



# VISION WEST & WALES

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Independent Financial Planners

## Cash Flow Forecast

for

## Example Client

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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.

## Forecast: Keep DB and take at age 60

Assumed inflation rate:	2%
Total savings at start (age 54):	£5,000
Total savings at retirement (age 67):	£-8,783
Total savings at end (age 100):	£115,046
Surplus income to save, per year:	100%

## Savings/Investment Pots

Description	Starting Amount	Net Investment Return	Real Return Rate	Default Tax Rate
Current account	£5,000	0.5%	-1.5%	0%

## Forecast: Keep DB and take at age 60

### Incomes

Start Age	End Age	Description	Net Amount	Inflation Rate
54	66	Salary	£453 per month	Assumed (2%)
54	58	Working and Child Tax credits	£348 per month	Assumed (2%)
54	58	Food contribution from Mum	£200 per month	Assumed (2%)
54	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%)

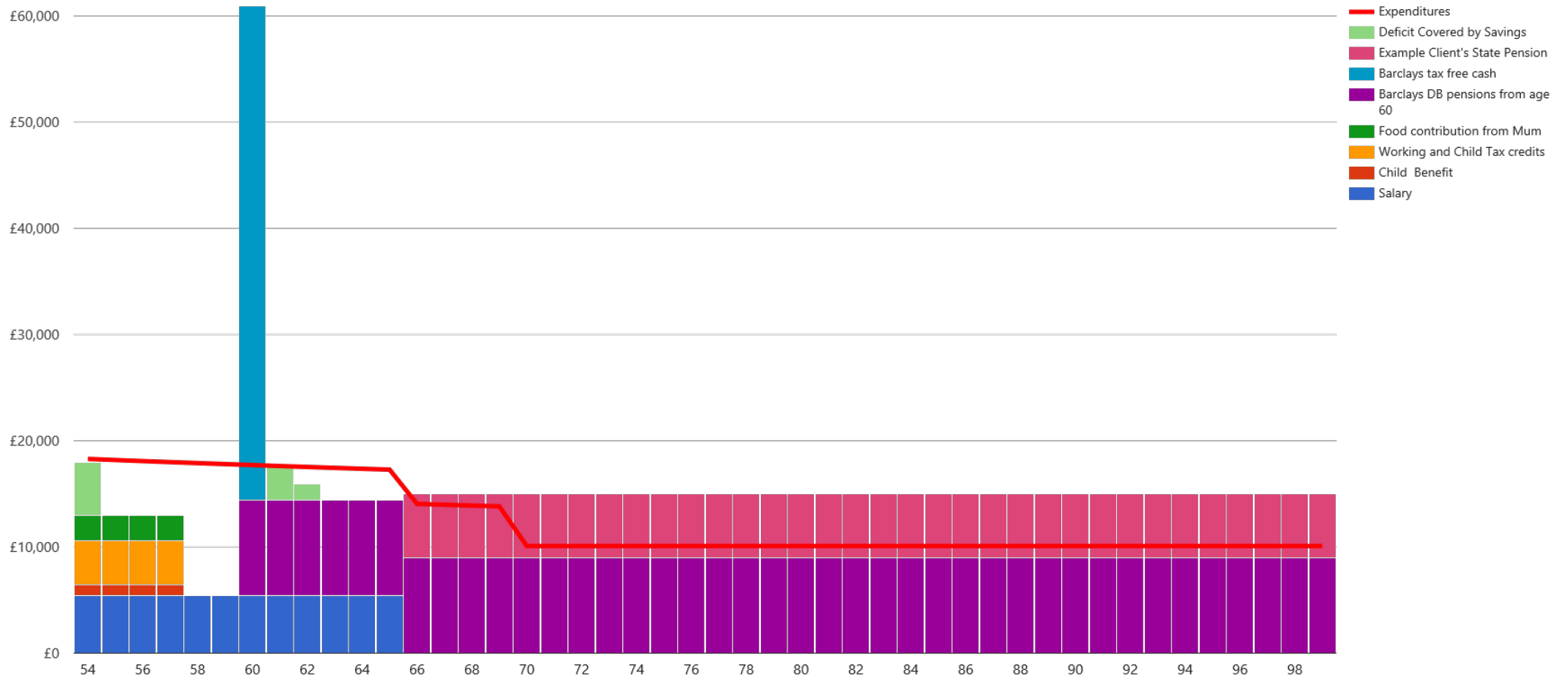
### Expenditures

Starting Age	Ending Age	Description	Net Amount	Inflation Rate
54	70	Mortgage/Rent (pre-retirement)	£421 per month	Level (0%)
54	66	Misc. expenses (pre-retirement)	£100 per month	Assumed (2%)
54	66	Personal expenses (pre-retirement)	£440 per month	Assumed (2%)
54	66	Professional expenses (pre-retirement)	£75 per month	Assumed (2%)

54	66	Motoring (pre-retirement)	£143 per month	Assumed (2%)
54	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%)

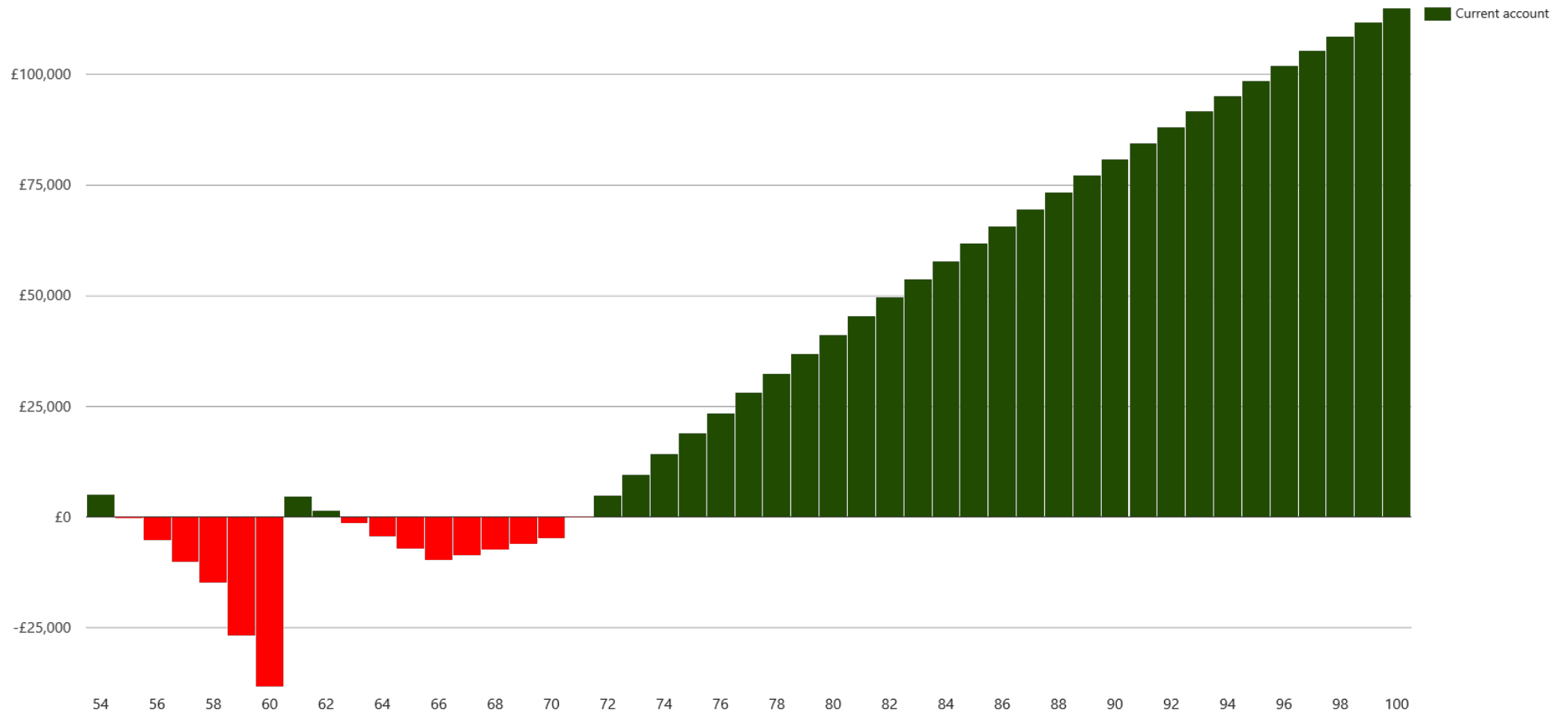
Cash Flow Forecast (Keep DB and take at age 60)

(In today's terms)



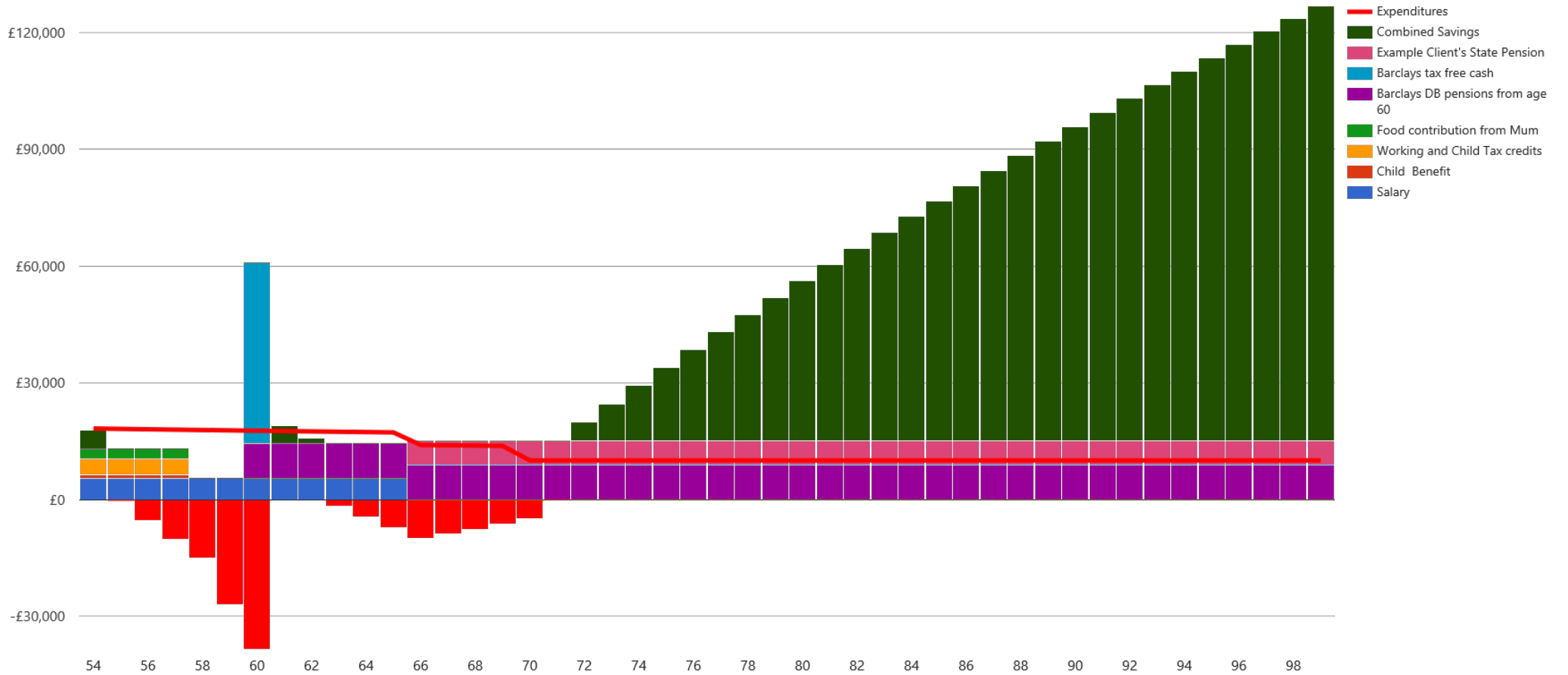
Savings Over Time (Keep DB and take at age 60)

(In today's terms)



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	Net Withdrawals	Income Surplus/Deficit	Savings at Year End
2016	54	£5,000	£12,985	£18,289	£0	£0	£-5,304	£-298
2017	55	£-298	£12,985	£18,188	£0	£0	£-5,203	£-5,390
2018	56	£-5,390	£12,985	£18,089	£0	£0	£-5,104	£-10,284
2019	57	£-10,284	£12,985	£17,992	£0	£0	£-5,007	£-14,985
2020	58	£-14,985	£5,437	£17,897	£0	£0	£-12,460	£-26,896
2021	59	£-26,896	£5,437	£17,804	£0	£0	£-12,366	£-38,477
2022	60	£-38,477	£60,937	£17,712	£0	£0	£43,225	£4,677
2023	61	£4,677	£14,437	£17,623	£0	£0	£-3,186	£1,469
2024	62	£1,469	£14,437	£17,535	£0	£0	£-3,098	£-1,596
2025	63	£-1,596	£14,437	£17,449	£0	£0	£-3,012	£-4,516
2026	64	£-4,516	£14,437	£17,365	£0	£0	£-2,928	£-7,295
2027	65	£-7,295	£14,437	£17,282	£0	£0	£-2,845	£-9,937
2028	66	£-9,937	£15,032	£14,058	£0	£0	£974	£-8,783
2029	67	£-8,783	£15,032	£13,978	£0	£0	£1,054	£-7,575
2030	68	£-7,575	£15,032	£13,901	£0	£0	£1,131	£-6,315
2031	69	£-6,315	£15,032	£13,824	£0	£0	£1,208	£-5,005



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Year	Age	Savings at Year Start	Total Income	Total Expenditure	Total Contributions	Net Withdrawals	Income Surplus/Deficit	Savings at Year End
2032	70	£-5,005	£15,032	£10,093	£0	£0	£4,939	£-65
2033	71	£-65	£15,032	£10,093	£0	£0	£4,939	£4,801
2034	72	£4,801	£15,032	£10,093	£0	£0	£4,939	£9,593
2035	73	£9,593	£15,032	£10,093	£0	£0	£4,939	£14,314
2036	74	£14,314	£15,032	£10,093	£0	£0	£4,939	£18,964
2037	75	£18,964	£15,032	£10,093	£0	£0	£4,939	£23,545
2038	76	£23,545	£15,032	£10,093	£0	£0	£4,939	£28,056
2039	77	£28,056	£15,032	£10,093	£0	£0	£4,939	£32,500
2040	78	£32,500	£15,032	£10,093	£0	£0	£4,939	£36,877
2041	79	£36,877	£15,032	£10,093	£0	£0	£4,939	£41,189
2042	80	£41,189	£15,032	£10,093	£0	£0	£4,939	£45,436
2043	81	£45,436	£15,032	£10,093	£0	£0	£4,939	£49,619
2044	82	£49,619	£15,032	£10,093	£0	£0	£4,939	£53,739
2045	83	£53,739	£15,032	£10,093	£0	£0	£4,939	£57,798
2046	84	£57,798	£15,032	£10,093	£0	£0	£4,939	£61,796
2047	85	£61,796	£15,032	£10,093	£0	£0	£4,939	£65,733
2048	86	£65,733	£15,032	£10,093	£0	£0	£4,939	£69,612



Year	Age	Savings at Year Start	Total Income	Total Expenditure	Total Contributions	Net Withdrawals	Income Surplus/Deficit	Savings at Year End
2049	87	£69,612	£15,032	£10,093	£0	£0	£4,939	£73,433
2050	88	£73,433	£15,032	£10,093	£0	£0	£4,939	£77,196
2051	89	£77,196	£15,032	£10,093	£0	£0	£4,939	£80,903
2052	90	£80,903	£15,032	£10,093	£0	£0	£4,939	£84,554
2053	91	£84,554	£15,032	£10,093	£0	£0	£4,939	£88,150
2054	92	£88,150	£15,032	£10,093	£0	£0	£4,939	£91,693
2055	93	£91,693	£15,032	£10,093	£0	£0	£4,939	£95,182
2056	94	£95,182	£15,032	£10,093	£0	£0	£4,939	£98,619
2057	95	£98,619	£15,032	£10,093	£0	£0	£4,939	£102,004
2058	96	£102,004	£15,032	£10,093	£0	£0	£4,939	£105,339
2059	97	£105,339	£15,032	£10,093	£0	£0	£4,939	£108,624
2060	98	£108,624	£15,032	£10,093	£0	£0	£4,939	£111,859
2061	99	£111,859	£15,032	£10,093	£0	£0	£4,939	£115,046
2062	100	£115,046	-	-	-	-	-	-

