

MacCourt Financial Planning Ltd.

Company pension plans , maximum funding rates , escalating contributions
(expressed as a percentage of salary)

Age next	Normal retirement age 60				Normal retirement age 65				Normal retirement age 70			
	Male single	Male married	Female single	Female married	Male single	Male married	Female single	Female married	Male single	Male married	Female single	Female married
20	24	29	30	32	18	21	21	23	13	16	16	17
21	25	30	31	33	18	21	22	24	13	16	16	17
22	26	31	32	34	19	22	23	25	14	17	17	18
23	27	32	33	35	19	23	24	26	14	17	17	18
24	28	34	34	37	20	24	25	27	15	18	18	19
25	29	35	36	38	21	25	25	28	15	18	18	20
26	30	36	37	40	22	25	26	29	16	19	19	20
27	31	38	39	41	22	26	27	30	16	20	20	21
28	33	39	40	43	23	27	28	31	17	20	20	22
29	34	41	42	45	24	28	29	32	17	21	21	23
30	36	43	44	47	25	30	31	33	18	22	22	23
31	37	45	46	49	26	31	32	34	19	23	22	24
32	39	47	48	51	27	32	33	36	19	23	23	25
33	41	49	50	54	28	33	35	37	20	24	24	26
34	43	51	52	58	29	35	36	39	21	25	25	27
35	45	54	55	59	31	36	38	41	22	26	26	28
36	47	57	58	62	32	38	39	42	22	27	27	29
37	49	60	61	65	33	40	41	44	23	28	28	30
38	52	63	64	69	35	41	43	46	24	30	29	32
39	55	67	68	73	37	43	45	49	25	31	31	33
40	58	71	72	77	39	46	47	51	26	32	32	34
41	62	75	76	82	41	48	50	54	28	34	33	36
42	66	80	81	87	43	50	52	57	29	35	35	38
43	71	85	87	93	45	53	55	60	30	37	36	39
44	76	91	88	100	48	56	58	63	32	39	38	41
45	81	98	100	107	50	60	62	67	33	40	40	43
46	88	106	108	116	54	63	66	71	35	42	42	46
47	95	115	117	126	57	67	70	76	37	45	44	48
48	104	125	128	137	61	72	75	81	39	47	47	51
49	114	137	140	151	65	77	80	86	41	50	50	54
50	126	152	155	167	70	83	86	93	43	53	53	57
51	140	169	173	186	76	89	93	100	46	56	56	60
52	158	191	195	210	82	97	101	109	49	60	59	64
53	181	219	223	240	89	106	110	119	52	64	63	68
54	211	255	260	280	98	116	121	130	56	68	68	73
55	252	304	310	334	109	128	133	144	60	73	73	79
56	311	375	383	412	121	143	149	161	65	79	79	85
57	403	486	497	534	137	162	168	181	71	86	86	92
58	569	687	701	754	156	185	192	207	77	94	93	101
59	956	1153	1178	1267	182	215	224	242	84	103	102	111
60					217	257	267	288	93	114	113	122
61					268	317	329	356	104	127	126	136
62					348	411	427	461	118	143	143	154
63					491	580	604	652	135	164	163	176
64					825	975	1014	1095	157	191	190	205
65									187	228	227	245
66									231	281	280	302
67									299	364	363	392
68									422	515	513	564
69									709	864	861	930

Note:

These rates are for guidance only but are generally considered to be conservative (expressed as a % of salary).

Sufficient service is assumed for maximum possible benefits, normally a minimum of 10 years total potential service to retirement.

These percentages are based on a rising salary (6% per annum), and assume no other pension entitlement.

Risk benefit costs are additional (Life cover , PHI).

Premiums are assumed to escalate at 5% per annum.

Fund growth rates are assumed to be 8.75% per annum.

Post retirement interest rates are assumed to be 6% per annum..