

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 4% 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 4% growth**

Assumed inflation rate:	2%
Total savings at start (age 55):	£245,000
Total savings at retirement (age 67):	£129,351
Total savings at end (age 99):	£-9,282
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	4%	2%

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Forecast: Transfer DB to SIPP take at age 55 4% 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 4% growth

## Incomes

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

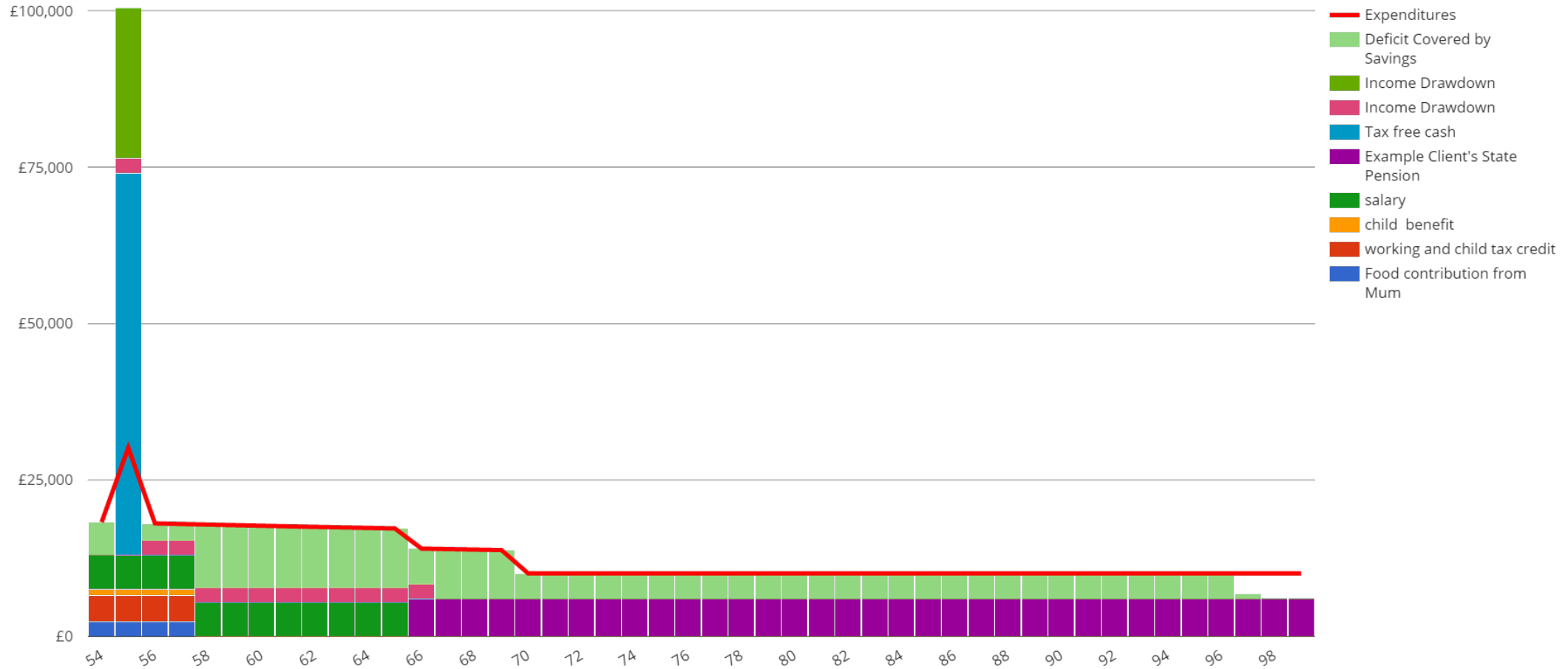
## Cash flow forecast for Example Client

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55	-	Purchase new Car	£12,000	-
66	100	Housing (post-retirement)	£333 per month	Assumed (2%)
66	100	Motoring (post-retirement)	£143 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%)

Cash Flow Forecast (Transfer DB to SIPP take at age 55 4% growth)

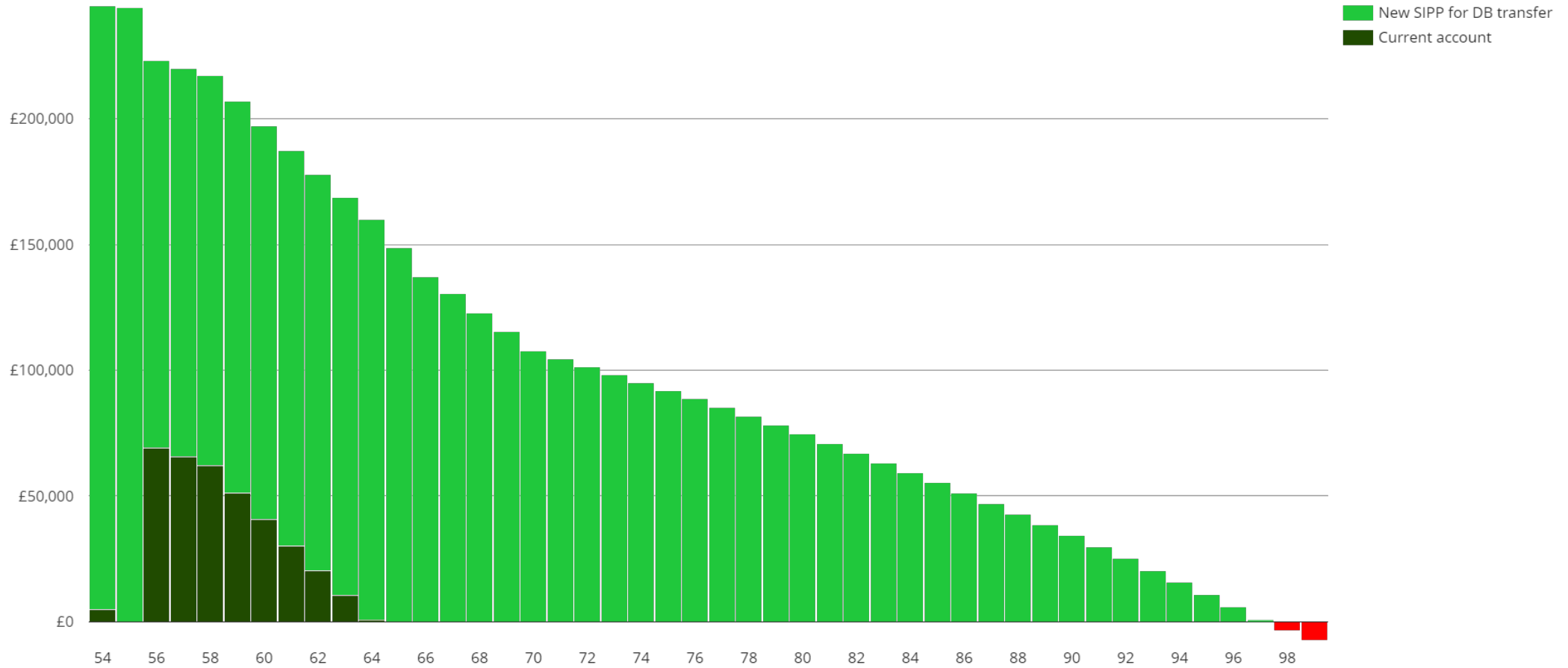
(In today's terms)



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### Savings Over Time (Transfer DB to SIPP take at age 55 4% growth)

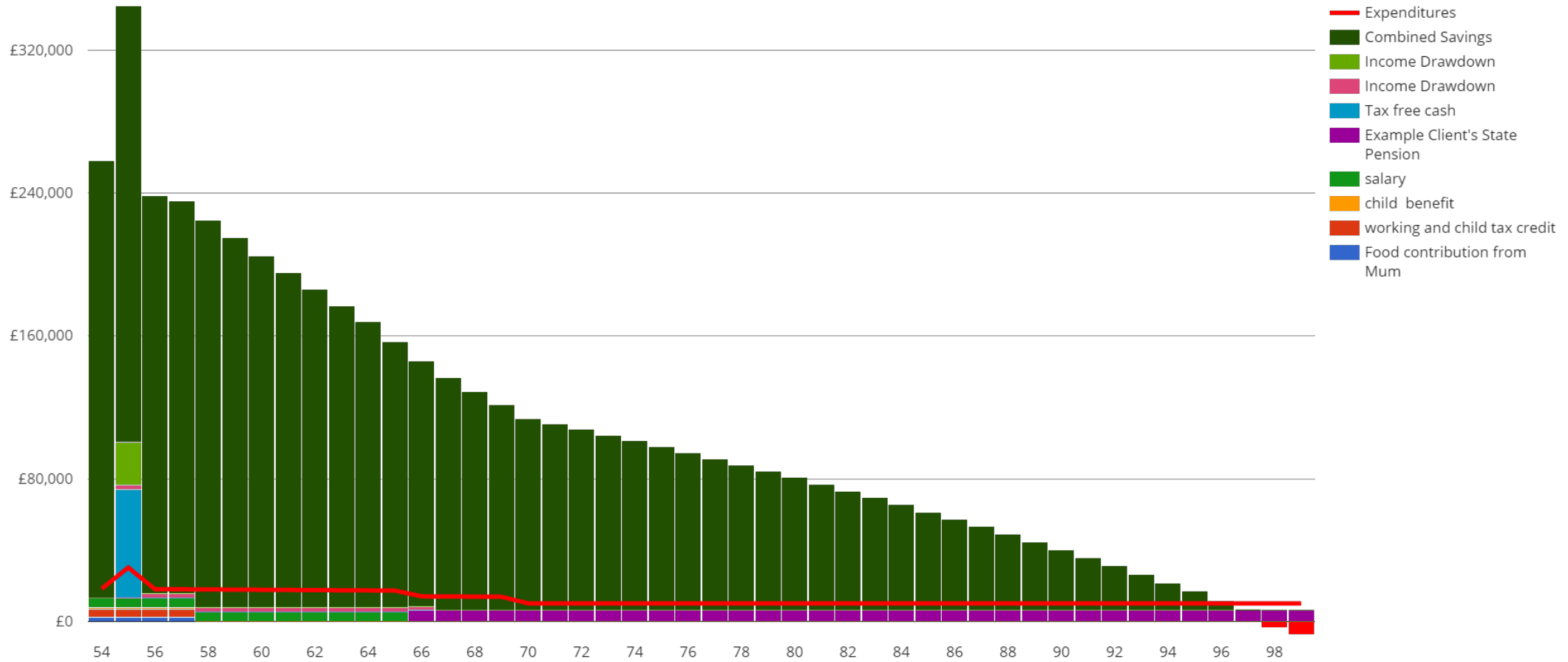
(In today's terms)





Savings & Cash Flow (Transfer DB to SIPP take at age 55 4% growth)

(In today's terms)



## Year by year breakdown (Transfer DB to SIPP take at age 55 4% 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	£223,537
2017	56	£223,537	£12,985	£18,188	£0	£2,400	£-2,803	£220,244
2018	57	£220,244	£12,985	£18,089	£0	£2,400	£-2,704	£217,119
2019	58	£217,119	£5,437	£17,992	£0	£2,400	£-10,155	£206,721
2020	59	£206,721	£5,437	£17,897	£0	£2,400	£-10,060	£196,593
2021	60	£196,593	£5,437	£17,804	£0	£2,400	£-9,966	£186,730
2022	61	£186,730	£5,437	£17,712	£0	£2,400	£-9,875	£177,126
2023	62	£177,126	£5,437	£17,623	£0	£2,400	£-9,786	£167,776
2024	63	£167,776	£5,437	£17,535	£0	£2,400	£-9,698	£158,674
2025	64	£158,674	£5,437	£17,449	£0	£2,400	£-9,612	£147,984
2026	65	£147,984	£5,437	£17,365	£0	£2,400	£-9,528	£136,348
2027	66	£136,348	£6,032	£14,138	£0	£2,400	£-5,706	£129,351
2028	67	£129,351	£6,032	£14,058	£0	£0	£-8,026	£121,705
2029	68	£121,705	£6,032	£13,978	£0	£0	£-7,946	£114,008
2030	69	£114,008	£6,032	£13,901	£0	£0	£-7,869	£106,255
2031	70	£106,255	£6,032	£10,093	£0	£0	£-4,061	£103,203

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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	£103,203	£6,032	£10,093	£0	£0	£-4,061	£100,089
2033	72	£100,089	£6,032	£10,093	£0	£0	£-4,061	£96,912
2034	73	£96,912	£6,032	£10,093	£0	£0	£-4,061	£93,673
2035	74	£93,673	£6,032	£10,093	£0	£0	£-4,061	£90,368
2036	75	£90,368	£6,032	£10,093	£0	£0	£-4,061	£86,997
2037	76	£86,997	£6,032	£10,093	£0	£0	£-4,061	£83,559
2038	77	£83,559	£6,032	£10,093	£0	£0	£-4,061	£80,052
2039	78	£80,052	£6,032	£10,093	£0	£0	£-4,061	£76,475
2040	79	£76,475	£6,032	£10,093	£0	£0	£-4,061	£72,827
2041	80	£72,827	£6,032	£10,093	£0	£0	£-4,061	£69,105
2042	81	£69,105	£6,032	£10,093	£0	£0	£-4,061	£65,309
2043	82	£65,309	£6,032	£10,093	£0	£0	£-4,061	£61,438
2044	83	£61,438	£6,032	£10,093	£0	£0	£-4,061	£57,488
2045	84	£57,488	£6,032	£10,093	£0	£0	£-4,061	£53,460
2046	85	£53,460	£6,032	£10,093	£0	£0	£-4,061	£49,351
2047	86	£49,351	£6,032	£10,093	£0	£0	£-4,061	£45,160
2048	87	£45,160	£6,032	£10,093	£0	£0	£-4,061	£40,885

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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	£40,885	£6,032	£10,093	£0	£0	£-4,061	£36,525
2050	89	£36,525	£6,032	£10,093	£0	£0	£-4,061	£32,078
2051	90	£32,078	£6,032	£10,093	£0	£0	£-4,061	£27,541
2052	91	£27,541	£6,032	£10,093	£0	£0	£-4,061	£22,914
2053	92	£22,914	£6,032	£10,093	£0	£0	£-4,061	£18,194
2054	93	£18,194	£6,032	£10,093	£0	£0	£-4,061	£13,380
2055	94	£13,380	£6,032	£10,093	£0	£0	£-4,061	£8,470
2056	95	£8,470	£6,032	£10,093	£0	£0	£-4,061	£3,461
2057	96	£3,461	£6,032	£10,093	£0	£0	£-4,061	£-1,293
2058	97	£-1,293	£6,032	£10,093	£0	£0	£-4,061	£-5,328
2059	98	£-5,328	£6,032	£10,093	£0	£0	£-4,061	£-9,282
2060	99	£-9,282	-	-	-	-	-	-