



Financial Plan for

## **Business Woman**

This report summarises your financial picture as discussed with your adviser, together with a view of how your finances could change over time.

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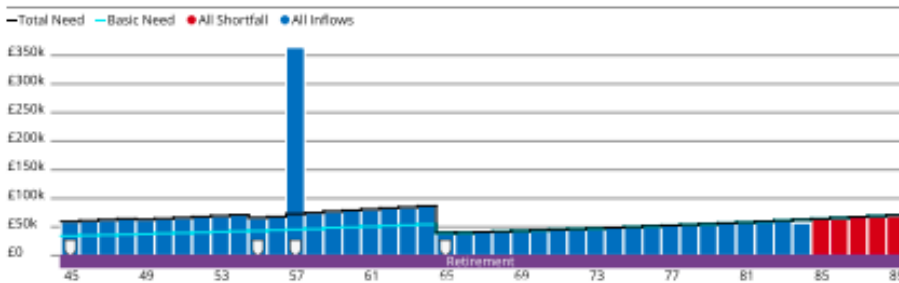
# Financial Summary

The Financial Summary report provides you with an overview of your plan assumptions and key projections, including Cash Flow, Net Worth, and Asset Allocation. In addition, it provides Insights into achieving your goals. It indicates the state of your current financial health.

**Business Woman**  
Current Age: **45**  
Retirement Age: **65**

**Net Worth**  
**£480,000**  
**Assets: £480,000**  
**Debts: £0**

## Cash Flow



**Assumptions**  
Inflation Rate: 2.5 %  
Cash Growth: 3.0 %  
Investment Growth: 6.0 %  
Income Growth: 3.0 %  
Property Growth: 2.5 %

## Insights

### Annual Savings Need

Save an additional **£3,320** annually until retirement to meet your goal.

### Investment Returns

A **4.52 %** return is needed annually to prevent shortfall.

### Retirement Spending

You can afford to spend **£19,697** annually in retirement with your current plan.

### Lump Sum Savings

A lump sum of **£159,766** would be needed at retirement to prevent shortfall.

## Asset Summary

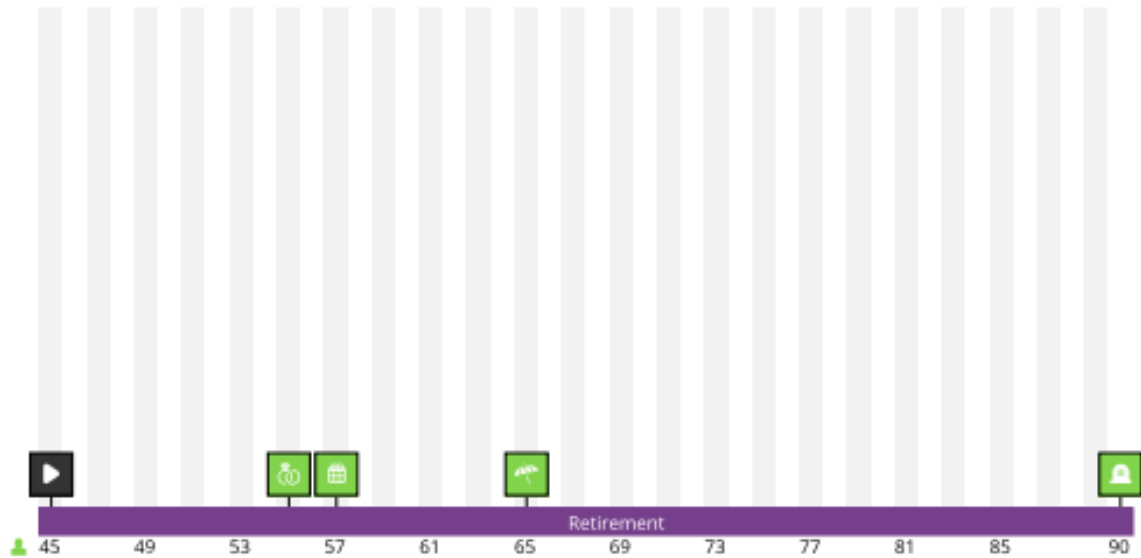


Savings	8%
Investments	34%
Pensions	15%
Non-Liquid	42%

## Events & Goals

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The Events and Goals report lists significant dates in your life. These may include events such as, the start of retirement, an anniversary trip, as well as the start year of your plan and projected mortality. These events guide the projections within your plan.



2020

	<b>Start</b>	2020
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2030

	<b>Wedding</b>	Age : 55
	 Business	

2032

	<b>Inheritance</b>	Age : 57
	 Business	

2040

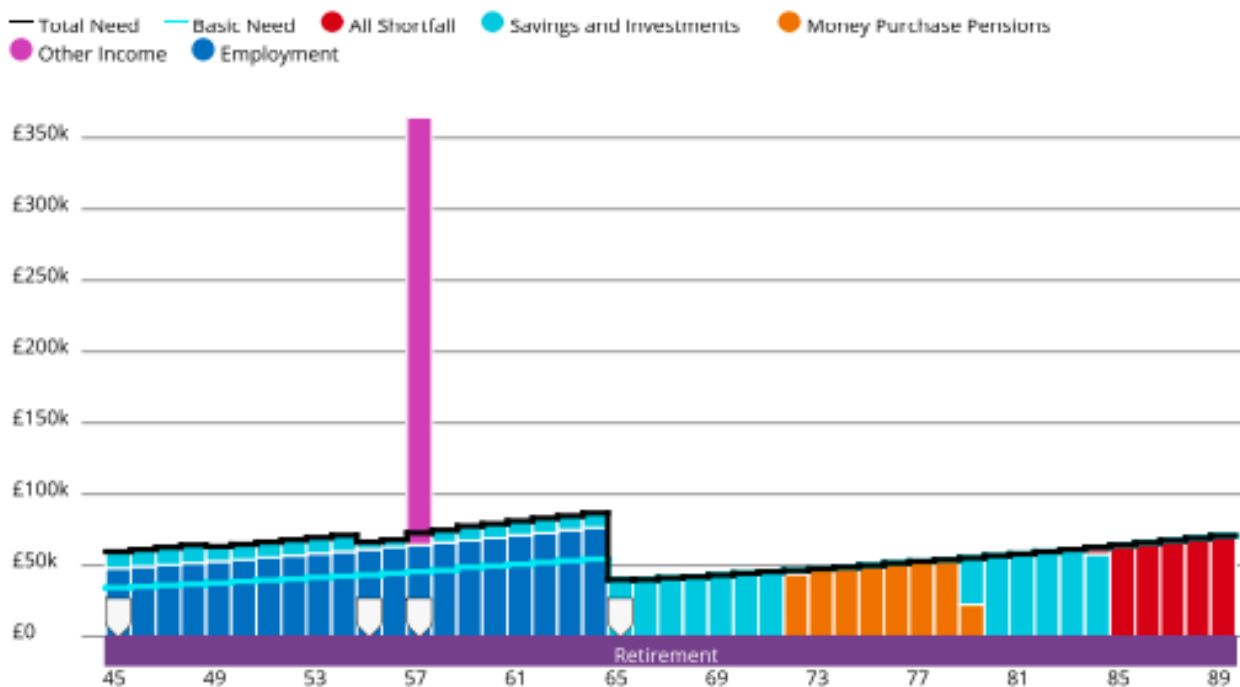
	<b>Retirement</b>	Age : 65
	 Business	

## Cash Flow Detailed Analysis

The Cash Flow report projects your cash flow throughout your plan. Incomes and expenses are organized by category and summarized as Total Incomes and Total Expenses. This report indicates your ability to meet your goals and expenses given your level of income and resources.

### What does this chart mean?

A red bar indicates there could be a shortfall in that plan year, all other colours illustrate sources of income that could be used to meet goals and spending needs in that plan year.



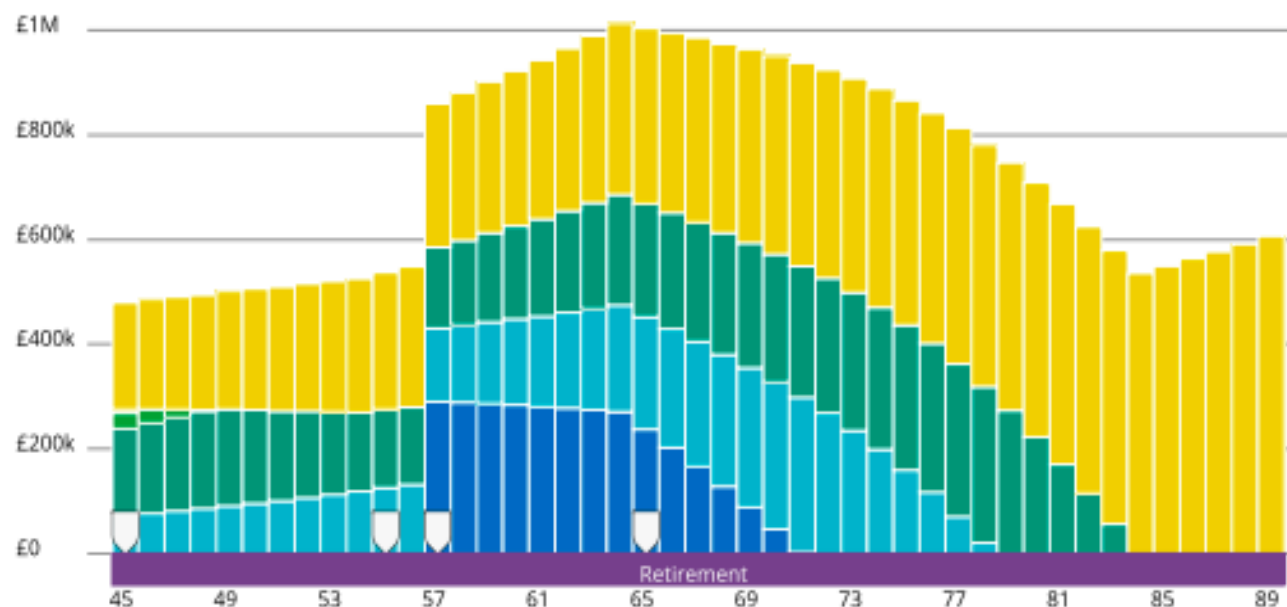
**Basic need:** Is represented by the light blue line running through each bar. It is the total of those expenses considered as basic living expenses plus income taxes.

**Total need:** Is represented by the black line running through each bar. It is the total of all basic living expenses, plus income taxes along with contributions to savings and pensions. It will also include any expenses considered as leisure, luxury or milestone.

## Assets (Detailed)

The Assets (Detailed) report projects the value of your assets over your lifetime. This includes, Savings, Investments, Pensions and Property. The value is based upon the growth rate assigned to each account or property.

● Business's Cash ● Personal Pension ● ISA ● Personal Savings ● Business Account ● Main Residence



# Expenses

The Expenses graph projects your Taxes, Basic expenses and Other expenses (saving strategies) over your lifetime. These expenses can also be viewed in the Cash Flow report.

