

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 60

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 60**

Assumed inflation rate:	2%
Total savings at start (age 55):	£5,000
Total savings at retirement (age 67):	£-5,570
Total savings at end (age 99):	£113,657
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 60

## 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%)
60	-	Barclays tax free cash	£46,500	-
60	100	Barclays DB pensions from age 60	£750 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%)

## Cash flow forecast for Example Client

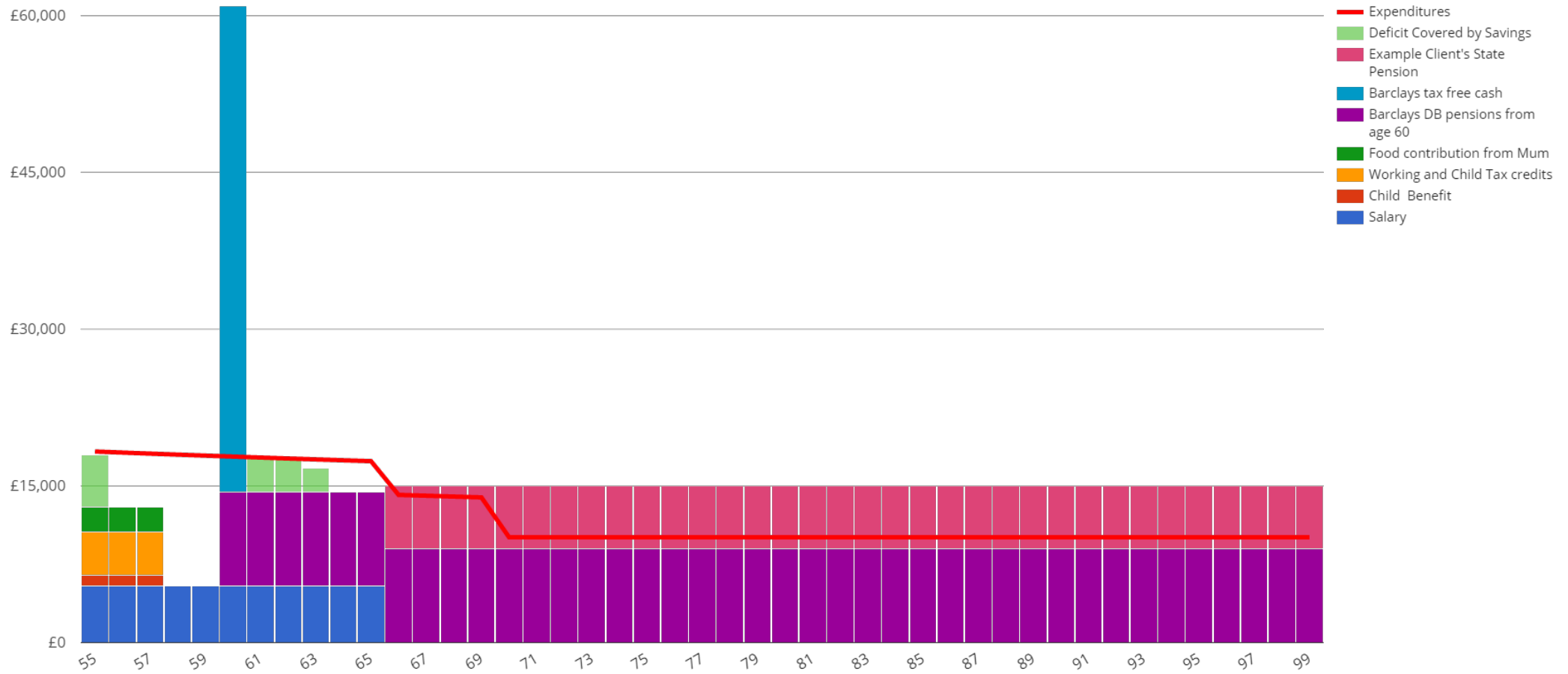
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55	66	Motoring (pre-retirement)	£143 per month	Assumed (2%)
55	66	Housing (pre-retirement)	£345 per month	Assumed (2%)
66	100	Professional expenses (post-retirement)	£75 per month	Assumed (2%)
66	100	Personal expenses (post-retirement)	£290 per month	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 60)

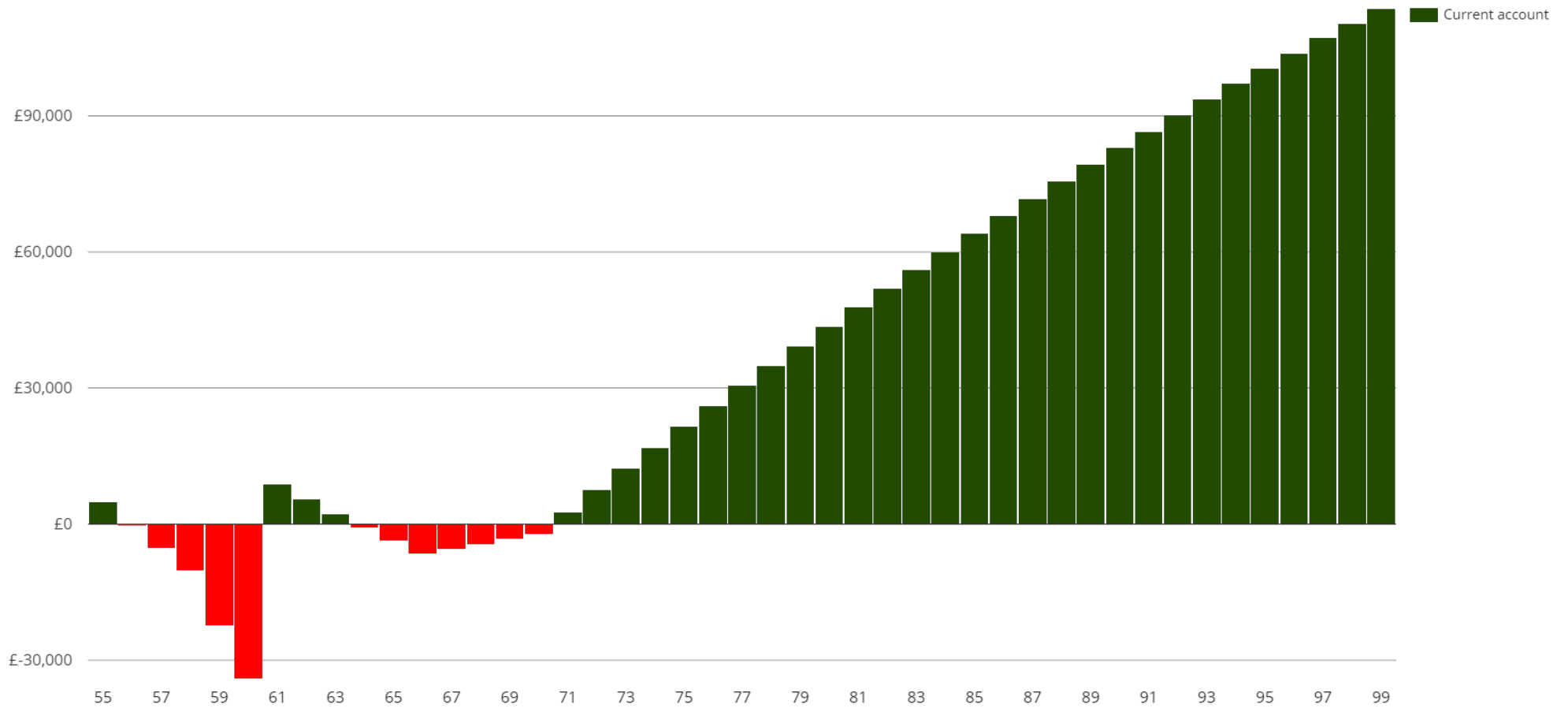
(In today's terms)



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### Savings Over Time (Keep DB and take at age 60)

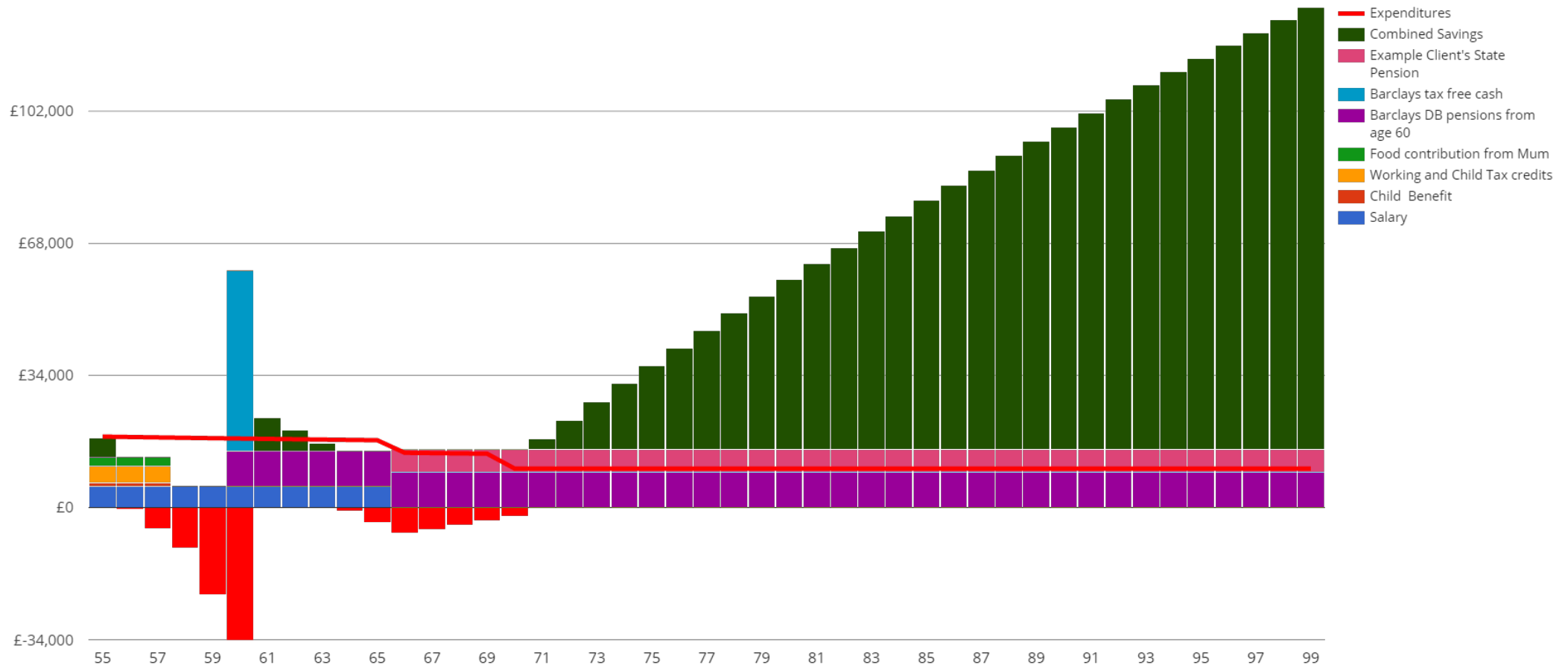
(In today's terms)



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Savings & Cash Flow (Keep DB and take at age 60)

(In today's terms)





## Year by year breakdown (Keep DB and take at age 60)

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	£12,985	£18,289	£0	£0	£-5,304	£-298
2017	56	£-298	£12,985	£18,188	£0	£0	£-5,203	£-5,390
2018	57	£-5,390	£12,985	£18,089	£0	£0	£-5,104	£-10,284
2019	58	£-10,284	£5,437	£17,992	£0	£0	£-12,555	£-22,382
2020	59	£-22,382	£5,437	£17,897	£0	£0	£-12,460	£-34,145
2021	60	£-34,145	£60,937	£17,804	£0	£0	£43,134	£8,809
2022	61	£8,809	£14,437	£17,712	£0	£0	£-3,275	£5,451
2023	62	£5,451	£14,437	£17,623	£0	£0	£-3,186	£2,231
2024	63	£2,231	£14,437	£17,535	£0	£0	£-3,098	£-849
2025	64	£-849	£14,437	£17,449	£0	£0	£-3,012	£-3,784
2026	65	£-3,784	£14,437	£17,365	£0	£0	£-2,928	£-6,577
2027	66	£-6,577	£15,032	£14,138	£0	£0	£894	£-5,570
2028	67	£-5,570	£15,032	£14,058	£0	£0	£974	£-4,504
2029	68	£-4,504	£15,032	£13,978	£0	£0	£1,054	£-3,381
2030	69	£-3,381	£15,032	£13,901	£0	£0	£1,131	£-2,204
2031	70	£-2,204	£15,032	£10,093	£0	£0	£4,939	£2,680

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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	£2,680	£15,032	£10,093	£0	£0	£4,939	£7,504
2033	72	£7,504	£15,032	£10,093	£0	£0	£4,939	£12,256
2034	73	£12,256	£15,032	£10,093	£0	£0	£4,939	£16,937
2035	74	£16,937	£15,032	£10,093	£0	£0	£4,939	£21,548
2036	75	£21,548	£15,032	£10,093	£0	£0	£4,939	£26,089
2037	76	£26,089	£15,032	£10,093	£0	£0	£4,939	£30,563
2038	77	£30,563	£15,032	£10,093	£0	£0	£4,939	£34,969
2039	78	£34,969	£15,032	£10,093	£0	£0	£4,939	£39,309
2040	79	£39,309	£15,032	£10,093	£0	£0	£4,939	£43,584
2041	80	£43,584	£15,032	£10,093	£0	£0	£4,939	£47,795
2042	81	£47,795	£15,032	£10,093	£0	£0	£4,939	£51,943
2043	82	£51,943	£15,032	£10,093	£0	£0	£4,939	£56,029
2044	83	£56,029	£15,032	£10,093	£0	£0	£4,939	£60,053
2045	84	£60,053	£15,032	£10,093	£0	£0	£4,939	£64,017
2046	85	£64,017	£15,032	£10,093	£0	£0	£4,939	£67,921
2047	86	£67,921	£15,032	£10,093	£0	£0	£4,939	£71,767
2048	87	£71,767	£15,032	£10,093	£0	£0	£4,939	£75,555

Year	Age	Savings at Year Start	Total Income	Total Expenditure	Total Contributions	Total Withdrawals	Income Surplus/Deficit	Savings at Year End
2049	88	£75,555	£15,032	£10,093	£0	£0	£4,939	£79,287
2050	89	£79,287	£15,032	£10,093	£0	£0	£4,939	£82,962
2051	90	£82,962	£15,032	£10,093	£0	£0	£4,939	£86,582
2052	91	£86,582	£15,032	£10,093	£0	£0	£4,939	£90,148
2053	92	£90,148	£15,032	£10,093	£0	£0	£4,939	£93,661
2054	93	£93,661	£15,032	£10,093	£0	£0	£4,939	£97,121
2055	94	£97,121	£15,032	£10,093	£0	£0	£4,939	£100,529
2056	95	£100,529	£15,032	£10,093	£0	£0	£4,939	£103,885
2057	96	£103,885	£15,032	£10,093	£0	£0	£4,939	£107,192
2058	97	£107,192	£15,032	£10,093	£0	£0	£4,939	£110,449
2059	98	£110,449	£15,032	£10,093	£0	£0	£4,939	£113,657
2060	99	£113,657	-	-	-	-	-	-