

VISION CALCULATOR



Inflation rate	3%
Time to retirement (years)	15
Expected return earned on wealth at retirement	9%

Fill in all blue cells as appropriate

TOTAL WEALTH REQUIRED AT RETIREMENT TO FUND VISION	5,799,101
Total wealth required in today's money	3,722,222

CALCULATE THE COST OF THE ITEMS YOU WANT AT RETIREMENT
i.e. these costs represent things you would like to buy at retirement

	Cost in today's money
Ideal home	1,500,000
Holiday house 1	-
Holiday house 2	-
Car 1	-
Car 2	-
Car 3	-
Boat	-
Furniture	-
Other	-
Other	-
Other	-
Other	-
Total cost of ideal retirement in today's money	1,500,000
Cost in future money	2,336,951

CALCULATE YOUR ANNUAL COSTS AT RETIREMENT
i.e. these costs represent your estimated annual running costs in retirement

	Cost in today's money
Annual holidays	-
Cloths	-
Dining out	-
Cleaner	-
Gardner	-
Car maintenace/servicing	-
Car replacement (adjust for sale of old cars)	-
Annual house costs	-
General spending money	200,000
Other	-
Other	-
Other	-
Total annual running costs at retirement in today's money	200,000
Cost in future money	311,593
Assets required to generate future income	3,462,150