

Your **Company** Logo

Cash Flow Forecast

for

**Example Client**

Created by Your Name

Your Company

Your **Company** Logo

## 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:

- **Transfer DB to SIPP take at age 55 6% growth**

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: Transfer DB to SIPP take at age 55 6% growth**

Assumed inflation rate:	2%
Total savings at start (age 55):	£245,000
Total savings at retirement (age 67):	£173,461
Total savings at end (age 99):	£228,275
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%
New SIPP for DB transfer	£240,000	6%	4%

Your **Company** Logo

Forecast: Transfer DB to SIPP take at age 55 6% growth

## Savings Withdrawals

Start Age	End Age	Description	Net Amount	Inflation Rate
55	-	Tax free cash	25%	-
55	-	Income Drawdown	£24,000	-
55	Retirement (67)	Income Drawdown	£200 per month	Assumed (2%)

Your **Company** Logo

## Forecast: Transfer DB to SIPP take at age 55 6% growth

## Incomes

Start Age	End Age	Description	Net Amount	Inflation Rate
55	58	Food contribution from Mum	£200 per month	Assumed (2%)
55	66	salary	£453 per month	Assumed (2%)
55	58	working and child tax credits	£348 per month	Assumed (2%)
55	58	child benefit	£81 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	66	Professional expenses (pre-retirement)	£75 per month	Assumed (2%)
55	70	Mortgage/Rent (pre-retirement)	£421 per month	Level (0%)
55	66	Personal expenses (pre-retirement)	£440 per month	Assumed (2%)
55	66	Misc. expenses (pre-retirement)	£100 per month	Assumed (2%)
55	66	Housing (pre-retirement)	£345 per month	Assumed (2%)
55	66	Motoring (pre-retirement)	£143 per month	Assumed (2%)

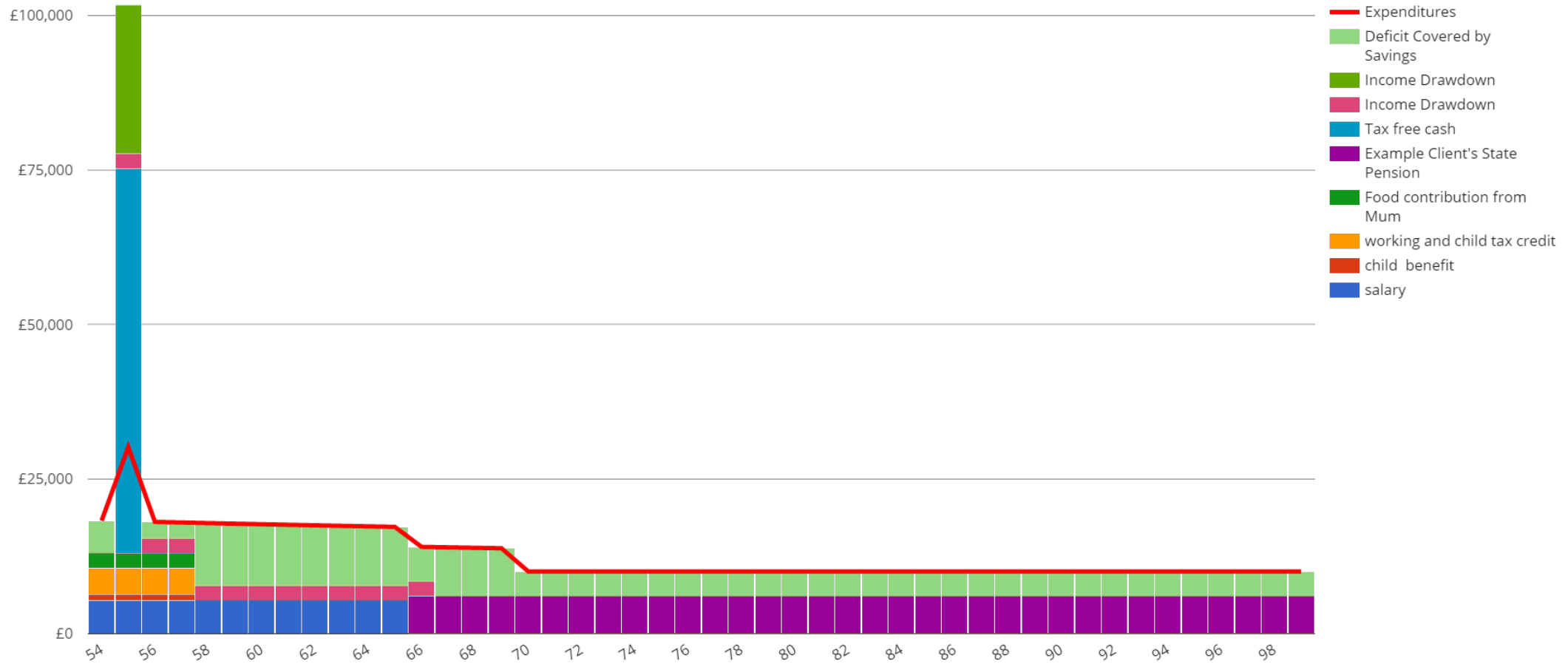
## Cash flow forecast for Example Client

Your **Company** Logo

55	-	Purchase new Car	£12,000	-
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 (Transfer DB to SIPP take at age 55 6% growth)

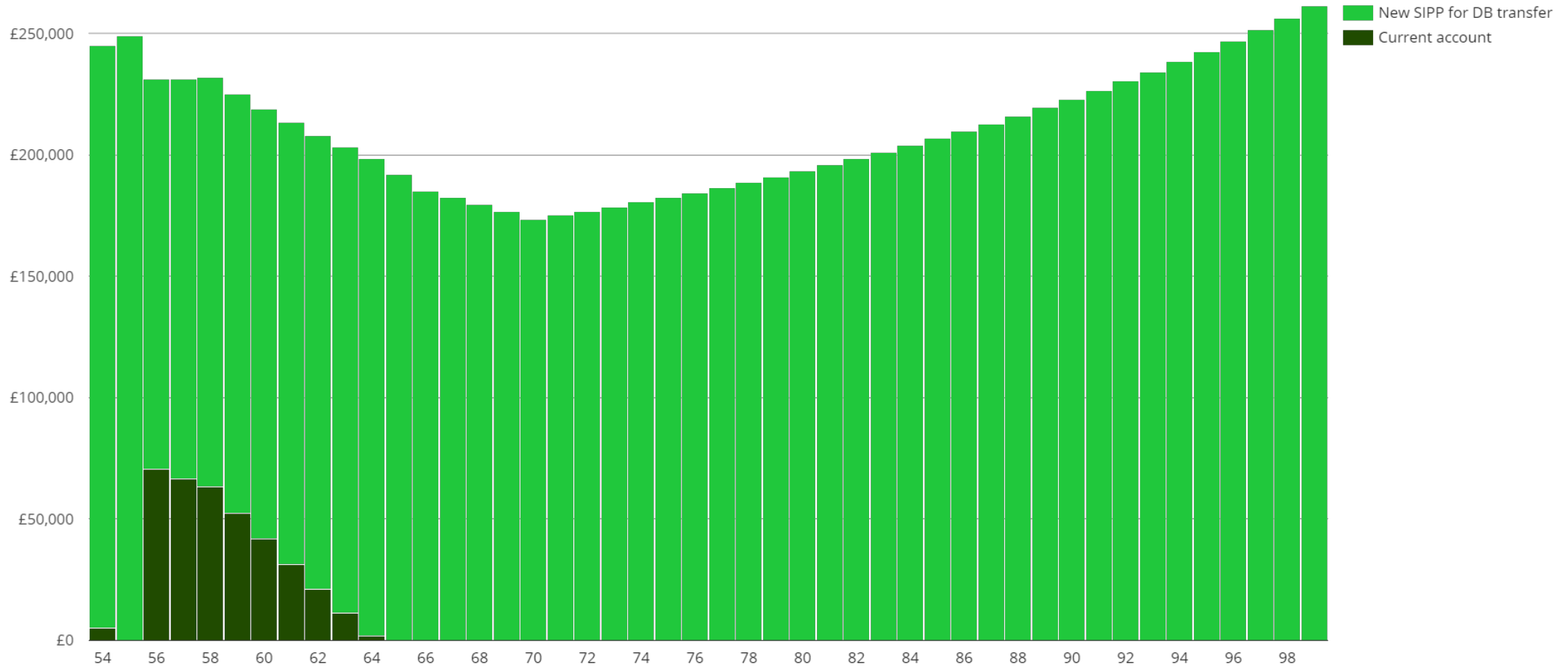
(In today's terms)



Your Company Logo

### Savings Over Time (Transfer DB to SIPP take at age 55 6% growth)

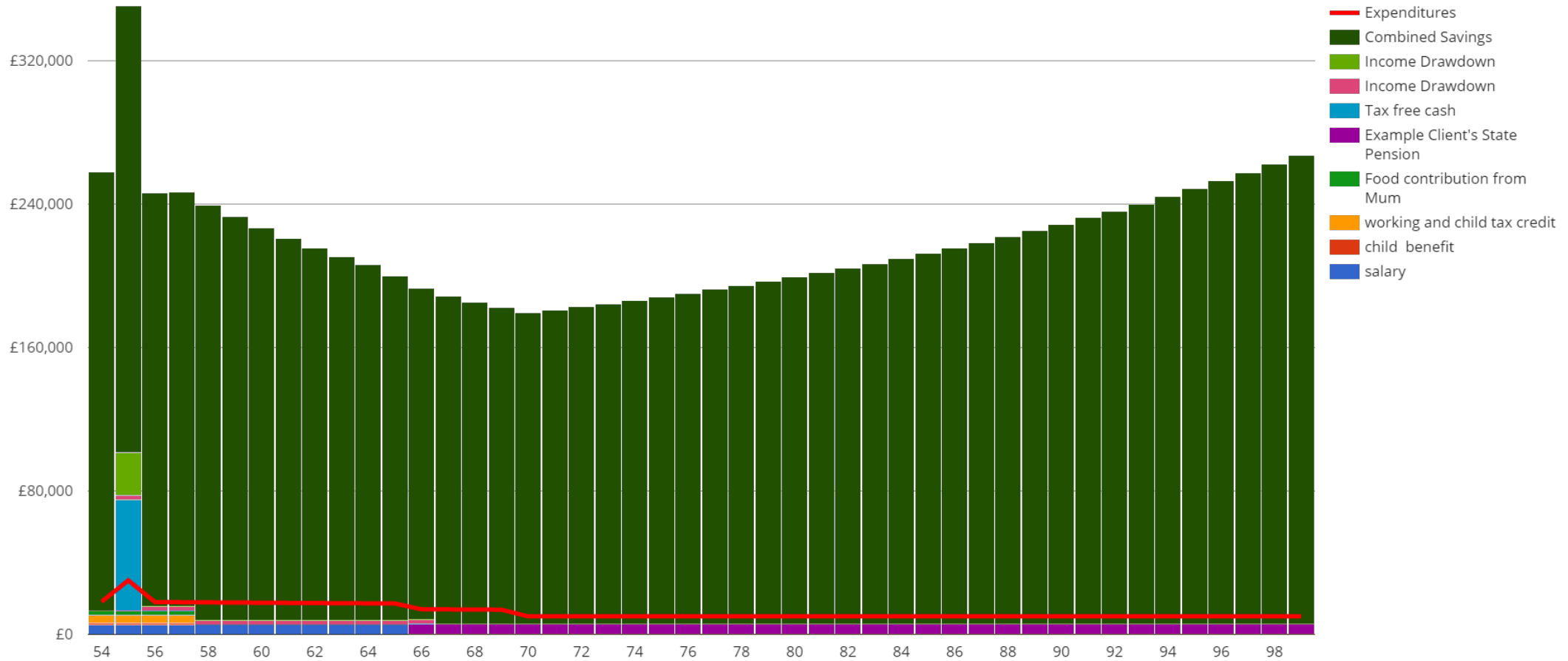
(In today's terms)





Savings & Cash Flow (Transfer DB to SIPP take at age 55 6% growth)

(In today's terms)



## Year by year breakdown (Transfer DB to SIPP take at age 55 6% growth)

Year	Age	Savings at Year Start	Total Income	Total Expenditure	Total Contributions	Total Withdrawals	Income Surplus/Deficit	Savings at Year End
2016	55	£245,000	£12,985	£30,289	£0	£86,400	£69,096	£226,489
2017	56	£226,489	£12,985	£18,188	£0	£2,400	£-2,803	£226,278
2018	57	£226,278	£12,985	£18,089	£0	£2,400	£-2,704	£226,367
2019	58	£226,367	£5,437	£17,992	£0	£2,400	£-10,155	£219,325
2020	59	£219,325	£5,437	£17,897	£0	£2,400	£-10,060	£212,699
2021	60	£212,699	£5,437	£17,804	£0	£2,400	£-9,966	£206,489
2022	61	£206,489	£5,437	£17,712	£0	£2,400	£-9,875	£200,697
2023	62	£200,697	£5,437	£17,623	£0	£2,400	£-9,786	£195,324
2024	63	£195,324	£5,437	£17,535	£0	£2,400	£-9,698	£190,372
2025	64	£190,372	£5,437	£17,449	£0	£2,400	£-9,612	£183,851
2026	65	£183,851	£5,437	£17,365	£0	£2,400	£-9,528	£176,323
2027	66	£176,323	£6,032	£14,138	£0	£2,400	£-5,706	£173,461
2028	67	£173,461	£6,032	£14,058	£0	£0	£-8,026	£169,967
2029	68	£169,967	£6,032	£13,978	£0	£0	£-7,946	£166,435
2030	69	£166,435	£6,032	£13,901	£0	£0	£-7,869	£162,863
2031	70	£162,863	£6,032	£10,093	£0	£0	£-4,061	£164,098

Your **Company** Logo

Year	Age	Savings at Year Start	Total Income	Total Expenditure	Total Contributions	Total Withdrawals	Income Surplus/Deficit	Savings at Year End
2032	71	£164,098	£6,032	£10,093	£0	£0	£-4,061	£165,383
2033	72	£165,383	£6,032	£10,093	£0	£0	£-4,061	£166,718
2034	73	£166,718	£6,032	£10,093	£0	£0	£-4,061	£168,108
2035	74	£168,108	£6,032	£10,093	£0	£0	£-4,061	£169,552
2036	75	£169,552	£6,032	£10,093	£0	£0	£-4,061	£171,055
2037	76	£171,055	£6,032	£10,093	£0	£0	£-4,061	£172,617
2038	77	£172,617	£6,032	£10,093	£0	£0	£-4,061	£174,243
2039	78	£174,243	£6,032	£10,093	£0	£0	£-4,061	£175,933
2040	79	£175,933	£6,032	£10,093	£0	£0	£-4,061	£177,690
2041	80	£177,690	£6,032	£10,093	£0	£0	£-4,061	£179,519
2042	81	£179,519	£6,032	£10,093	£0	£0	£-4,061	£181,420
2043	82	£181,420	£6,032	£10,093	£0	£0	£-4,061	£183,397
2044	83	£183,397	£6,032	£10,093	£0	£0	£-4,061	£185,453
2045	84	£185,453	£6,032	£10,093	£0	£0	£-4,061	£187,592
2046	85	£187,592	£6,032	£10,093	£0	£0	£-4,061	£189,816
2047	86	£189,816	£6,032	£10,093	£0	£0	£-4,061	£192,129
2048	87	£192,129	£6,032	£10,093	£0	£0	£-4,061	£194,535

Your **Company** Logo

Year	Age	Savings at Year Start	Total Income	Total Expenditure	Total Contributions	Total Withdrawals	Income Surplus/Deficit	Savings at Year End
2049	88	£194,535	£6,032	£10,093	£0	£0	£-4,061	£197,036
2050	89	£197,036	£6,032	£10,093	£0	£0	£-4,061	£199,638
2051	90	£199,638	£6,032	£10,093	£0	£0	£-4,061	£202,344
2052	91	£202,344	£6,032	£10,093	£0	£0	£-4,061	£205,159
2053	92	£205,159	£6,032	£10,093	£0	£0	£-4,061	£208,085
2054	93	£208,085	£6,032	£10,093	£0	£0	£-4,061	£211,129
2055	94	£211,129	£6,032	£10,093	£0	£0	£-4,061	£214,295
2056	95	£214,295	£6,032	£10,093	£0	£0	£-4,061	£217,587
2057	96	£217,587	£6,032	£10,093	£0	£0	£-4,061	£221,011
2058	97	£221,011	£6,032	£10,093	£0	£0	£-4,061	£224,572
2059	98	£224,572	£6,032	£10,093	£0	£0	£-4,061	£228,275
2060	99	£228,275	-	-	-	-	-	-