Styrvia

Decision Research Checklist

Research the facts Styrvia should not guess.

styrvia.com

Early Retirement Financial Planning Resear Checklist

Questions to research before modelling retirement before normal pension or state-pension ages.

How to use this
Research the questions that apply to you, write down the numbers you find, then use those facts as inputs or assumptions in Styrvia. Country rules vary, so verify tax, legal, benefit and pension details with official sources or a qualified professional when needed.

Pension access and income

- At what age can each private, occupational, or funded pension be accessed without penalty?
- When does state pension begin, and does retiring early change the amount or eligibility?
- Are any pensions defined-benefit, guaranteed, annuitised, or inflation-linked rather than market-exposed?
- Can you take partial pension income, a lump sum, or phased withdrawals, and how are they taxed?

Bridge years and tax

- Which assets will fund the years between stopping work and pension income starting?
- How does lower employment income change your tax rate, tax credits, or capital-gains planning?
- Are there penalties, tax charges, or account restrictions when withdrawing investments early?
- Would part-time or consulting income materially reduce the bridge required?

Spending and healthcare

- How will healthcare or insurance costs change after leaving employment?
- Which work-related costs disappear and which retirement costs increase, such as travel or hobbies?
- What large one-off expenses are likely in the first 10 years of retirement?
- How much accessible cash do you want outside market-exposed assets?

Risk and longevity

- How much of the retirement plan depends on market-exposed investments or funded pensions?
- How flexible is spending after a weak market period?
- What life expectancy and survivor assumptions should be tested for each person?
- What happens if retirement starts two or five years later?

Early retirement: numbers and research notes

Use this page to turn your research into concrete assumptions before you build or update the scenario in Styrvia.

Numbers to collect before modelling

Retirement date ____________________	**State-pension start and amount** ____________________
Private/funded pension values and access dates ____________________	**Annual retirement spending** ____________________
Healthcare/insurance ____________________	**Accessible cash** ____________________
Investment allocation ____________________	**Part-time income if any** ____________________

Research notes and sources

Source or question	What I found / assumption to use	Date checked

Use with Styrvia
Open the Early retirement example at styrvia.com/examples/early-retirement, build your household baseline, then test the facts and alternatives you researched here.

This checklist is a research starting point, not personalised financial, investment, tax, pension or legal advice.