# 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 J oe 100K built up.

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**M** Lipman

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