Styrvia

Decision Research Checklist

Research the facts Styrvia should not guess.

styrvia.com

Retirement Market Downturn Research Checl

Questions to research when retirement depends on market-exposed investments or funded/private pension

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.

Which income is actually market-exposed?

- Which retirement assets are invested in markets, such as private investments, funded pensions, or defined-contribution pensions?
- Which income is not directly linked to market values, such as state pension, defined-benefit pension, guaranteed annuity, or another fixed/guaranteed payment?
- What asset allocation applies inside each funded pension, and can it change automatically near retirement?
- Are there guarantees, smoothing rules, minimum payouts, or provider-specific withdrawal rules?

Withdrawal and sequence risk

- Which accounts would you draw from first if markets fall around retirement?
- How much cash or low-risk reserve is available before you must sell market-exposed assets?
- Can pension withdrawals be delayed, reduced, or changed after retirement begins?
- Can discretionary spending be reduced temporarily without affecting essential living costs?

Pension and tax mechanics

- Are withdrawals taxed differently from employment income, capital gains, or investment income?
- Do required minimum withdrawals, annuity conversion rules, or pension-access rules limit flexibility?
- Does delaying retirement or pension access increase any state or private pension entitlement?
- Are survivor benefits or spouse pension rights affected by how the pension is drawn?

Stress cases to test

- What happens if weak markets occur in the first three to five retirement years?
- What if inflation is high at the same time as market returns are weak?
- What if you retire two years later or use part-time income during the weak period?
- How much downside can the market-exposed part of the plan absorb before essential spending is affected?

Retirement + market downturn: 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

Market-exposed assets ______________________	**Funded pension balances and allocation** ______________________
Guaranteed/state pension income ______________________	**Retirement spending** ______________________
Cash reserve ______________________	**Withdrawal tax rates** ______________________
Pension access dates ______________________	**Alternative retirement date** ______________________

Research notes and sources

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

Use with Styrvia
Open the Retirement + market downturn example at styrvia.com/examples/retirement-market-downturn, 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.