

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:

- **Transfer DB to SIPP take at age 55 2% 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 2% growth**

Assumed inflation rate:	2%
Total savings at start (age 55):	£245,000
Total savings at retirement (age 67):	£94,255
Total savings at end (age 99):	£-56,978
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	2%	0%

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Forecast: Transfer DB to SIPP take at age 55 2% 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%)

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Forecast: Transfer DB to SIPP take at age 55 2% 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%)

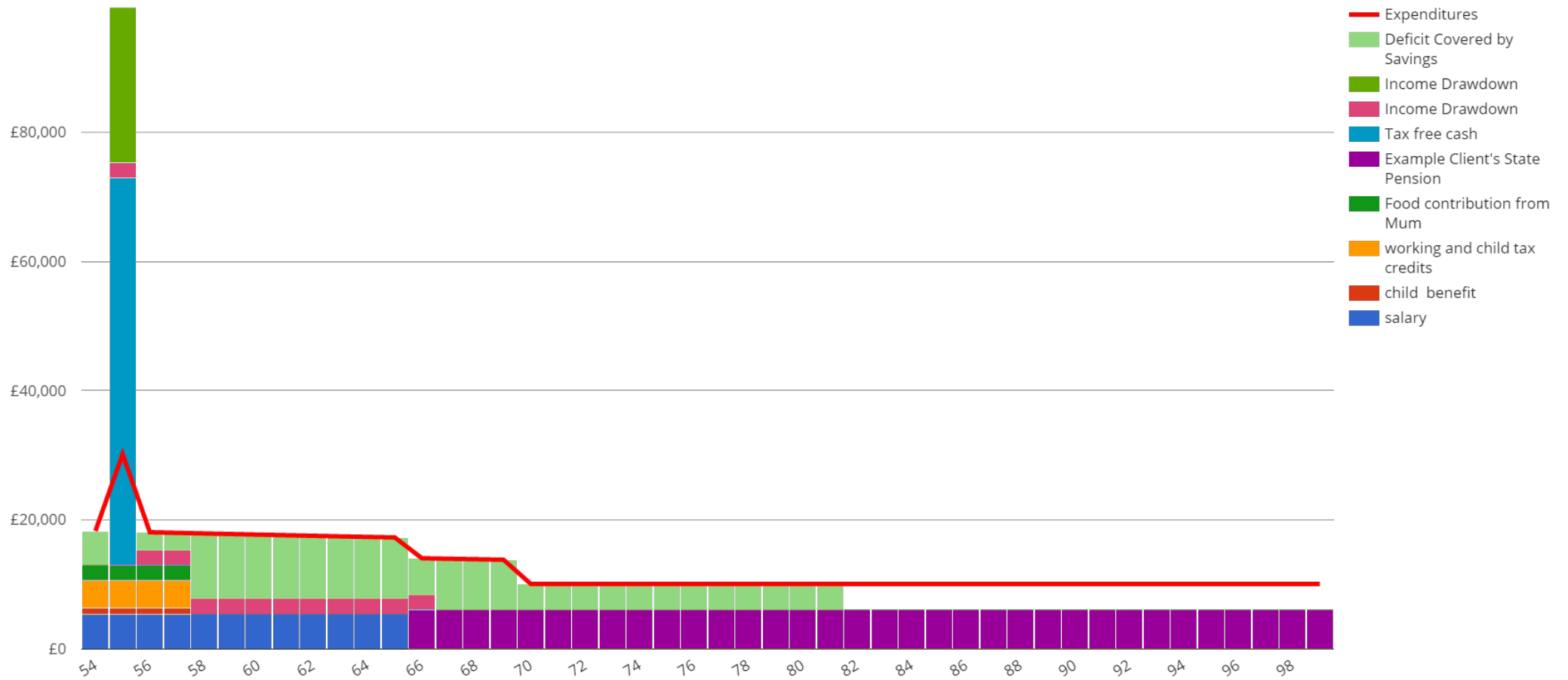
Cash flow forecast for Example Client

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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%)

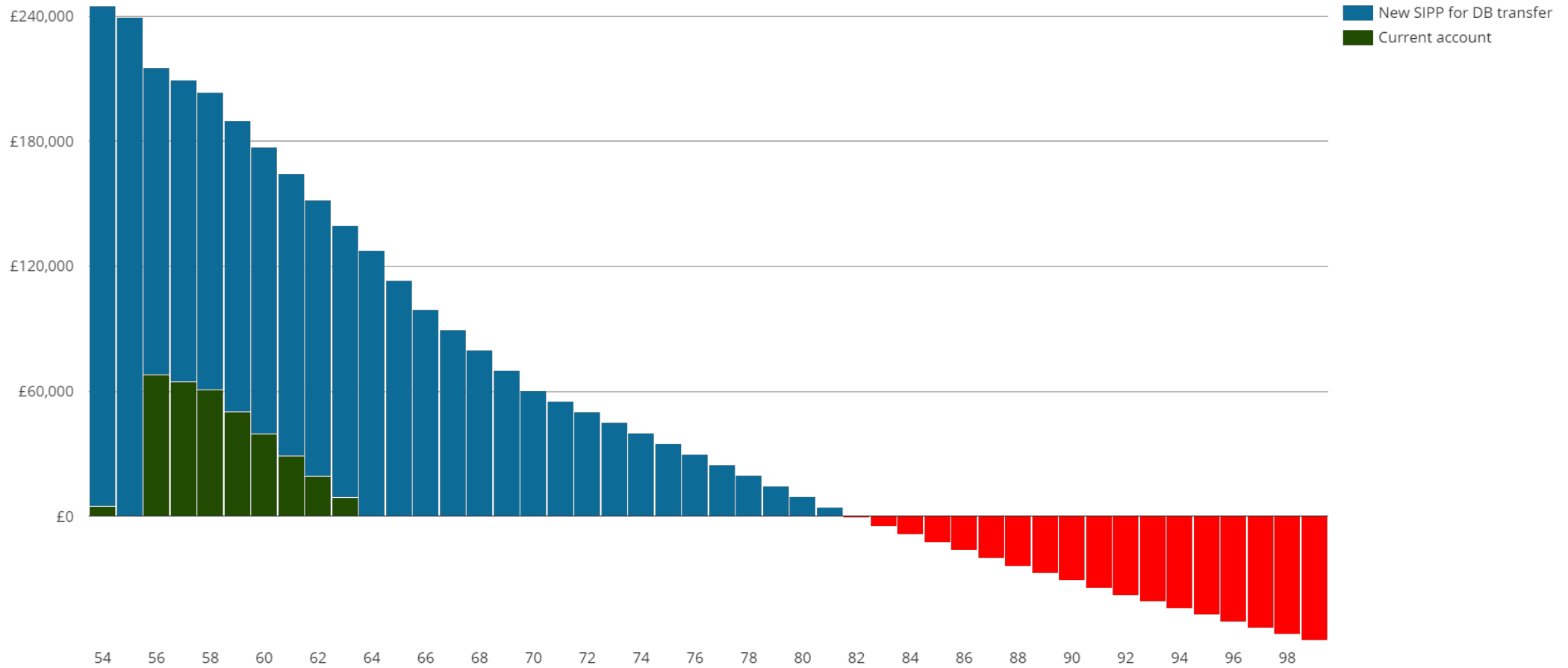
Cash Flow Forecast (Transfer DB to SIPP take at age 55 2% growth)

(In today's terms)



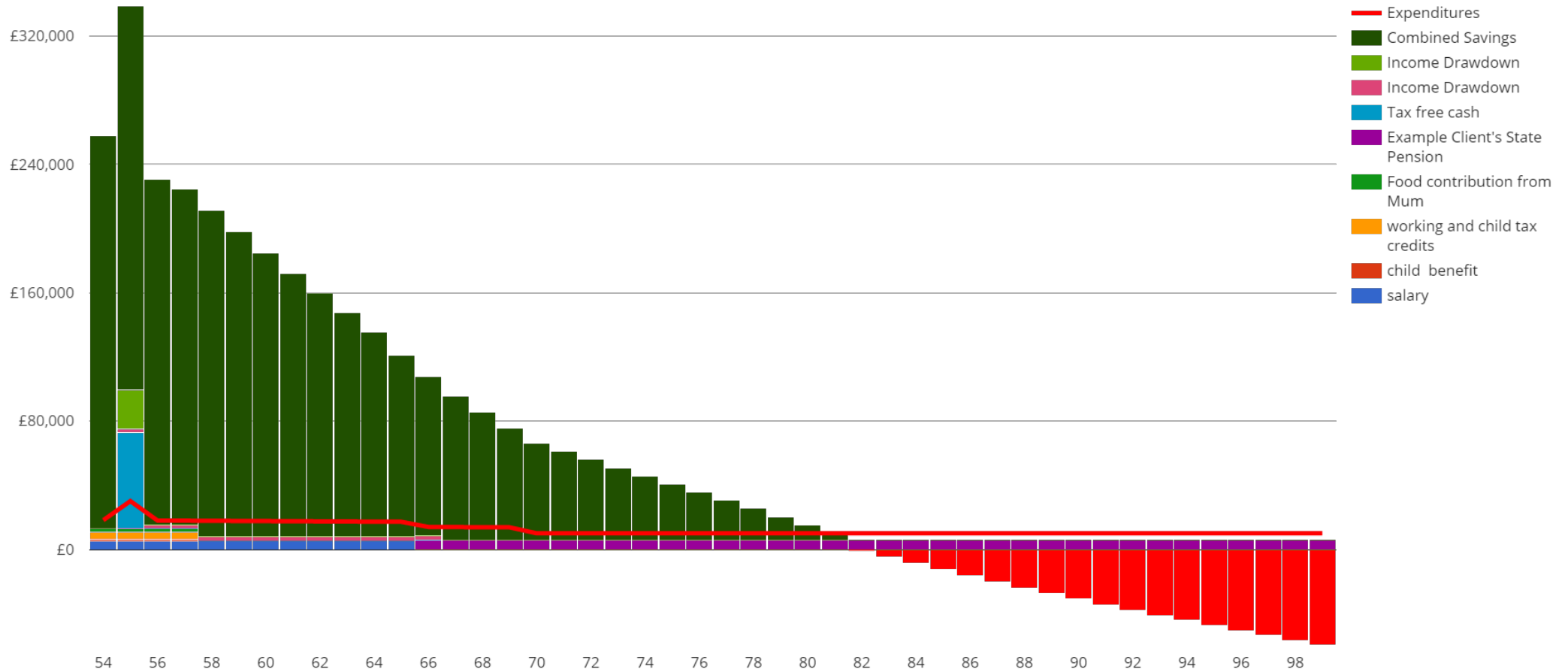
Savings Over Time (Transfer DB to SIPP take at age 55 2% growth)

(In today's terms)



Savings & Cash Flow (Transfer DB to SIPP take at age 55 2% growth)

(In today's terms)



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Year by year breakdown (Transfer DB to SIPP take at age 55 2% 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	£220,585
2017	56	£220,585	£12,985	£18,188	£0	£2,400	£-2,803	£214,329
2018	57	£214,329	£12,985	£18,089	£0	£2,400	£-2,704	£208,229
2019	58	£208,229	£5,437	£17,992	£0	£2,400	£-10,155	£194,845
2020	59	£194,845	£5,437	£17,897	£0	£2,400	£-10,060	£181,720
2021	60	£181,720	£5,437	£17,804	£0	£2,400	£-9,966	£168,847
2022	61	£168,847	£5,437	£17,712	£0	£2,400	£-9,875	£156,222
2023	62	£156,222	£5,437	£17,623	£0	£2,400	£-9,786	£143,838
2024	63	£143,838	£5,437	£17,535	£0	£2,400	£-9,698	£131,690
2025	64	£131,690	£5,437	£17,449	£0	£2,400	£-9,612	£118,097
2026	65	£118,097	£5,437	£17,365	£0	£2,400	£-9,528	£103,788
2027	66	£103,788	£6,032	£14,138	£0	£2,400	£-5,706	£94,255
2028	67	£94,255	£6,032	£14,058	£0	£0	£-8,026	£84,223
2029	68	£84,223	£6,032	£13,978	£0	£0	£-7,946	£74,290
2030	69	£74,290	£6,032	£13,901	£0	£0	£-7,869	£64,454
2031	70	£64,454	£6,032	£10,093	£0	£0	£-4,061	£59,378

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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	£59,378	£6,032	£10,093	£0	£0	£-4,061	£54,301
2033	72	£54,301	£6,032	£10,093	£0	£0	£-4,061	£49,225
2034	73	£49,225	£6,032	£10,093	£0	£0	£-4,061	£44,148
2035	74	£44,148	£6,032	£10,093	£0	£0	£-4,061	£39,072
2036	75	£39,072	£6,032	£10,093	£0	£0	£-4,061	£33,995
2037	76	£33,995	£6,032	£10,093	£0	£0	£-4,061	£28,919
2038	77	£28,919	£6,032	£10,093	£0	£0	£-4,061	£23,842
2039	78	£23,842	£6,032	£10,093	£0	£0	£-4,061	£18,766
2040	79	£18,766	£6,032	£10,093	£0	£0	£-4,061	£13,689
2041	80	£13,689	£6,032	£10,093	£0	£0	£-4,061	£8,613
2042	81	£8,613	£6,032	£10,093	£0	£0	£-4,061	£3,536
2043	82	£3,536	£6,032	£10,093	£0	£0	£-4,061	£-1,232
2044	83	£-1,232	£6,032	£10,093	£0	£0	£-4,061	£-5,269
2045	84	£-5,269	£6,032	£10,093	£0	£0	£-4,061	£-9,225
2046	85	£-9,225	£6,032	£10,093	£0	£0	£-4,061	£-13,101
2047	86	£-13,101	£6,032	£10,093	£0	£0	£-4,061	£-16,900
2048	87	£-16,900	£6,032	£10,093	£0	£0	£-4,061	£-20,624

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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	£-20,624	£6,032	£10,093	£0	£0	£-4,061	£-24,272
2050	89	£-24,272	£6,032	£10,093	£0	£0	£-4,061	£-27,848
2051	90	£-27,848	£6,032	£10,093	£0	£0	£-4,061	£-31,352
2052	91	£-31,352	£6,032	£10,093	£0	£0	£-4,061	£-34,787
2053	92	£-34,787	£6,032	£10,093	£0	£0	£-4,061	£-38,152
2054	93	£-38,152	£6,032	£10,093	£0	£0	£-4,061	£-41,450
2055	94	£-41,450	£6,032	£10,093	£0	£0	£-4,061	£-44,682
2056	95	£-44,682	£6,032	£10,093	£0	£0	£-4,061	£-47,850
2057	96	£-47,850	£6,032	£10,093	£0	£0	£-4,061	£-50,954
2058	97	£-50,954	£6,032	£10,093	£0	£0	£-4,061	£-53,996
2059	98	£-53,996	£6,032	£10,093	£0	£0	£-4,061	£-56,978
2060	99	£-56,978	-	-	-	-	-	-