

Your **Company** Logo

Cash Flow Forecast

for

Example Client

Created by Your Name

Your Company

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Introduction

The following report contains a lifetime cash flow forecast. This analyses your incomes, expenses, savings and investments in order to illustrate whether your financial objectives are achievable, and how certain decisions regarding your finances will be likely to affect you in years to come.

Throughout this report several assumptions have been made including an expected rate of inflation and an estimated investment return rate, as well as your current tax position. In reality these figures may fluctuate and have a significant impact on your finances in comparison to those shown. We recommend regularly reviewing the assumptions made in this report.

All figures are shown in today's terms and have been adjusted to take into account the assumed rate of inflation.

Overview

Forecasts included:

- Keep DB and take at age 55

A forecast in this context is an alternative cash flow model and can be used to see how different financial decisions can affect your savings in the years to come.

Your **Company** Logo**Forecast: Keep DB and take at age 55**

Assumed inflation rate:	2%
Total savings at start (age 55):	£5,000
Total savings at retirement (age 67):	£-12,478
Total savings at end (age 99):	£34,193
Surplus income to save, per year:	100%

Savings/Investment Pots

Description	Starting Amount	Net Investment Return	Real Return Rate
Current account	£5,000	0.5%	-1.5%

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Forecast: Keep DB and take at age 55

Incomes

Start Age	End Age	Description	Net Amount	Inflation Rate
55	66	Salary	£453 per month	Assumed (2%)
55	58	Working and Child Tax credits	£348 per month	Assumed (2%)
55	58	Food contribution from Mum	£200 per month	Assumed (2%)
55	58	Child Benefit	£81 per month	Assumed (2%)
55	-	Barclays tax free cash	£34,927	-
55	100	Barclays DB pension from age 55	£500 per month	Assumed (2%)
66	100	Example Client's State Pension	£116 per week	Assumed (2%)

Expenditures

Starting Age	Ending Age	Description	Net Amount	Inflation Rate
55	70	Mortgage/Rent (pre-retirement)	£421 per month	Level (0%)
55	66	Misc. expenses (pre-retirement)	£100 per month	Assumed (2%)
55	66	Personal expenses (pre-retirement)	£440 per month	Assumed (2%)
55	66	Professional expenses (pre-retirement)	£75 per month	Assumed (2%)

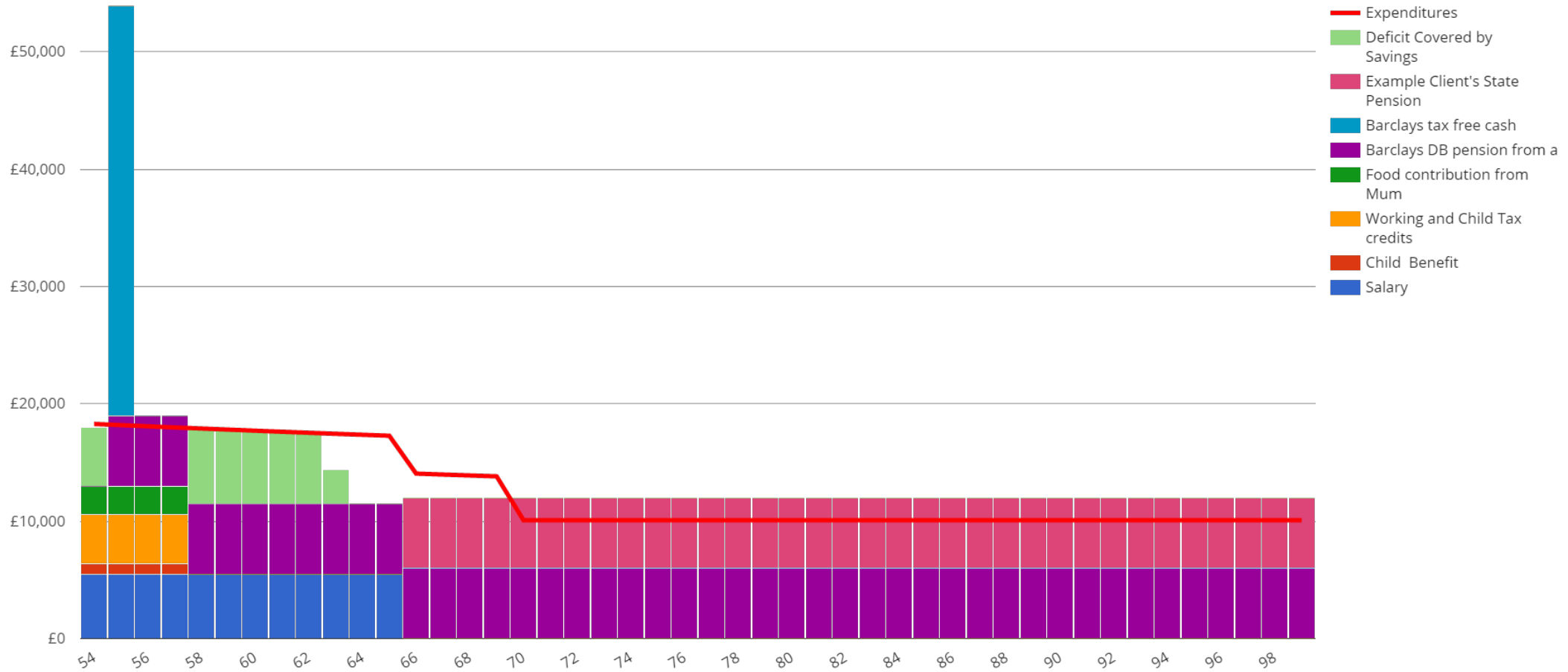
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55	66	Motoring (pre-retirement)	£143 per month	Assumed (2%)
55	66	Housing (pre-retirement)	£345 per month	Assumed (2%)
66	100	Professional expenses (post-retirement)	£75 per month	Assumed (2%)
66	100	Personal expenses (post-retirement)	£290 per month	Assumed (2%)
66	100	Housing (post-retirement)	£333 per month	Assumed (2%)
66	100	Motoring (post-retirement)	£143 per month	Assumed (2%)

Cash Flow Forecast (Keep DB and take at age 55)

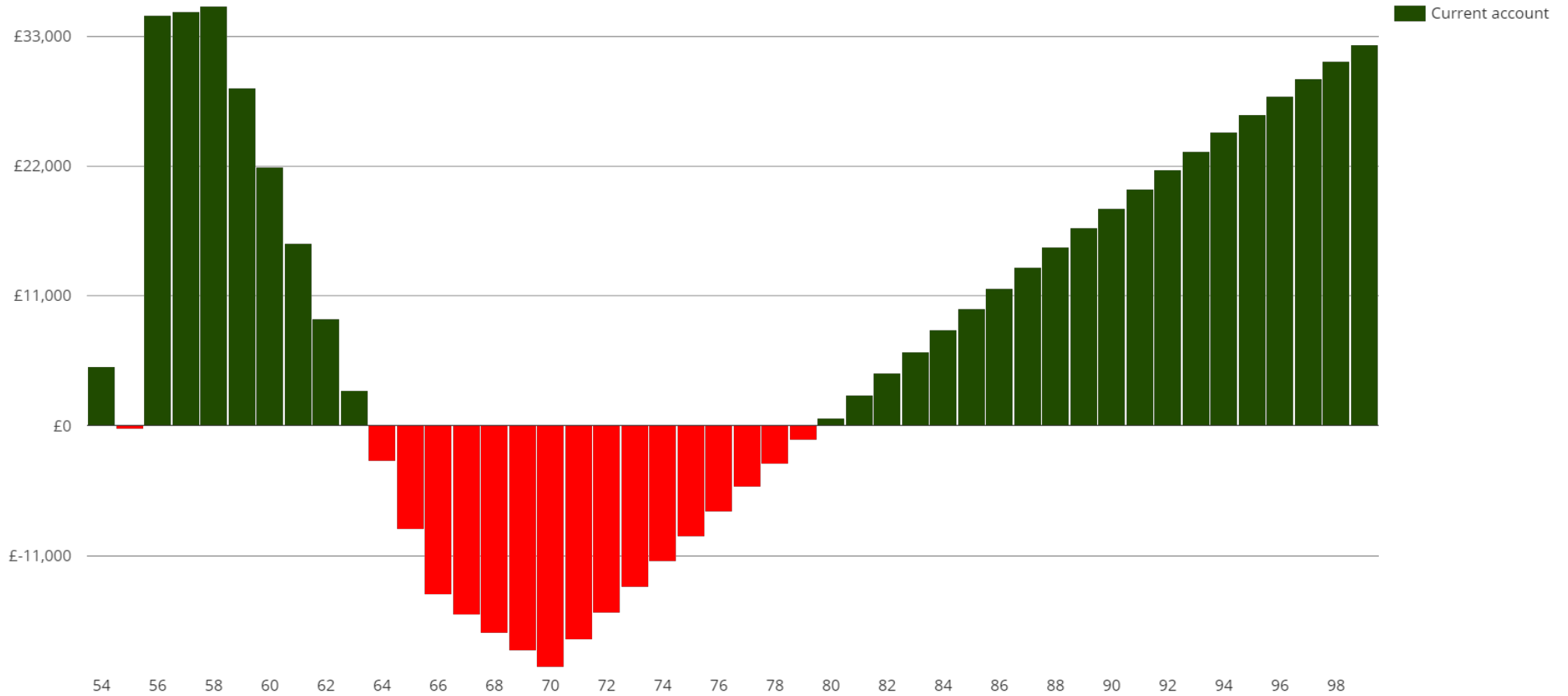
(In today's terms)





Savings Over Time (Keep DB and take at age 55)

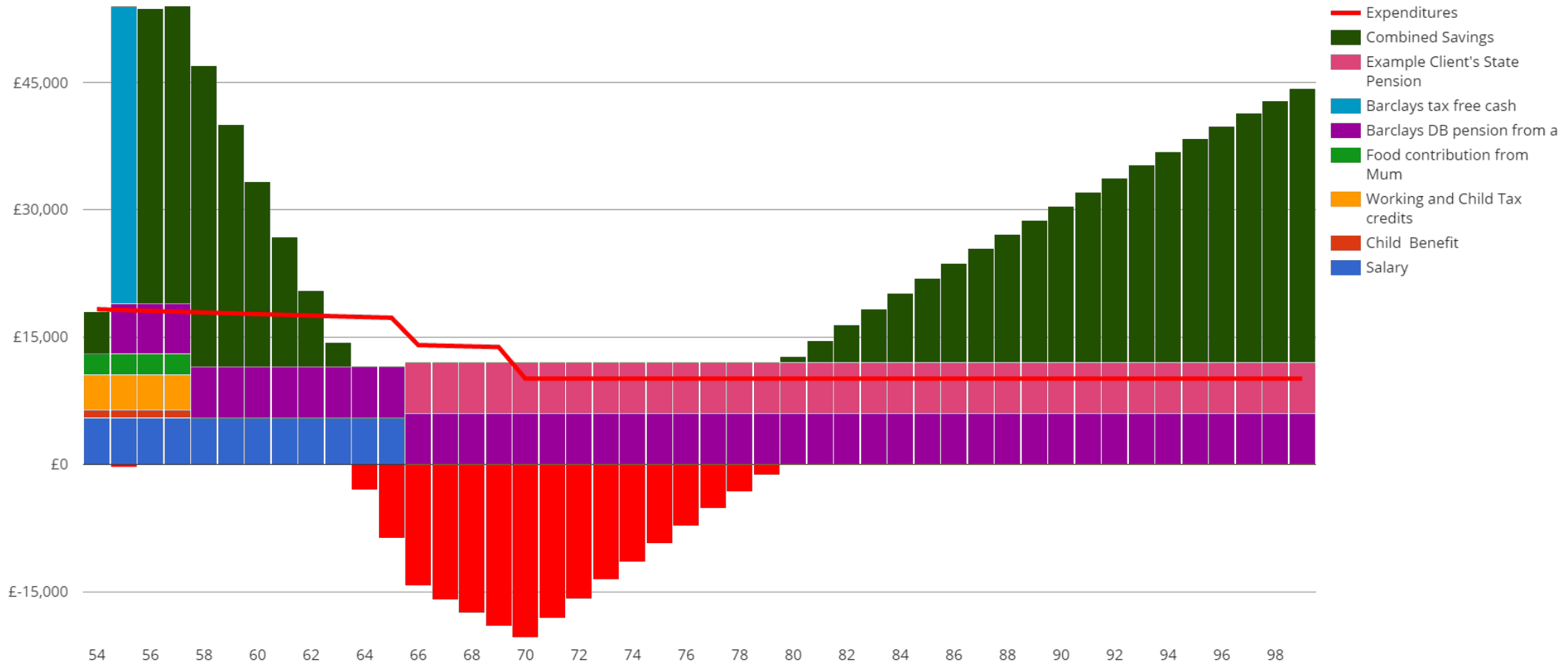
(In today's terms)





Savings & Cash Flow (Keep DB and take at age 55)

(In today's terms)



Year by year breakdown (Keep DB and take at age 55)

Year	Age	Savings at Year Start	Total Income	Total Expenditure	Total Contributions	Total Withdrawals	Income Surplus/Deficit	Savings at Year End
2016	55	£5,000	£53,912	£18,289	£0	£0	£35,623	£40,014
2017	56	£40,014	£18,985	£18,188	£0	£0	£797	£40,199
2018	57	£40,199	£18,985	£18,089	£0	£0	£896	£40,479
2019	58	£40,479	£11,437	£17,992	£0	£0	£-6,555	£33,415
2020	59	£33,415	£11,437	£17,897	£0	£0	£-6,460	£26,551
2021	60	£26,551	£11,437	£17,804	£0	£0	£-6,366	£19,882
2022	61	£19,882	£11,437	£17,712	£0	£0	£-6,275	£13,403
2023	62	£13,403	£11,437	£17,623	£0	£0	£-6,186	£7,109
2024	63	£7,109	£11,437	£17,535	£0	£0	£-6,098	£996
2025	64	£996	£11,437	£17,449	£0	£0	£-6,012	£-4,915
2026	65	£-4,915	£11,437	£17,365	£0	£0	£-5,928	£-10,626
2027	66	£-10,626	£12,032	£14,138	£0	£0	£-2,106	£-12,478
2028	67	£-12,478	£12,032	£14,058	£0	£0	£-2,026	£-14,213
2029	68	£-14,213	£12,032	£13,978	£0	£0	£-1,946	£-15,836
2030	69	£-15,836	£12,032	£13,901	£0	£0	£-1,869	£-17,351
2031	70	£-17,351	£12,032	£10,093	£0	£0	£1,939	£-15,104

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Year	Age	Savings at Year Start	Total Income	Total Expenditure	Total Contributions	Total Withdrawals	Income Surplus/Deficit	Savings at Year End
2032	71	£-15,104	£12,032	£10,093	£0	£0	£1,939	£-12,902
2033	72	£-12,902	£12,032	£10,093	£0	£0	£1,939	£-10,744
2034	73	£-10,744	£12,032	£10,093	£0	£0	£1,939	£-8,629
2035	74	£-8,629	£12,032	£10,093	£0	£0	£1,939	£-6,556
2036	75	£-6,556	£12,032	£10,093	£0	£0	£1,939	£-4,525
2037	76	£-4,525	£12,032	£10,093	£0	£0	£1,939	£-2,535
2038	77	£-2,535	£12,032	£10,093	£0	£0	£1,939	£-584
2039	78	£-584	£12,032	£10,093	£0	£0	£1,939	£1,328
2040	79	£1,328	£12,032	£10,093	£0	£0	£1,939	£3,218
2041	80	£3,218	£12,032	£10,093	£0	£0	£1,939	£5,079
2042	81	£5,079	£12,032	£10,093	£0	£0	£1,939	£6,913
2043	82	£6,913	£12,032	£10,093	£0	£0	£1,939	£8,719
2044	83	£8,719	£12,032	£10,093	£0	£0	£1,939	£10,498
2045	84	£10,498	£12,032	£10,093	£0	£0	£1,939	£12,250
2046	85	£12,250	£12,032	£10,093	£0	£0	£1,939	£13,976
2047	86	£13,976	£12,032	£10,093	£0	£0	£1,939	£15,676
2048	87	£15,676	£12,032	£10,093	£0	£0	£1,939	£17,351

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Year	Age	Savings at Year Start	Total Income	Total Expenditure	Total Contributions	Total Withdrawals	Income Surplus/Deficit	Savings at Year End
2049	88	£17,351	£12,032	£10,093	£0	£0	£1,939	£19,000
2050	89	£19,000	£12,032	£10,093	£0	£0	£1,939	£20,625
2051	90	£20,625	£12,032	£10,093	£0	£0	£1,939	£22,225
2052	91	£22,225	£12,032	£10,093	£0	£0	£1,939	£23,801
2053	92	£23,801	£12,032	£10,093	£0	£0	£1,939	£25,354
2054	93	£25,354	£12,032	£10,093	£0	£0	£1,939	£26,883
2055	94	£26,883	£12,032	£10,093	£0	£0	£1,939	£28,390
2056	95	£28,390	£12,032	£10,093	£0	£0	£1,939	£29,874
2057	96	£29,874	£12,032	£10,093	£0	£0	£1,939	£31,335
2058	97	£31,335	£12,032	£10,093	£0	£0	£1,939	£32,775
2059	98	£32,775	£12,032	£10,093	£0	£0	£1,939	£34,193
2060	99	£34,193	-	-	-	-	-	-