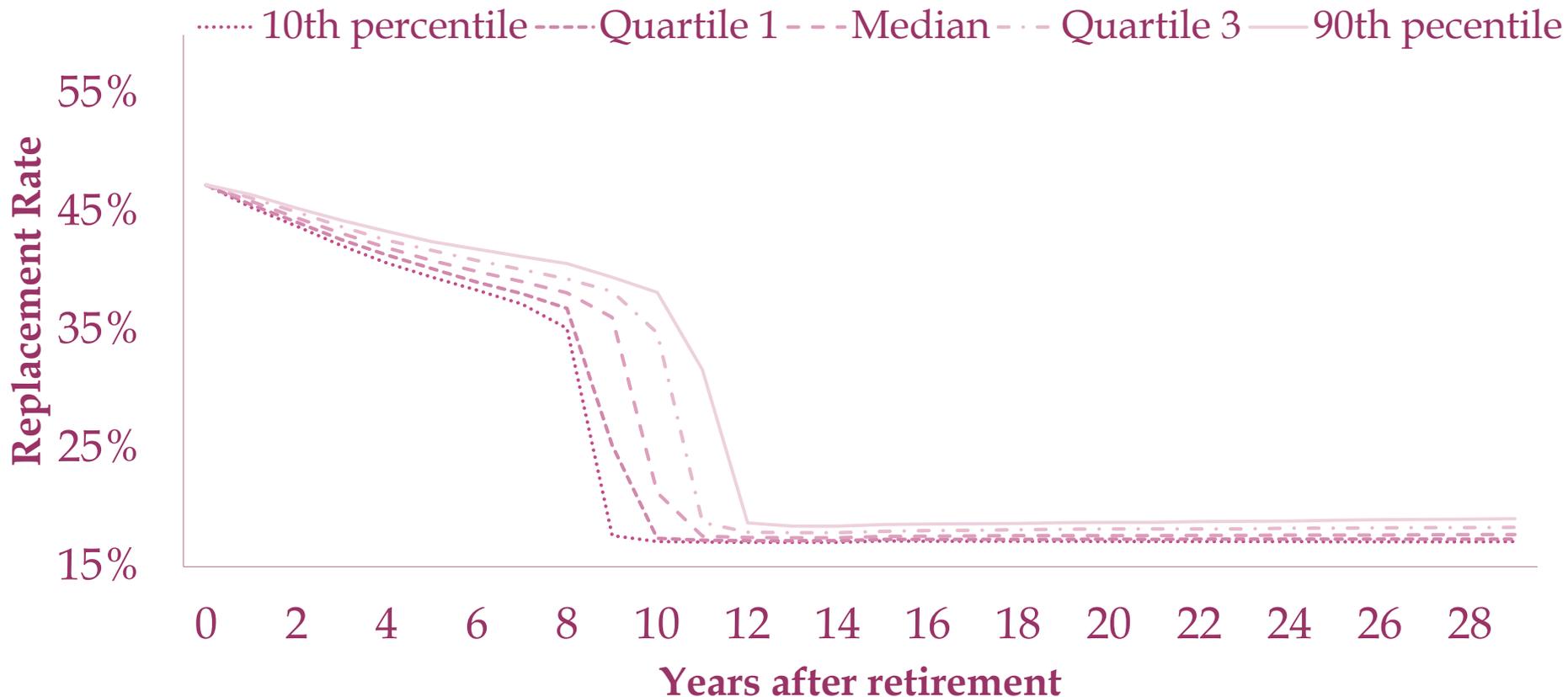
# Chart A1.3.3b

Replacement rates for a 90<sup>th</sup> percentile male drawing down 0.875% plus investment returns per year.



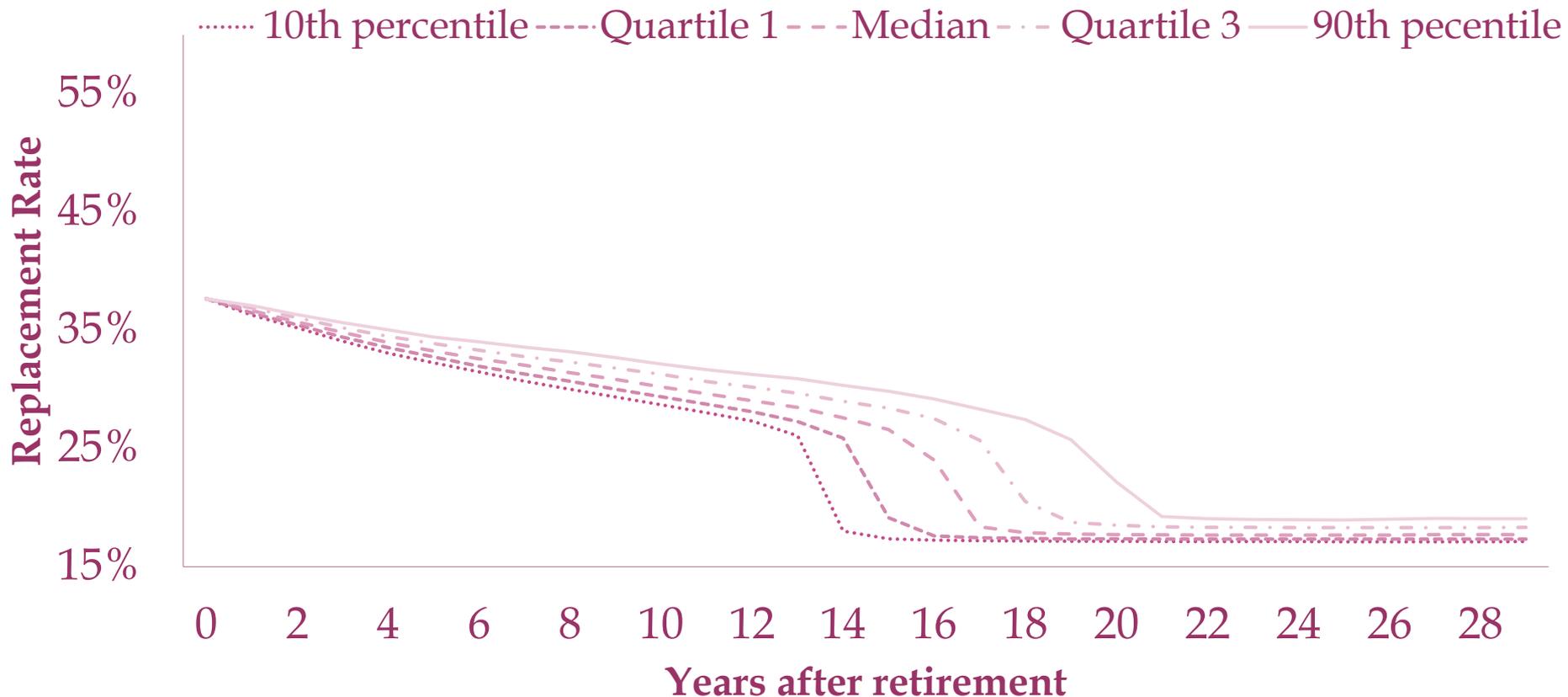
# Chart A1.3.3c

Replacement rates for a 90<sup>th</sup> percentile male drawing down 11.6% per year.



# Chart A1.3.3d

Replacement Rates for a 90<sup>th</sup> percentile male drawing down 8% per year



# 4. Median Female

## Individual Summary:

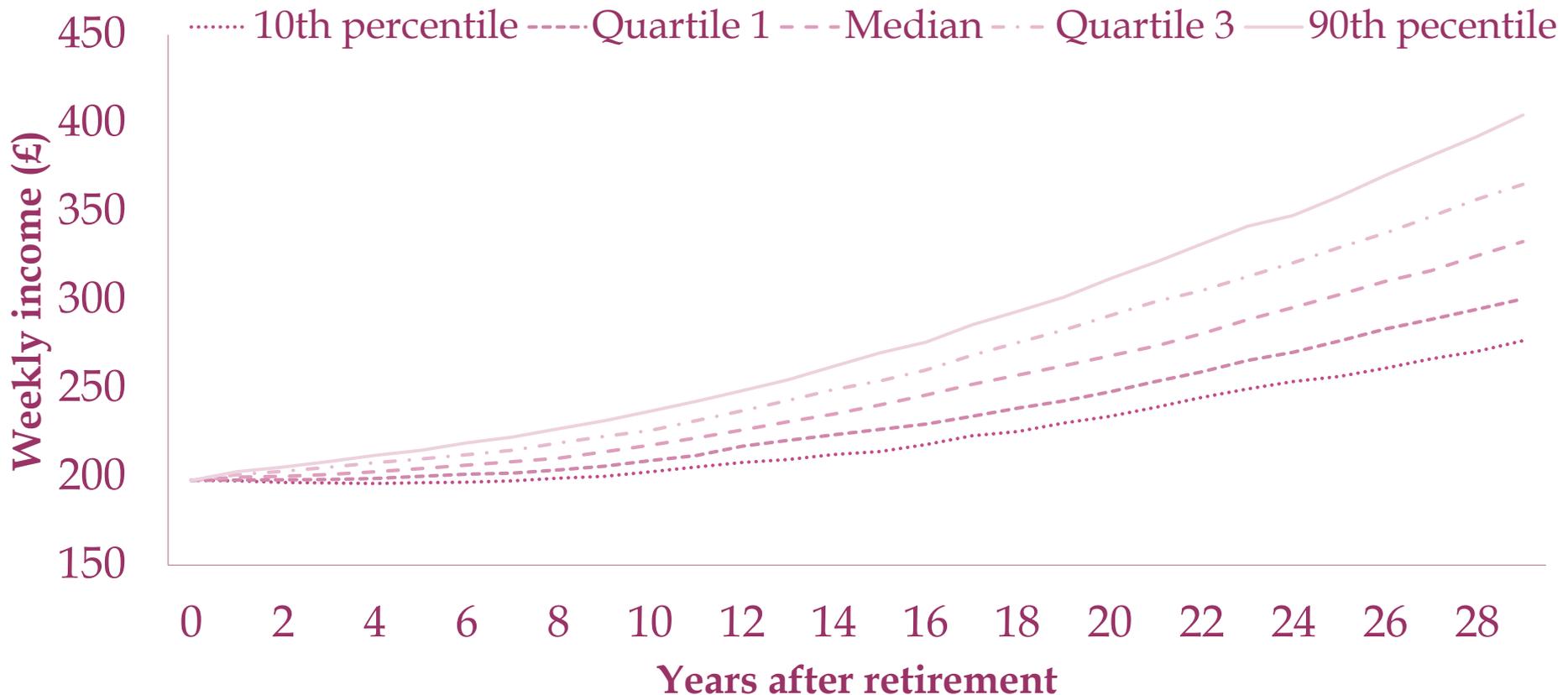
- Single female, median pot size, home owner, entitled to full state pension

## Results are presented for the following items:

- *Total Income*
- *Private Pension Income*
- *Replacement Rates*

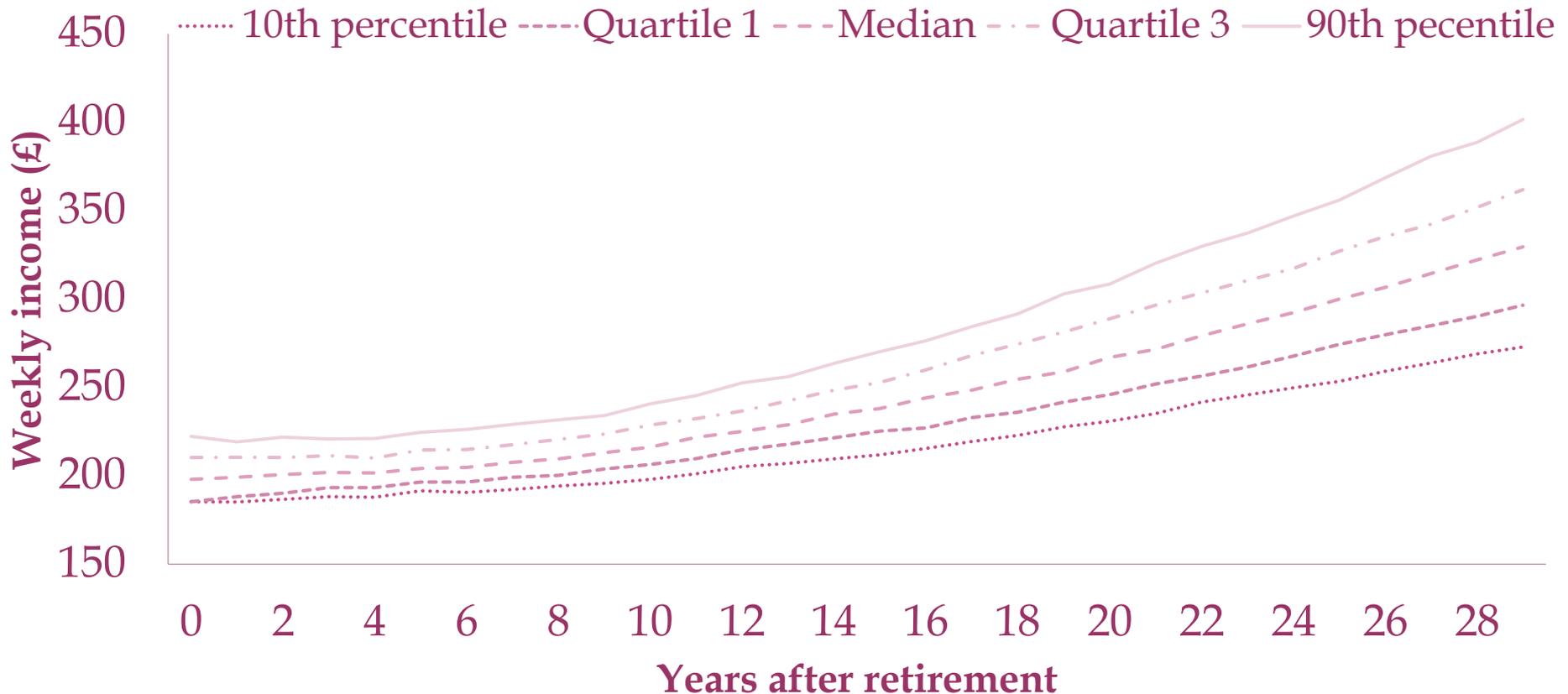
# Chart A1.4.1a

Weekly total income for a median female who purchased an annuity (in 2016 real terms).



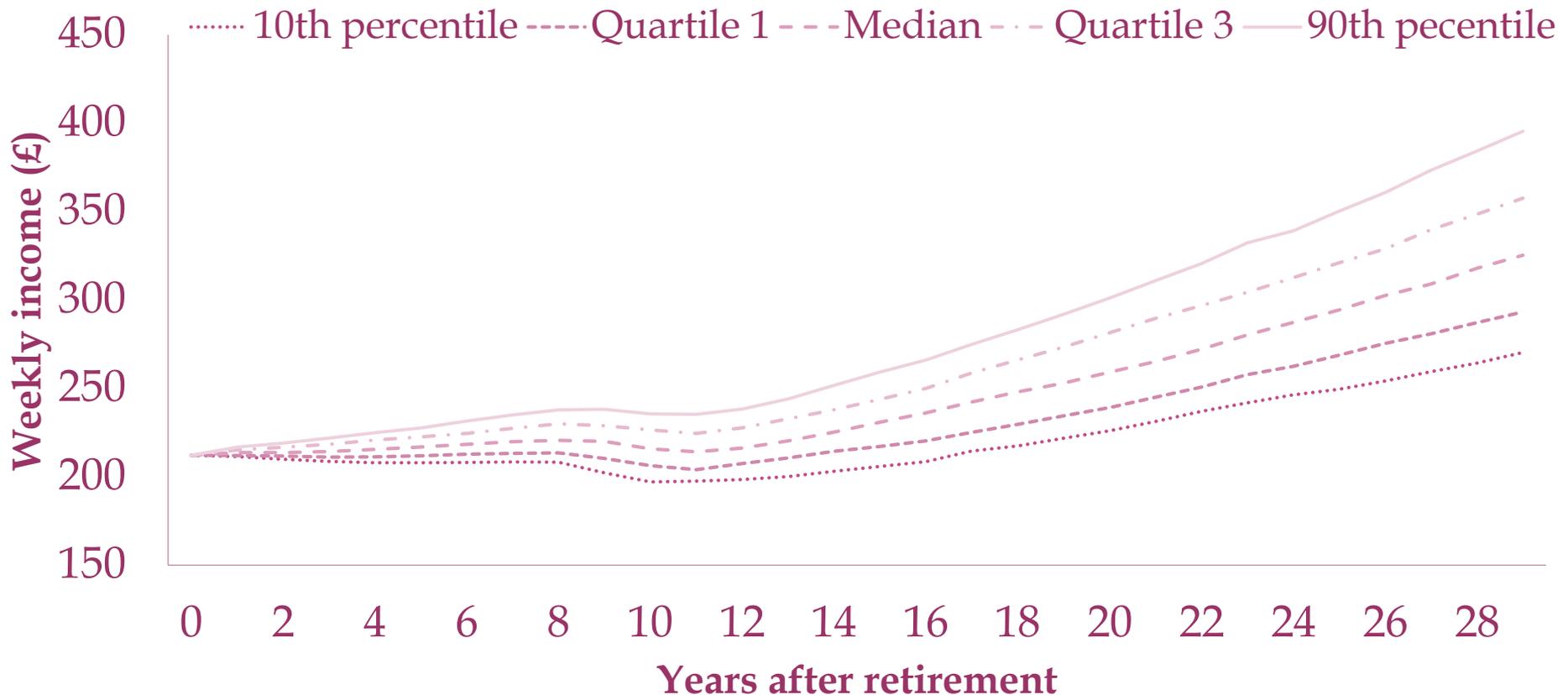
# Chart A1.4.1b

**Weekly total income for a median female drawing down 0.875% plus investment returns per year (in 2016 real terms).**



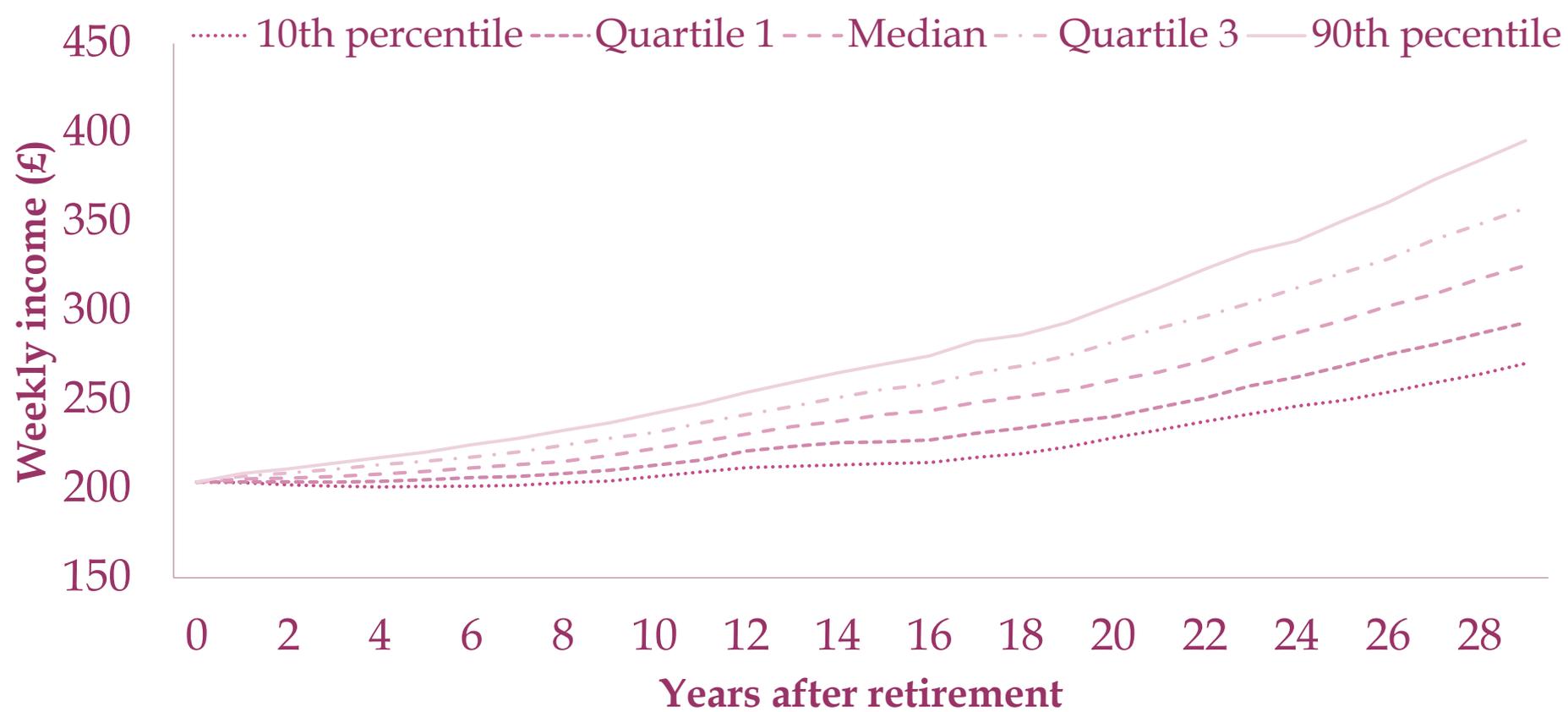
# Chart A1.4.1c

Weekly total income for a median female drawing down 11.6% per year (in 2016 real terms).



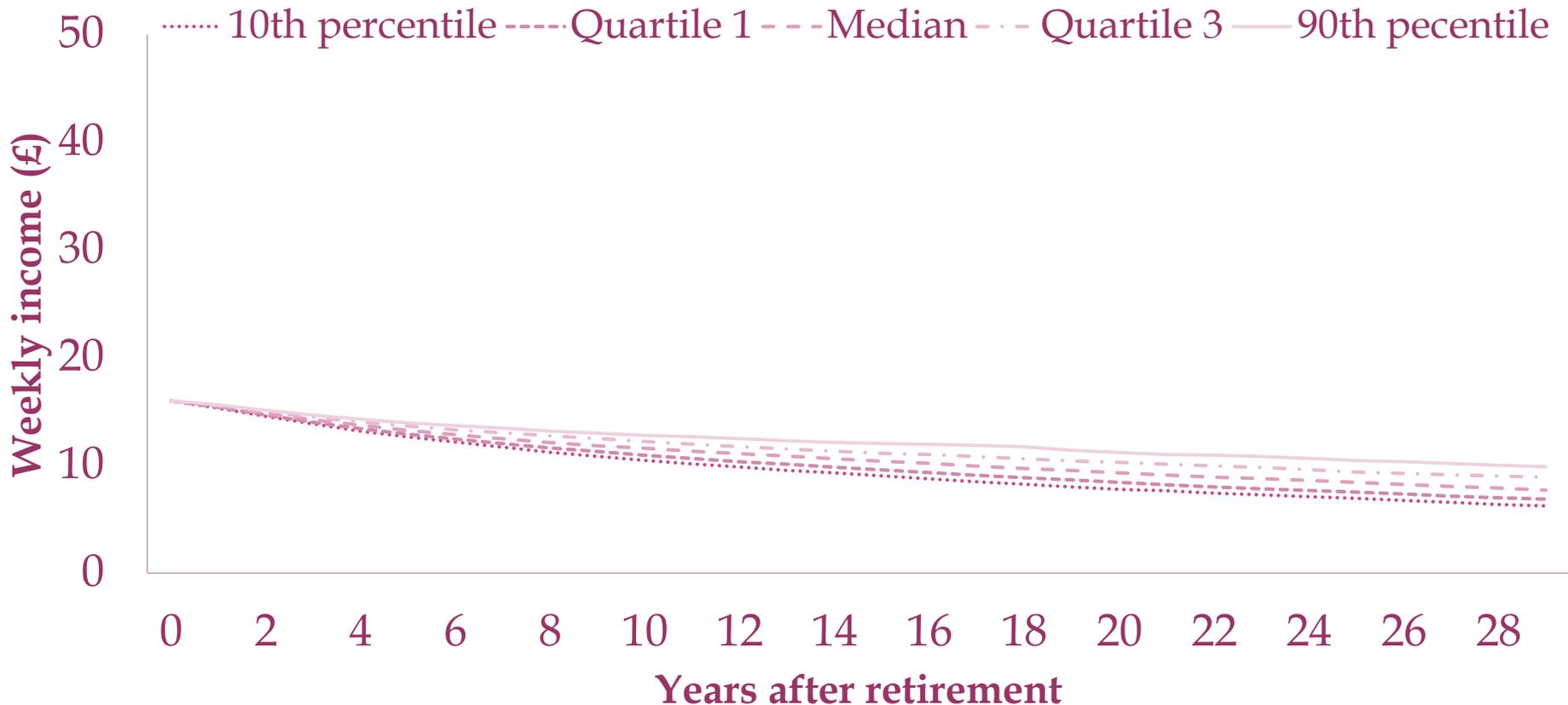
# Chart A1.4.1d

Weekly total income for a median female drawing down 8% per year (in 2016 real terms).



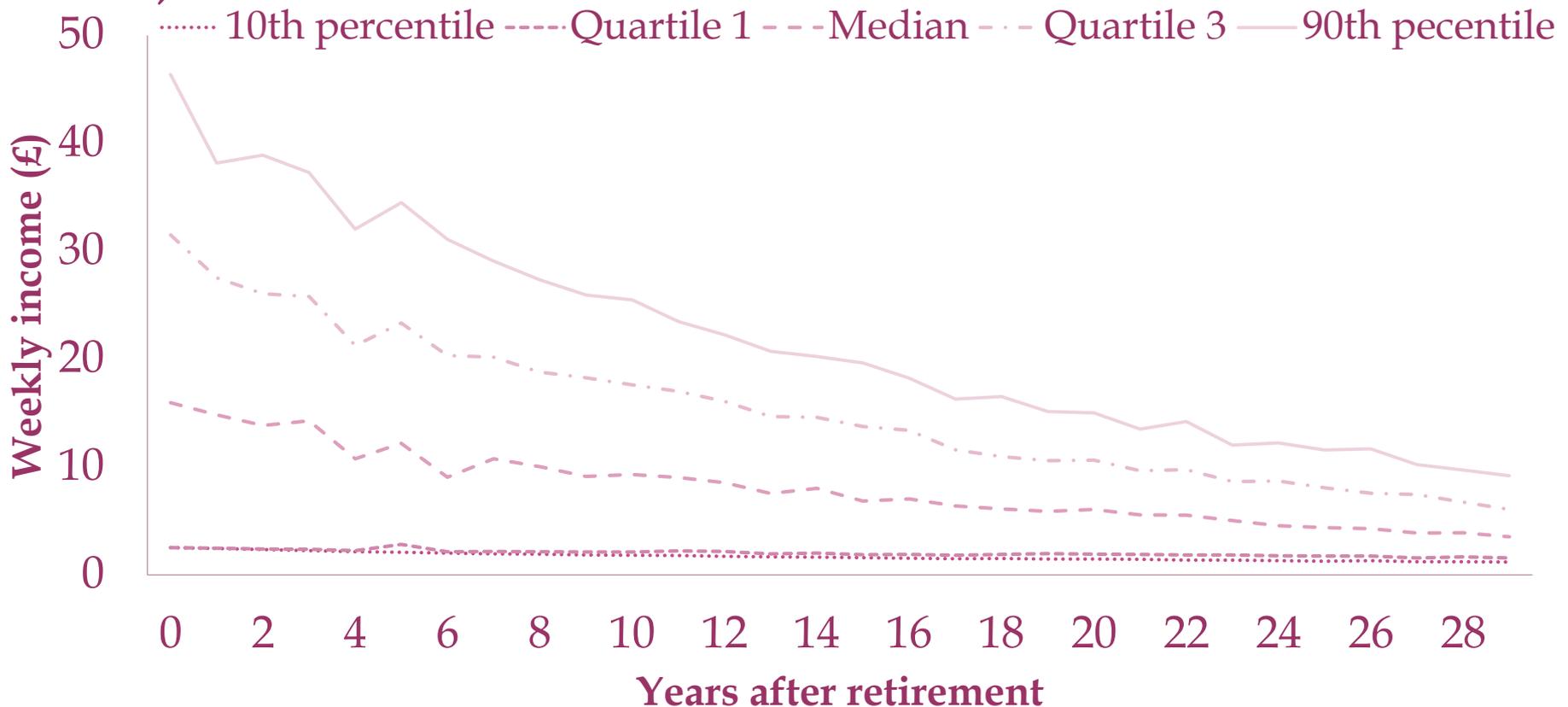
# Chart A1.4.2a

Weekly private pension income for a median female who purchased an annuity (in 2016 real terms).



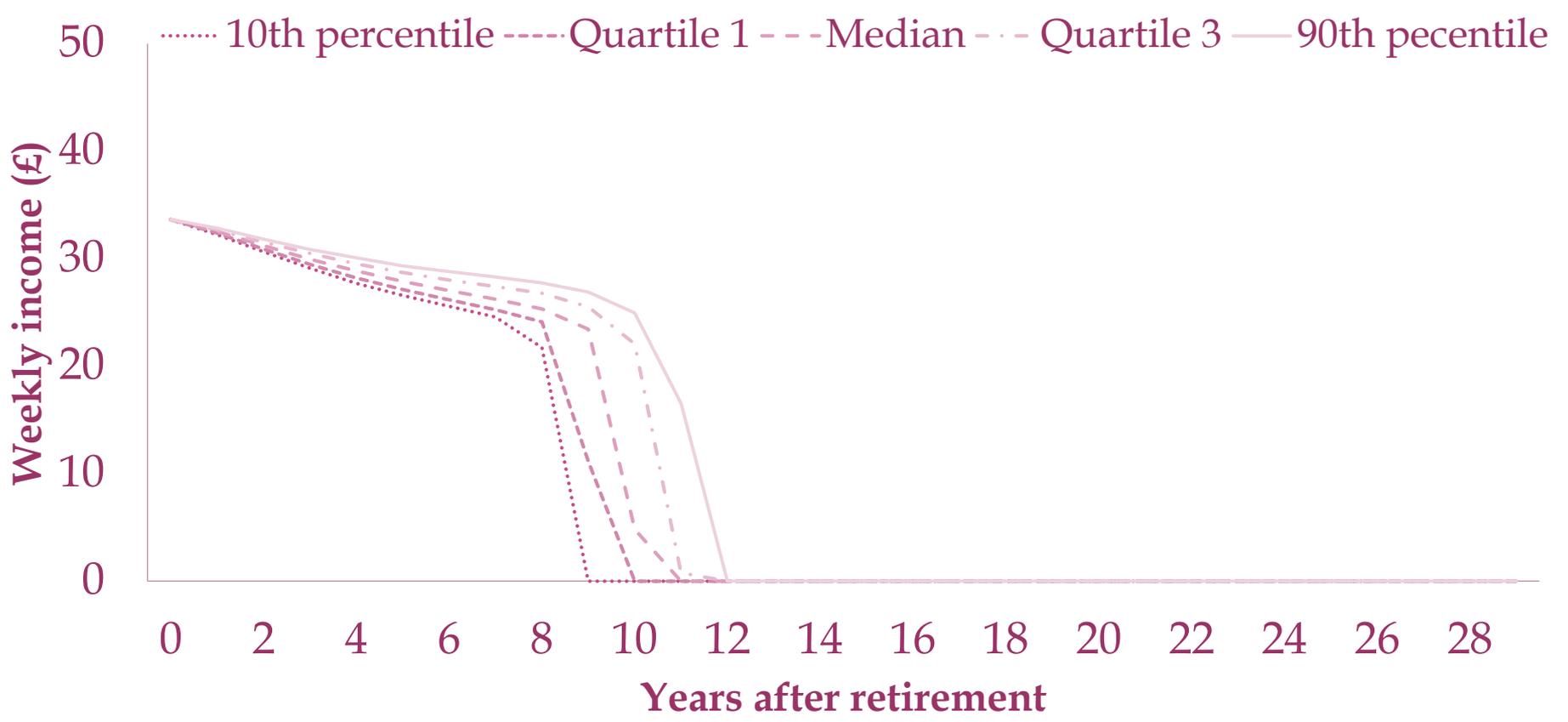
# Chart A1.4.2b

**Weekly private pension income for a median female drawing down 0.875% plus investment returns per year (in 2016 real terms).**



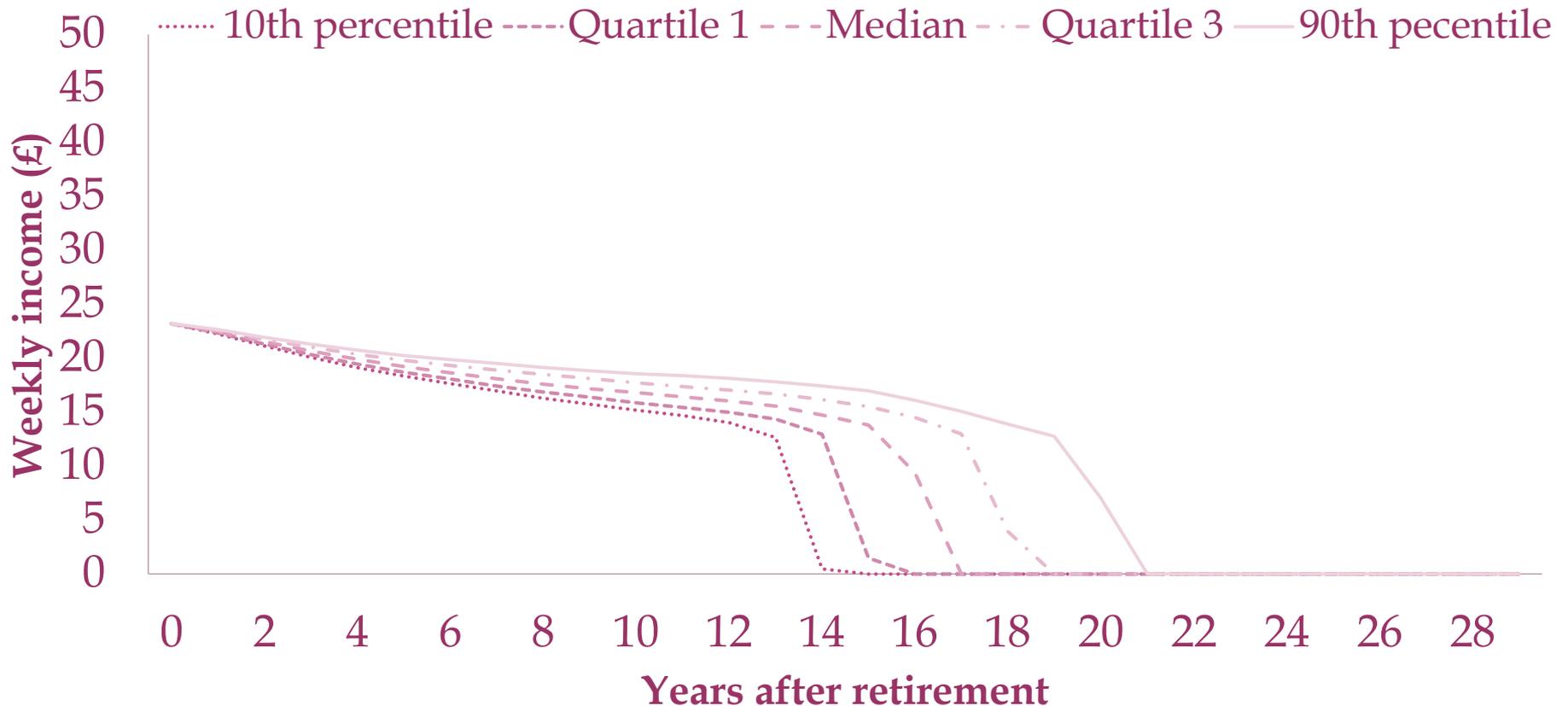
# Chart A1.4.2c

**Weekly private pension income for a median female drawing down 11.6% per year (in 2016 real terms).**



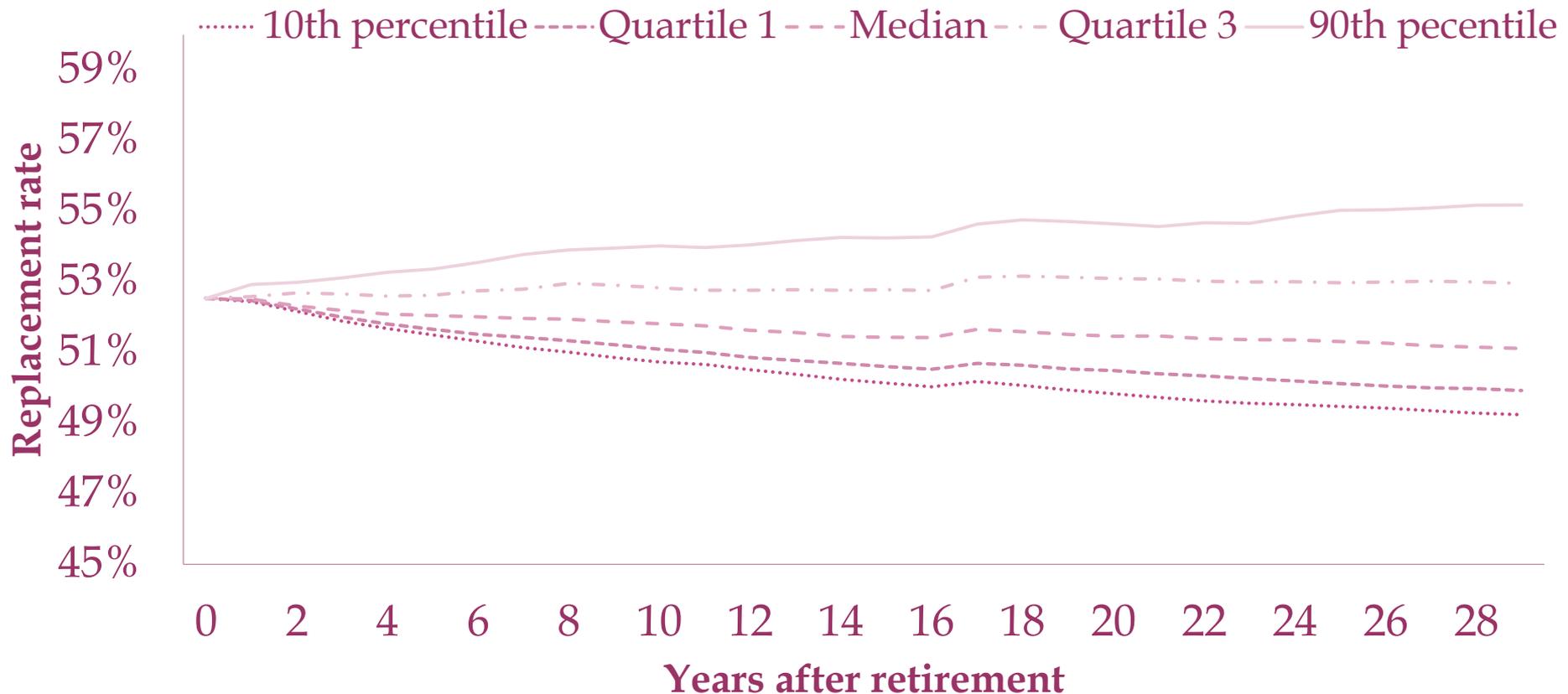
# Chart A1.4.2d

Weekly private pension income for a median female drawing down 8% per year (in 2016 real terms).



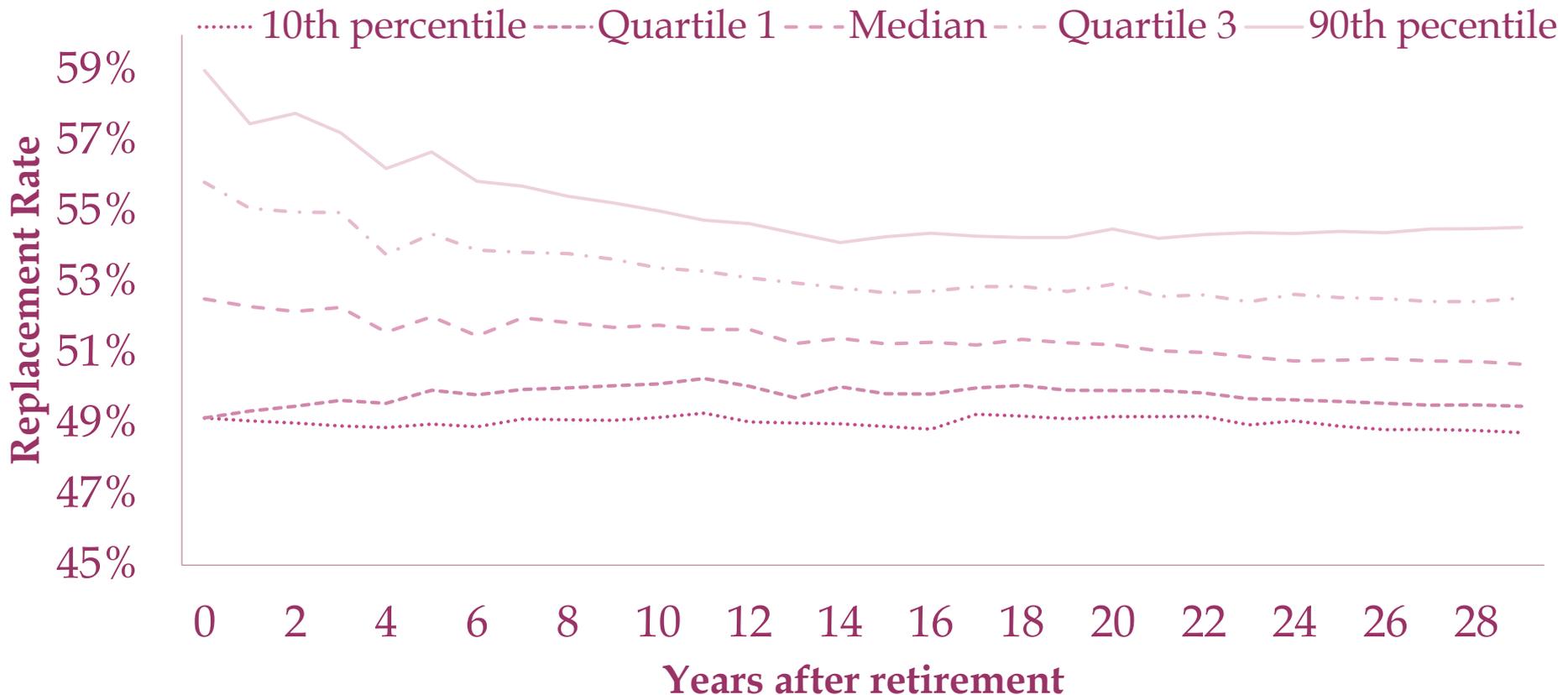
# Chart A1.4.3a

Replacement rates for a median female who purchased an annuity.



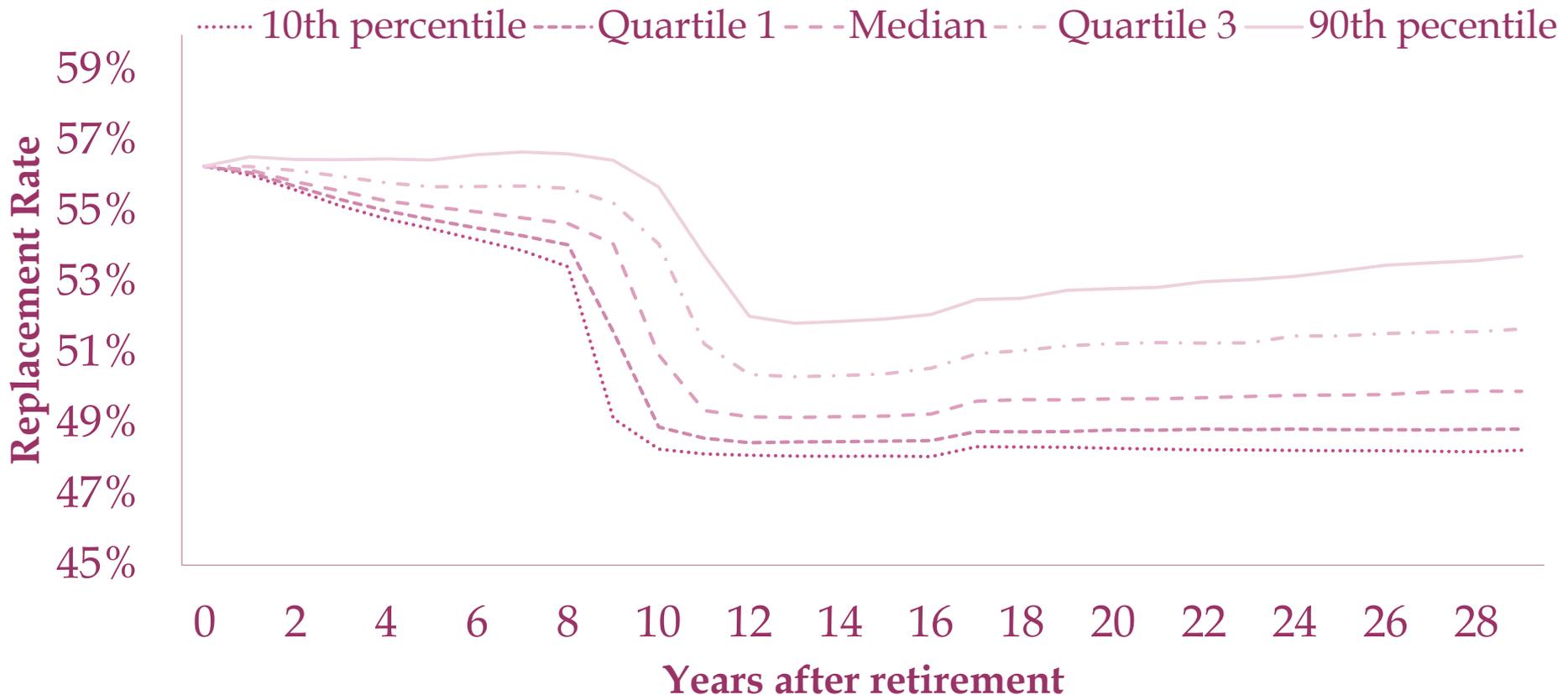
# Chart A1.4.3b

Replacement rates for a median female drawing down 0.875% plus investment returns per year.



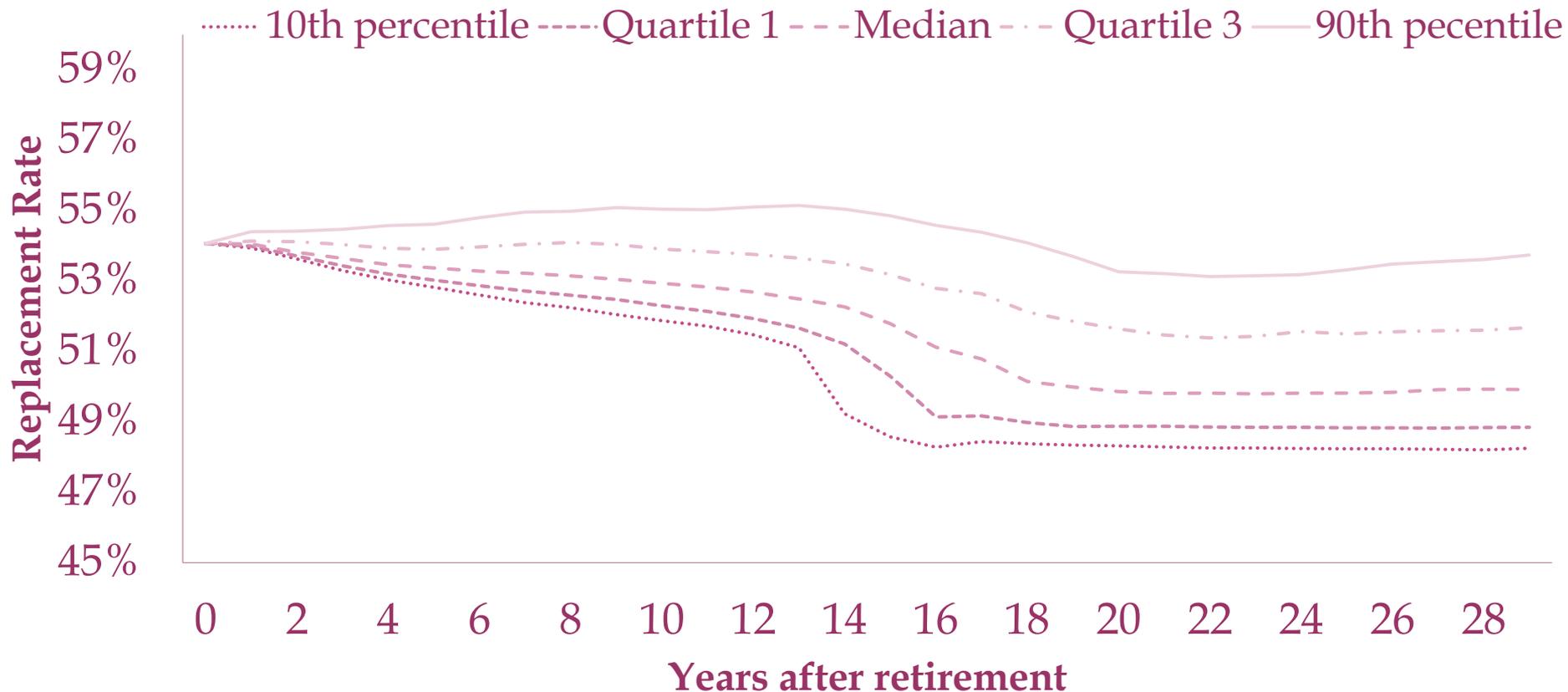
# Chart A1.4.3c

Replacement rates for a median female drawing down 11.6% per year.



# Chart A1.4.3d

Replacement Rates for a median female drawing down 8% per year



# 5. 30<sup>th</sup> Percentile Female



## Individual Summary:

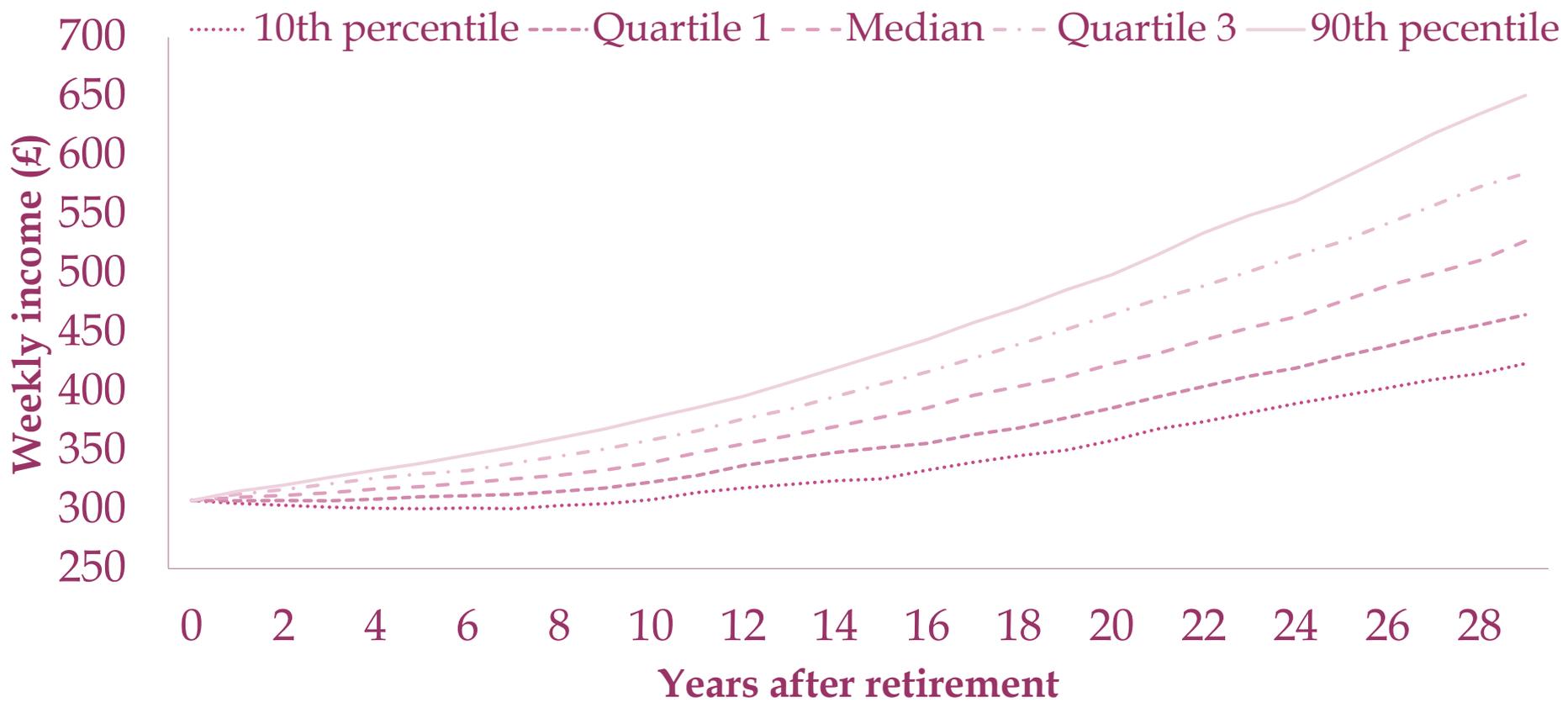
- Single female, 30<sup>th</sup> Percentile pot size, non-home owner, entitled to partial state pension

## Results are presented for the following items:

- *Total Income*
- *Private Pension Income*
- *Replacement Rates*

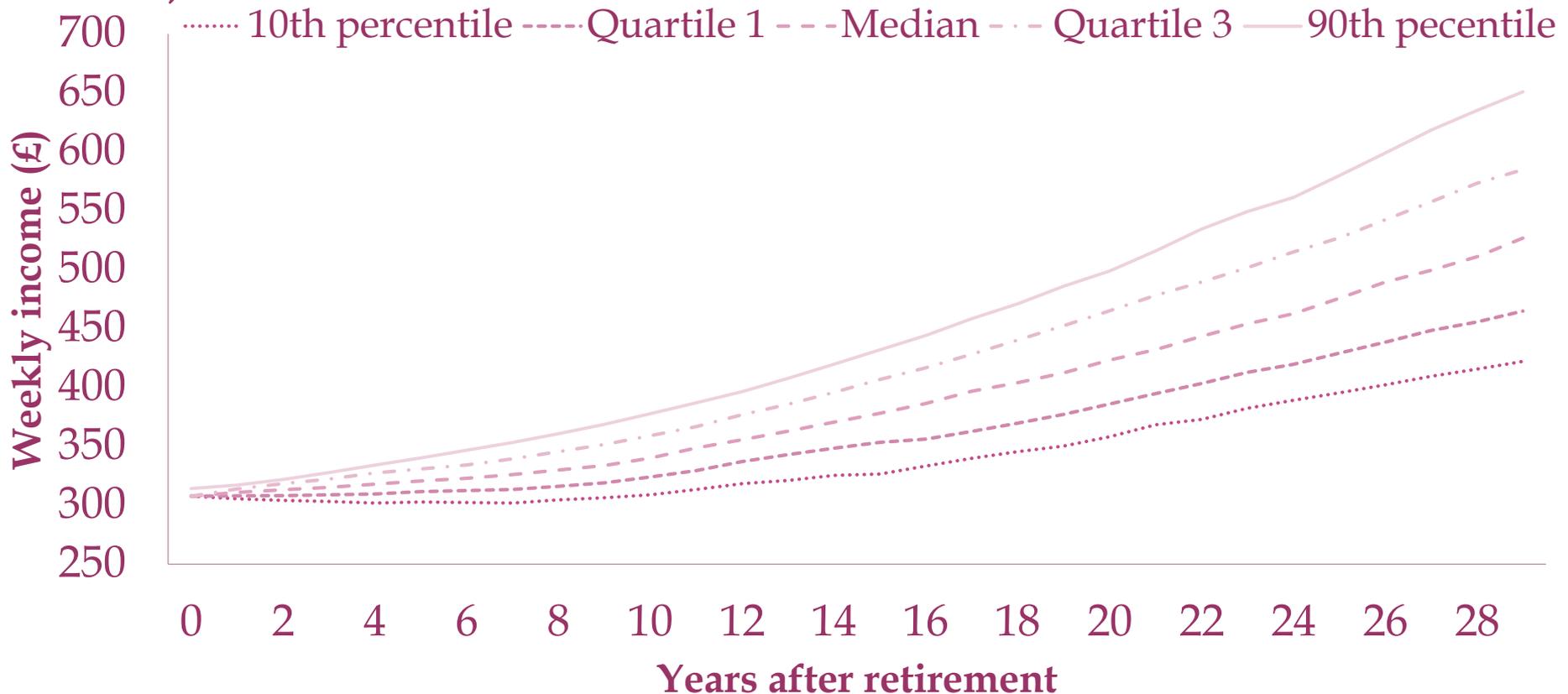
# Chart A1.5.1a

Weekly total income for a 30<sup>th</sup> percentile female who purchased an annuity (in 2016 real terms).



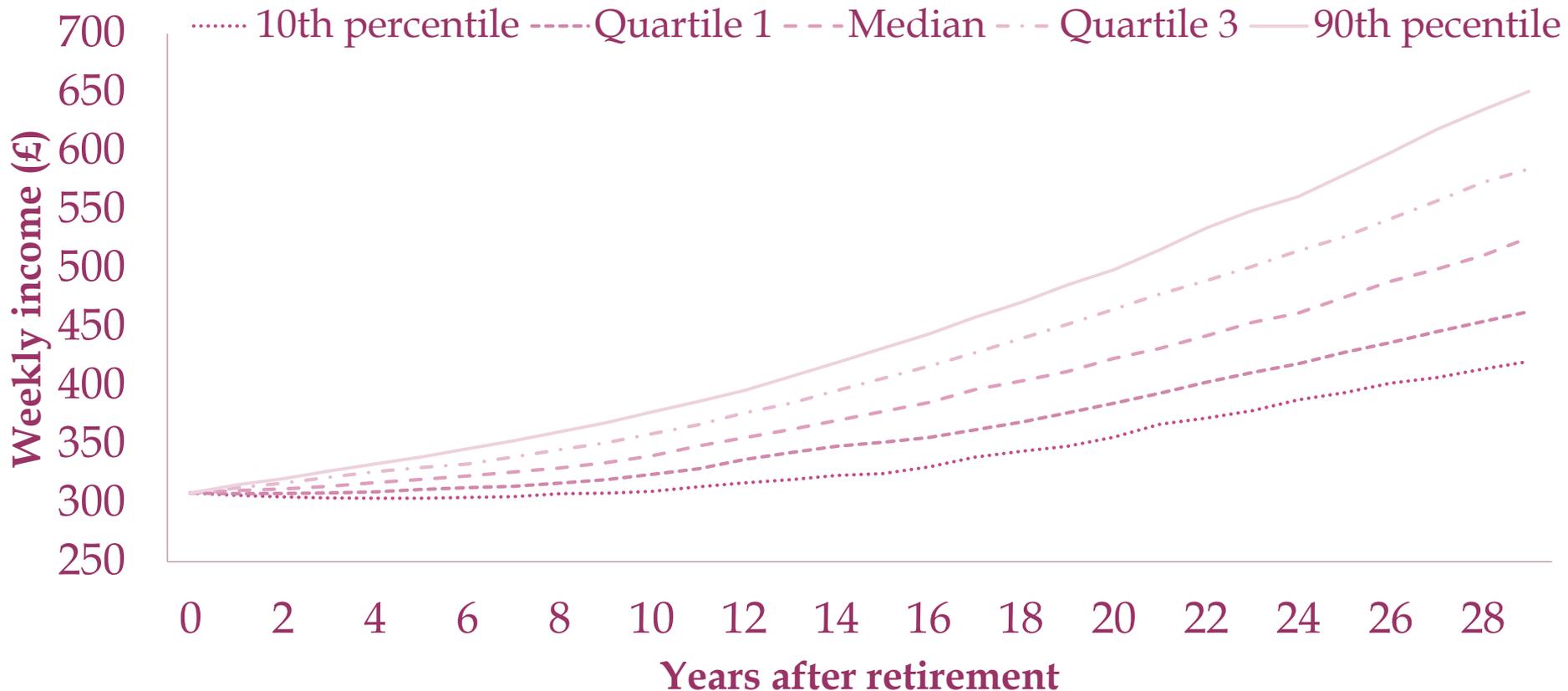
# Chart A1.5.1b

**Weekly total income for a 30<sup>th</sup> percentile female drawing down 0.875% plus investment returns per year (in 2016 real terms).**



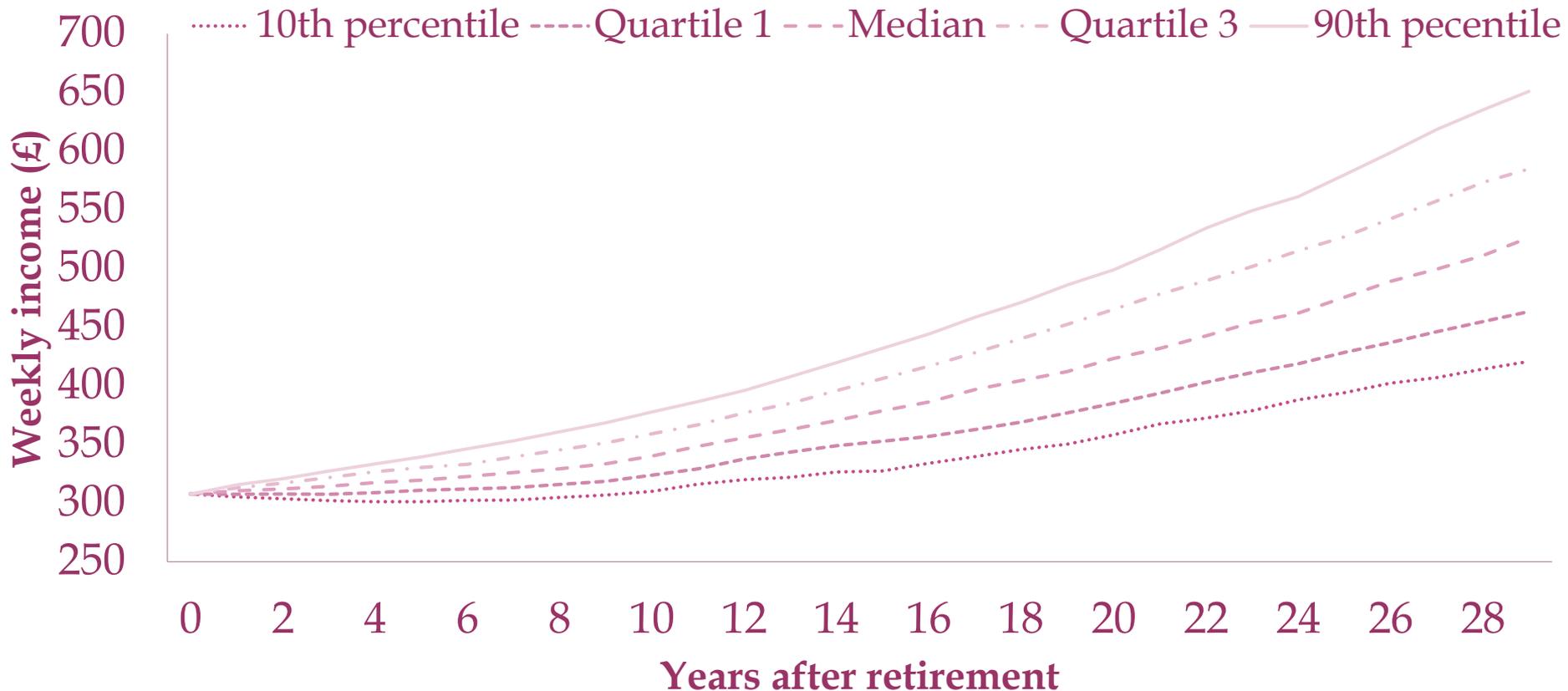
# Chart A1.5.1c

Weekly total income for a 30<sup>th</sup> percentile female drawing down 11.6% per year (in 2016 real terms).



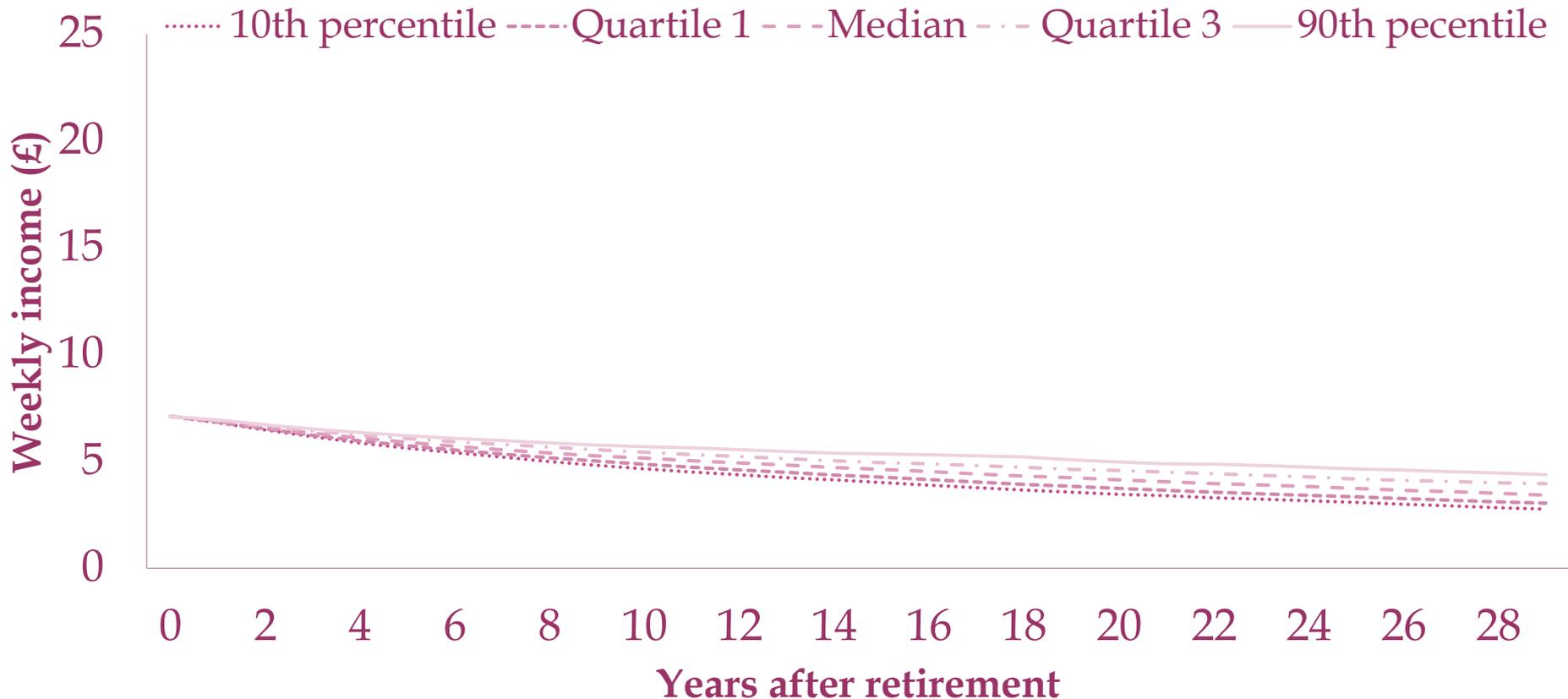
# Chart A1.5.1d

**Weekly total income for a 30<sup>th</sup> percentile female drawing down 8% per year (in 2016 real terms).**



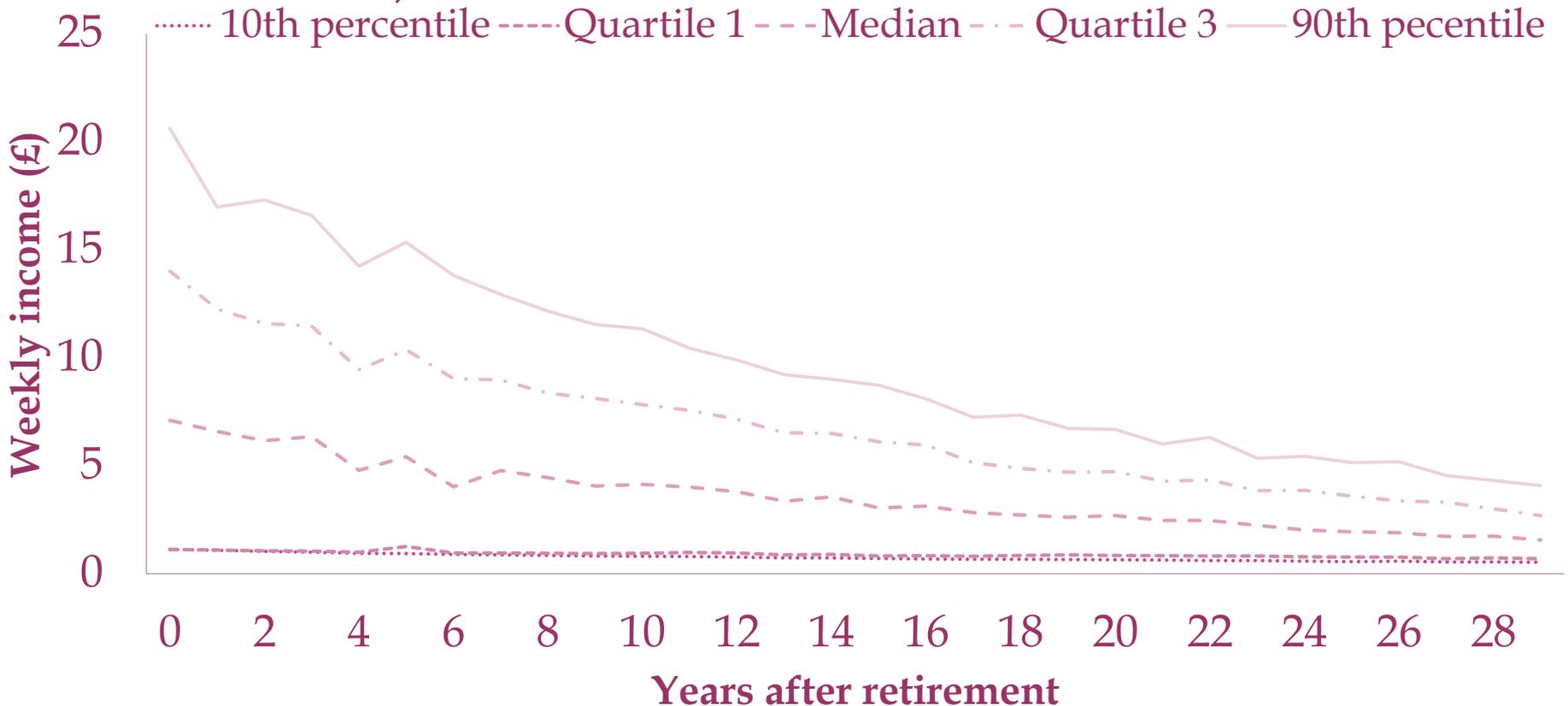
# Chart A1.5.2a

Weekly private pension income for a 30<sup>th</sup> percentile female who purchased an annuity (in 2016 real terms).



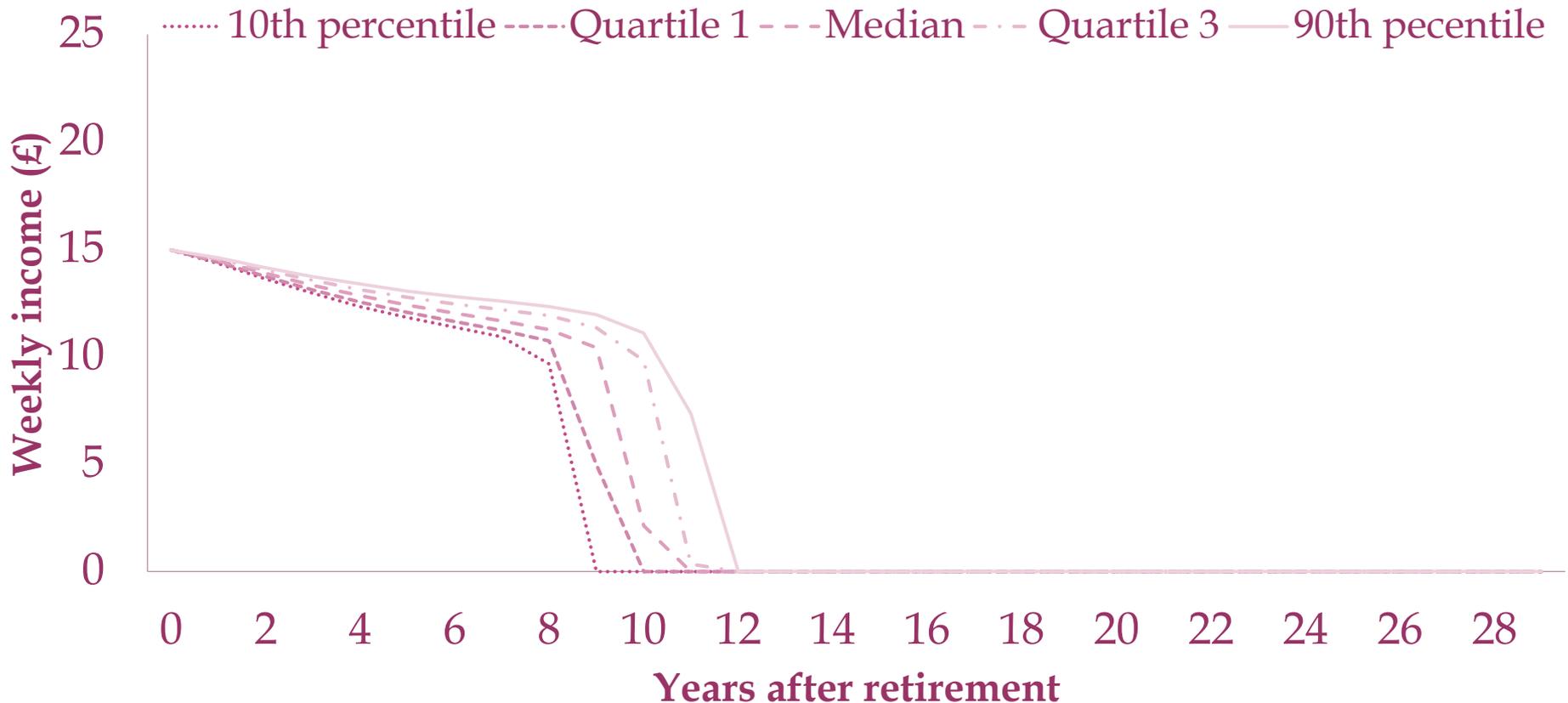
# Chart A1.5.2b

Weekly private pension income for a 30<sup>th</sup> percentile female drawing down 0.875% plus investment returns per year (in 2016 real terms).



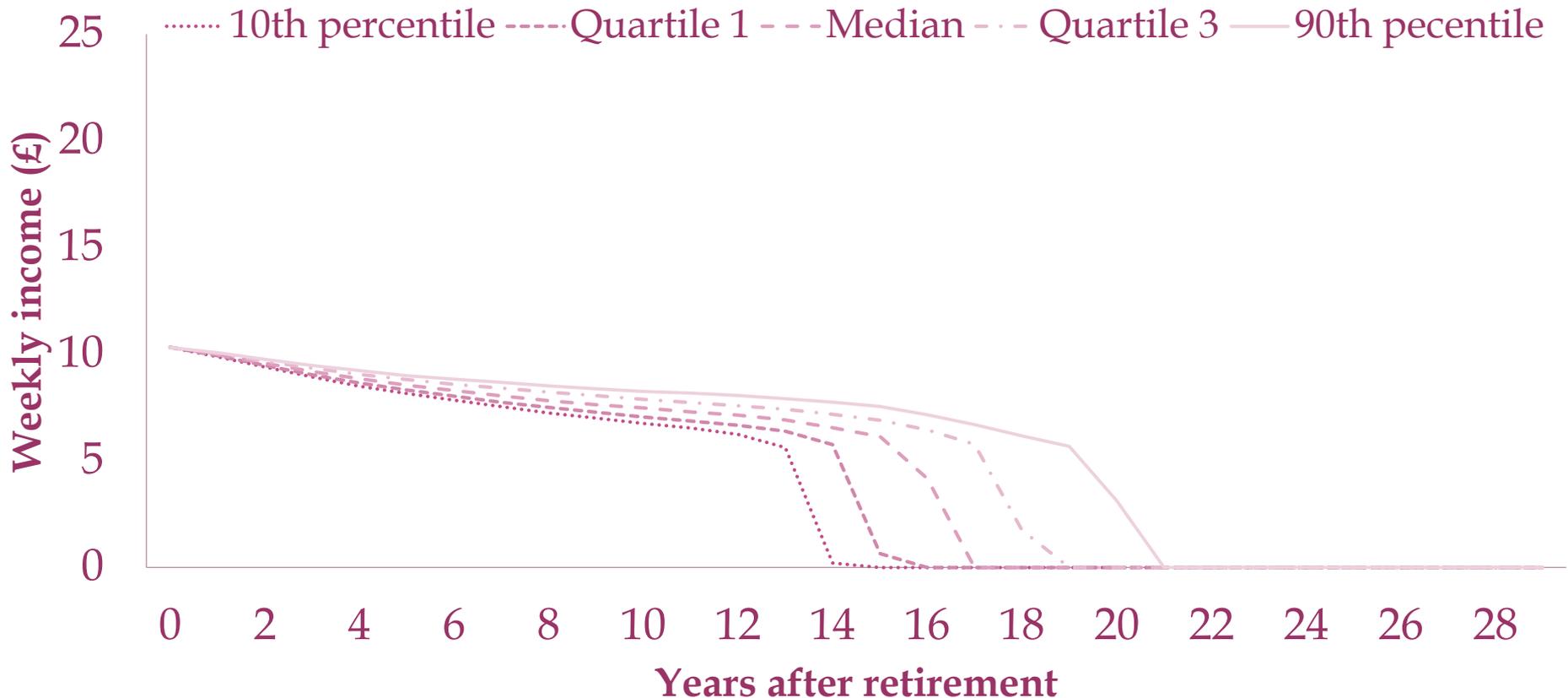
# Chart A1.5.2c

Weekly private pension income for a 30<sup>th</sup> percentile female drawing down 11.6% per year (in 2016 real terms).



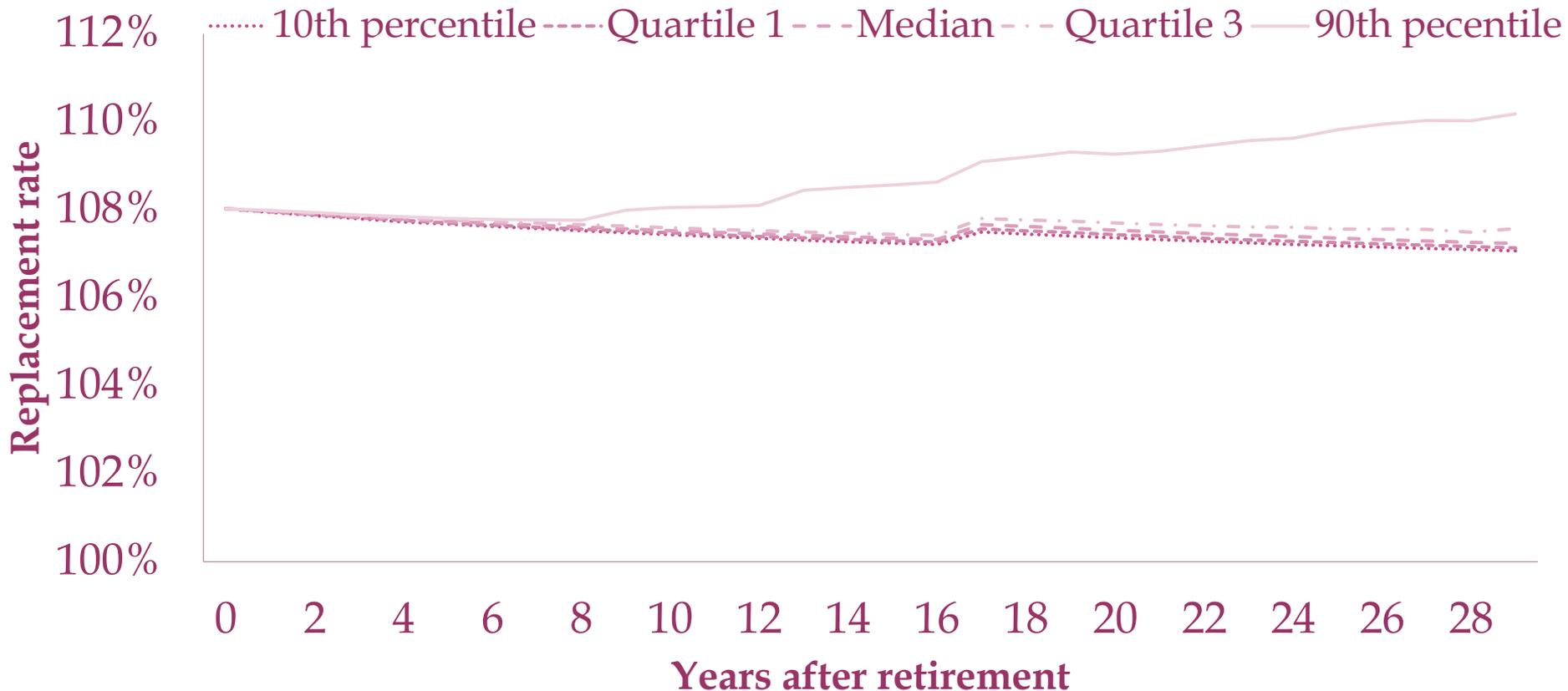
# Chart A1.5.2d

Weekly private pension income for a 30<sup>th</sup> percentile female drawing down 8% per year (in 2016 real terms).



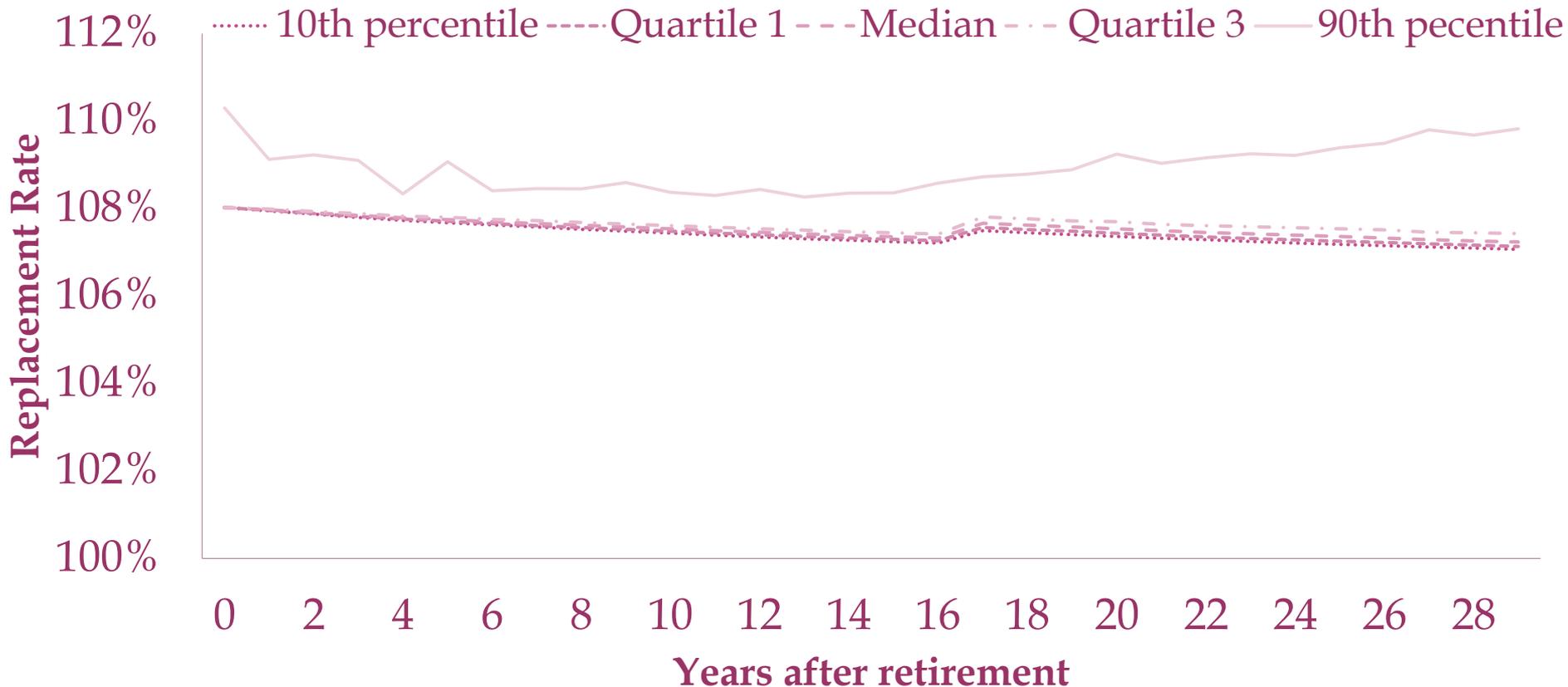
# Chart A1.5.3a

Replacement rates for a 30<sup>th</sup> percentile female who purchased an annuity.



# Chart A1.5.3b

Replacement rates for a 30<sup>th</sup> percentile female drawing down 0.875% plus investment returns per year.



# Chart A1.5.3c

Replacement rates for a 30<sup>th</sup> percentile female drawing down 11.6% per year.



# Chart A1.5.3d

Replacement Rates for a 30<sup>th</sup> percentile female drawing down 8% per year

