



BREWIN
DOLPHIN

Rehearsing the future

Personal cashflow modelling


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A man with a beard and a grey patterned shirt is holding a white card in front of his face. The card has the text 'Do I have enough and will I always have enough?' written on it in a purple serif font. The background is a blurred indoor setting.

*‘Do I have enough and will
I always have enough?’*

Our aim is to help you work out:

- what your dream life looks like;
- how much that dream life costs;
- when you can live that dream life, and
- ultimately, if that dream life is already within your grasp.
If not, the strategy needed to get you there.

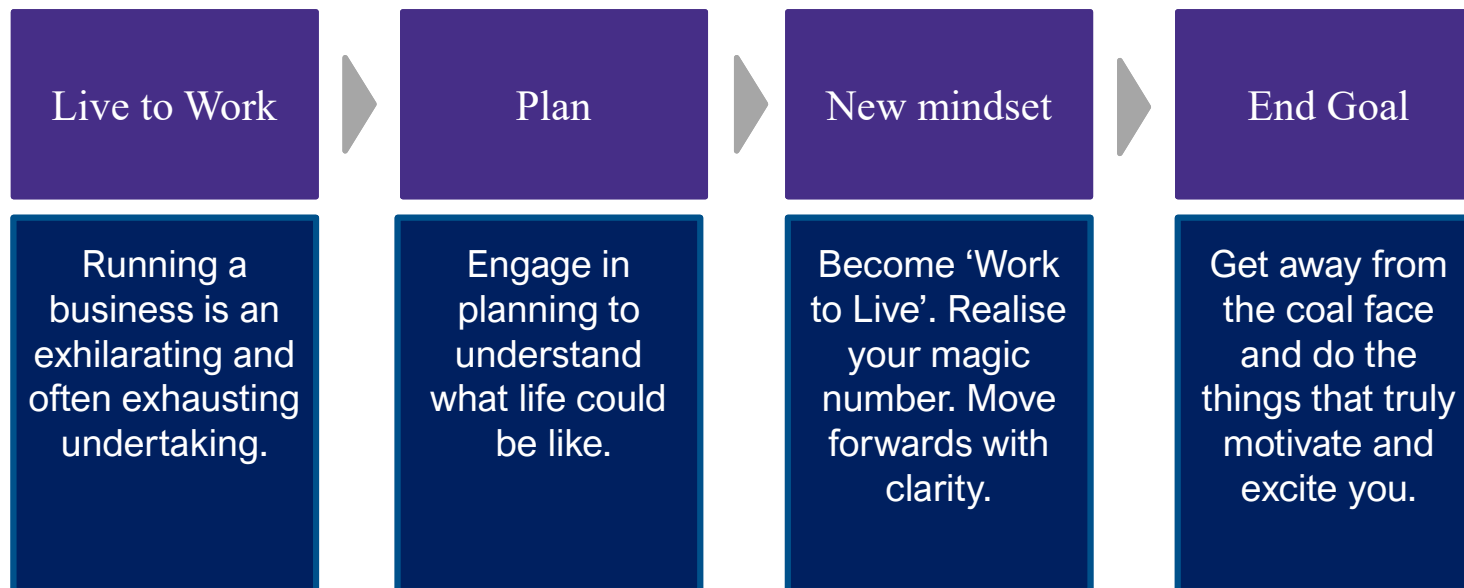
The key benefits of using cash-flow

Collaboration

Clarity

Helps avoid inertia

The journey...



What do we want to achieve?



Clarity
on your financial future



Magic Number
How much is enough?



What matters most?



Agree and Act
on the best way forwards



An example

Current Position



56

19

18



£660,000



Cash £124,600

Pension £533,325



£30,000
spend p.a.

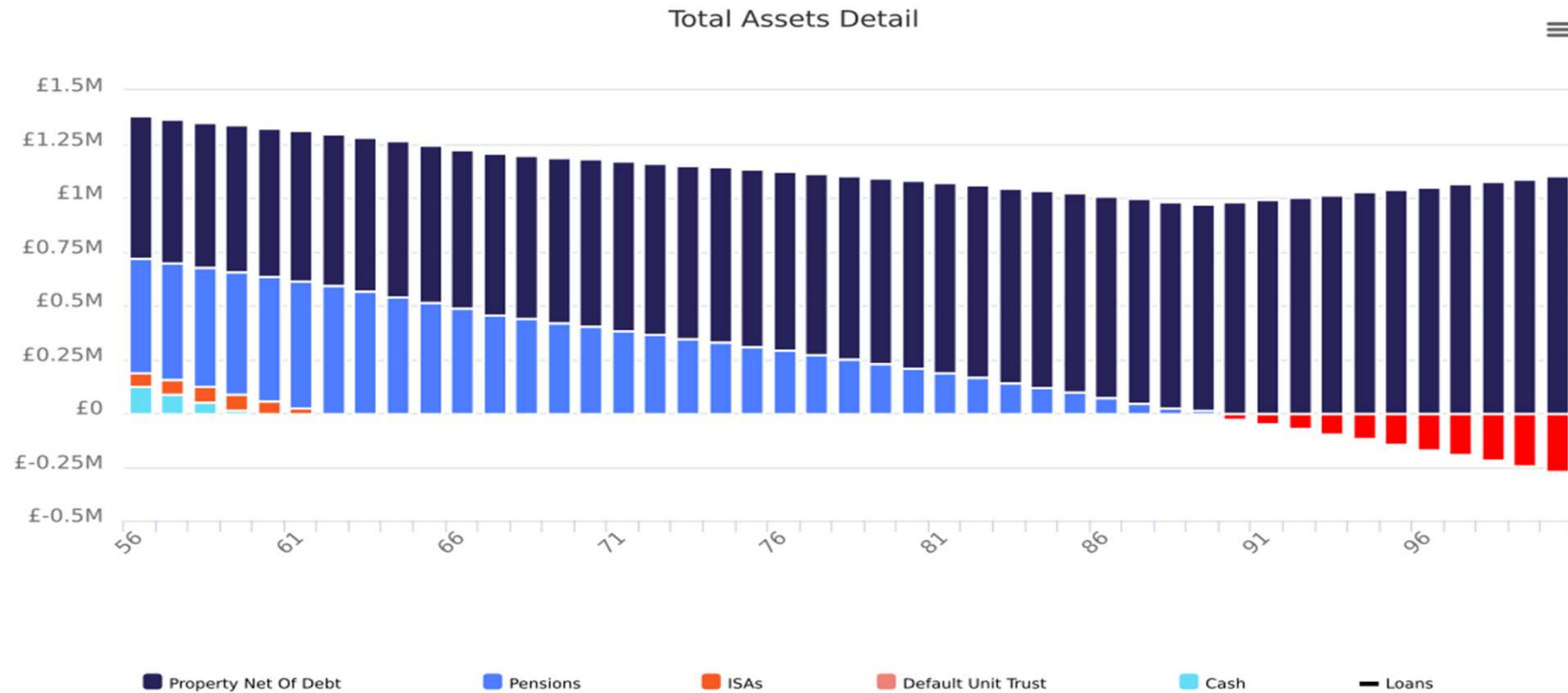


£3,600 salary – cease work 2022

£7,057 State Pension (67)

£7,241 Defined Benefit pension (age 60)

Total Assets Detail

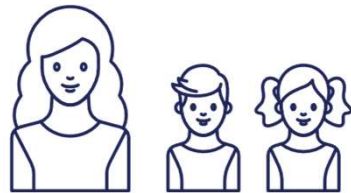


The value of investments, and any income from them, can fall and you may get back less than you invested. Information is provided only as an example and is not a recommendation to pursue a particular strategy.



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Baseline / Current Position



45

19

18



£660,000



Cash £110,000

Pension £533,325

Begin contributions of £3,600pa



£30,000
spend p.a.

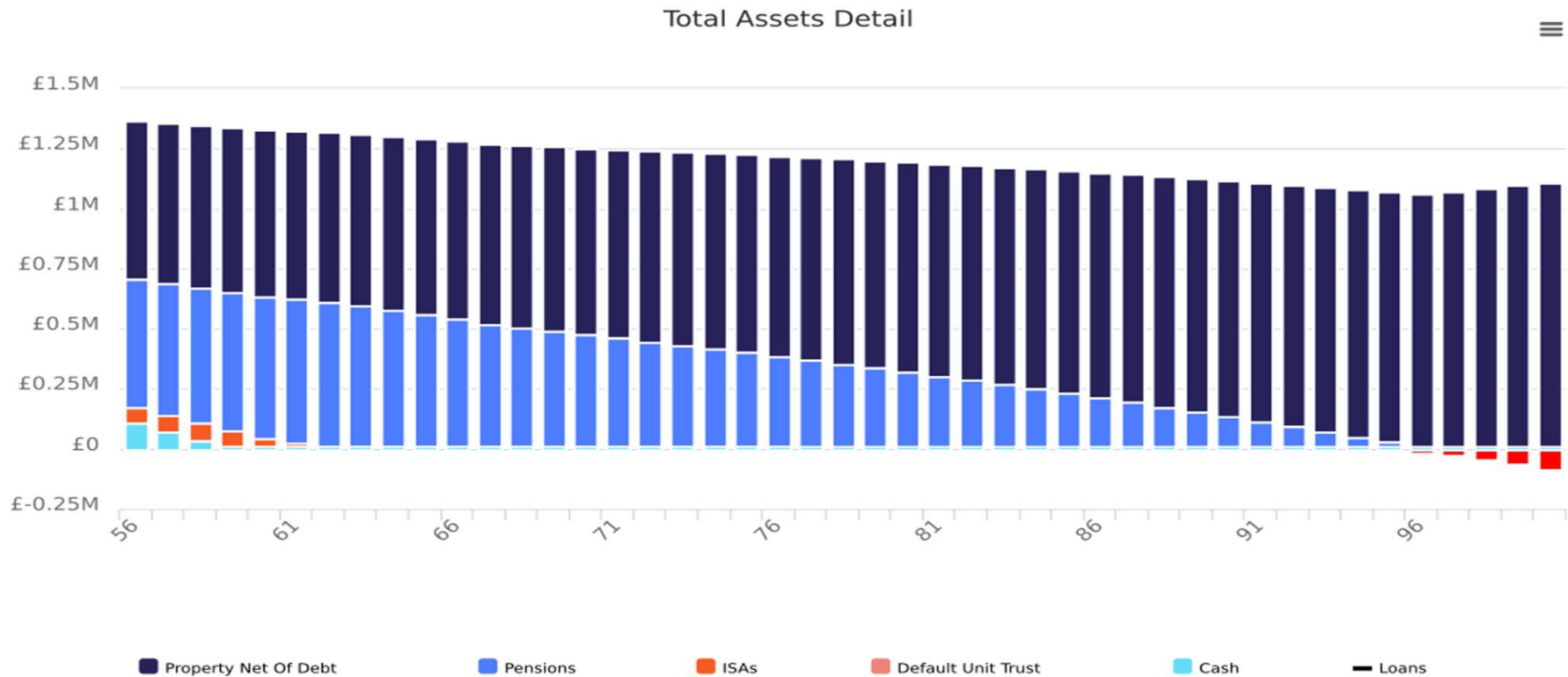


£3,600 salary – **work to age 65**

£9,110 State Pension (67)

£7,241 Defined Benefit pension (age 60)

Total Assets Detail

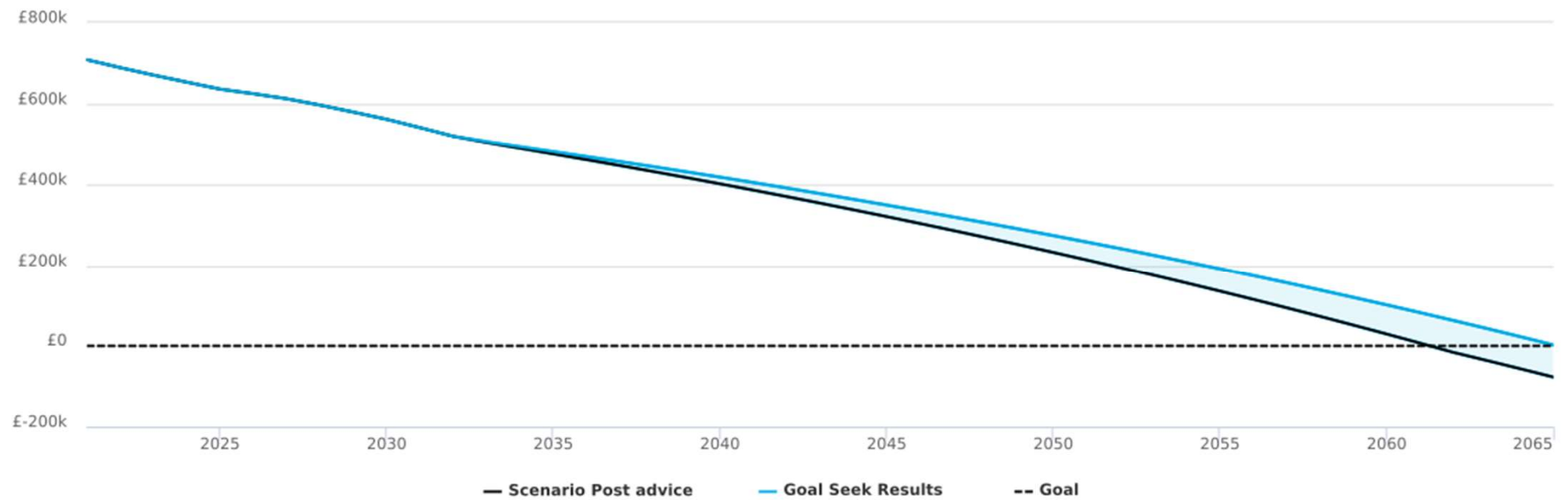


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Optimisation –Expenditure Post Retirement



Baseline / Current Position



45

19

18



£660,000



Cash £110,000

Pension £533,325

Begin contributions of £3,600pa



£30,000 spend p.a

**Reduce to £28,200 from
age 67**

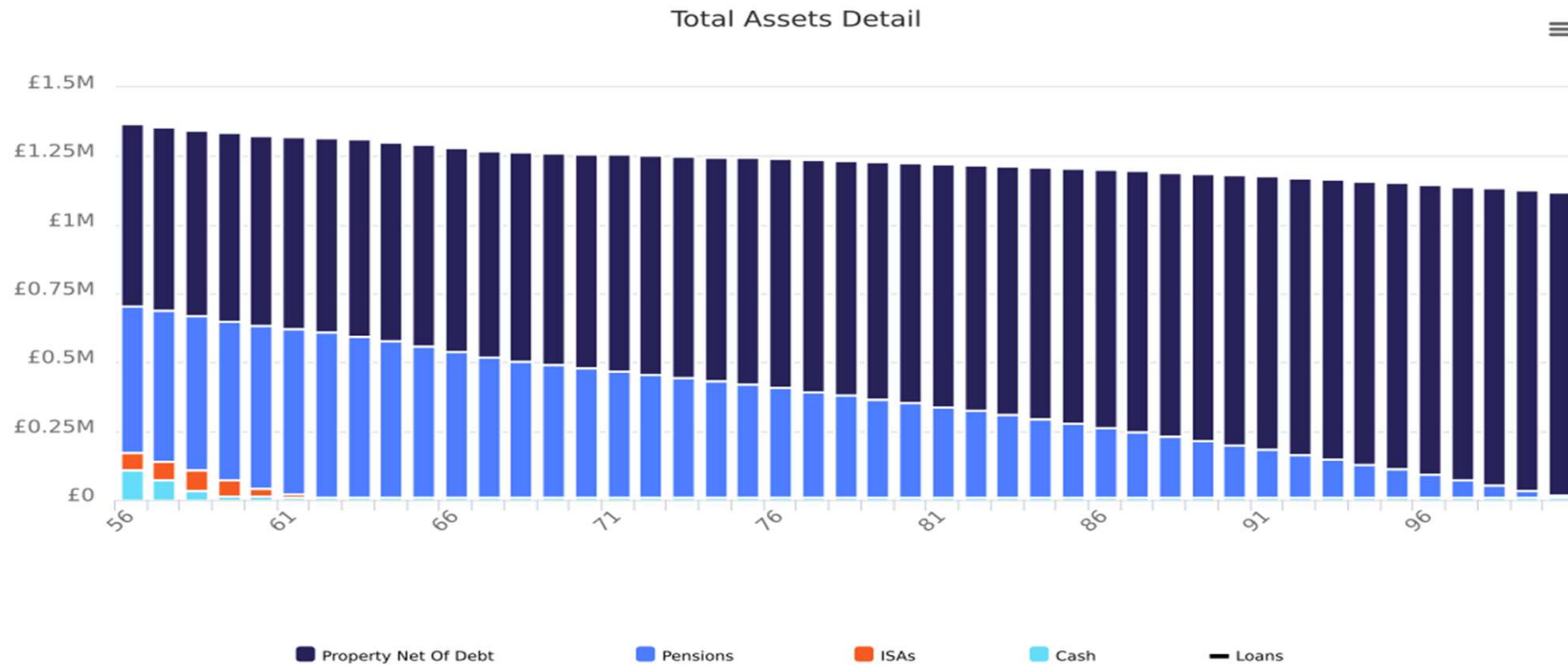


£3,600 salary – **work to age 65**

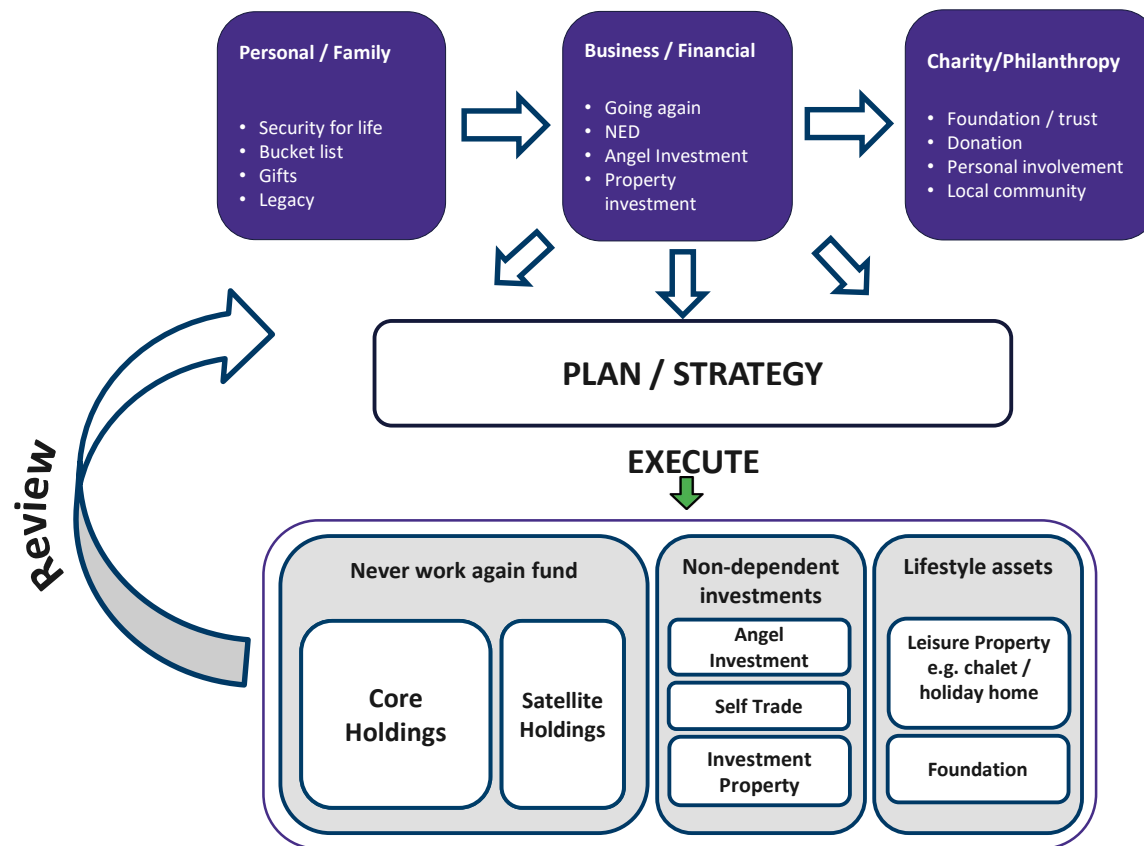
£9,110 State Pension (67)

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Total Assets Detail



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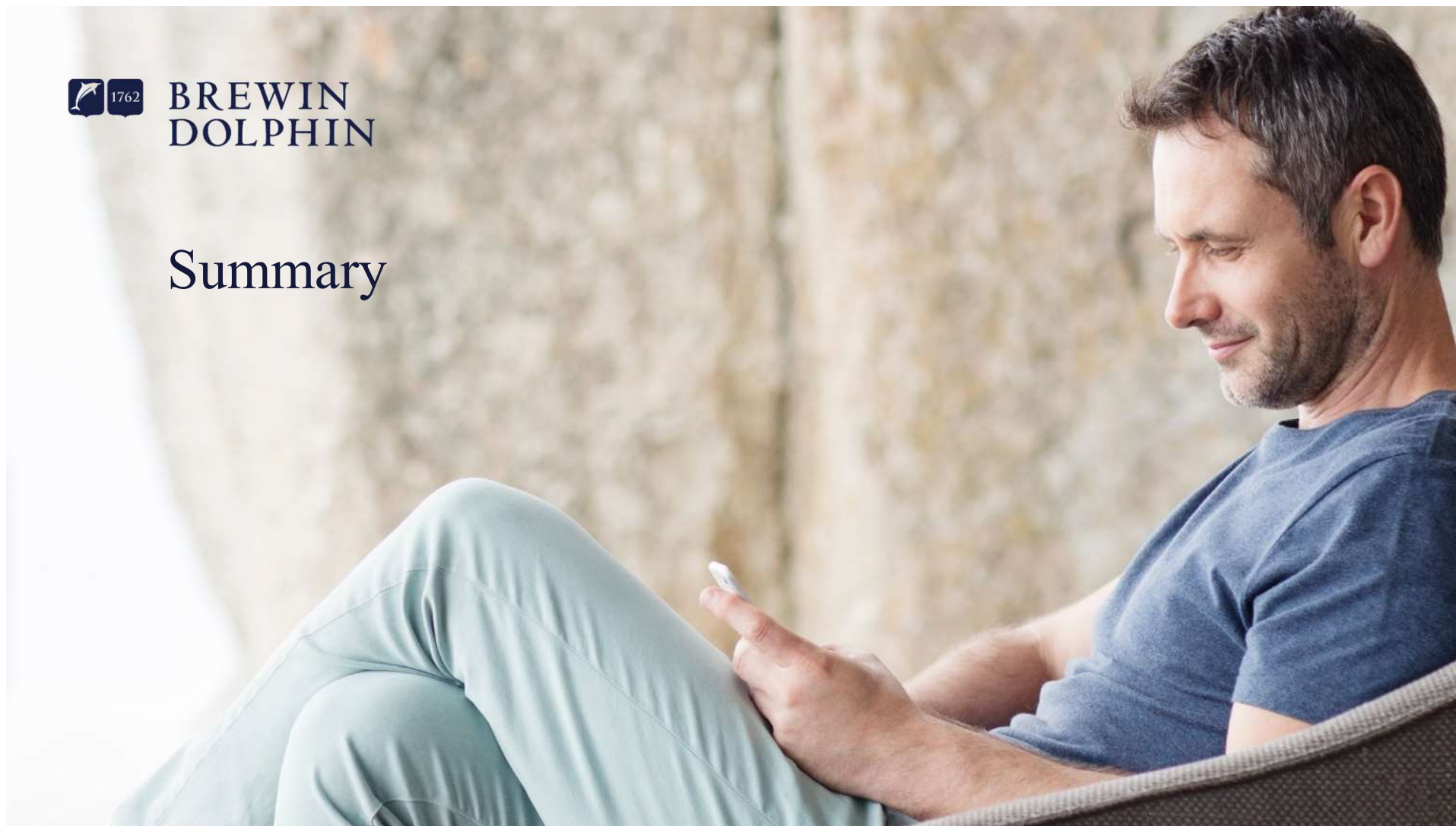


No investment is suitable in all cases and if you have any doubts as to an investment's suitability then you should contact us.



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Summary



Risk Warnings

The value of investments, and any income from them, can fall and you may get back less than you invested.

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