

Financial Plan for

## John and Jane Smith

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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### Prepared:

11/07/2020

### Client File Version:

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**Presented by: James Mackay**

Adviser

Frazer James

Square Works

Bristol, BS8 1HB

**Tel:** 07795526497

**Email:** james@frazerjames.co.uk

# 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.

## John Smith

Current Age: **56**

Retirement Age: **58**

## Jane Smith

Current Age: **56**

Retirement Age: **58**

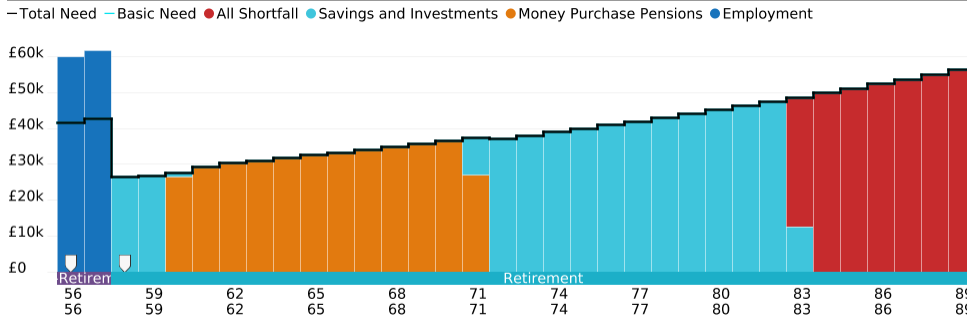
## Net Worth

**£620,000**

**Assets:** £620,000

**Debts:** £0

## Cash Flow, Detailed



## 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 **£35,352** annually until retirement to meet your goal.

### Retirement Spending

You can afford to spend **£21,680** annually in retirement with your current plan.

### Life Needs

If John passed away today, an additional **£160,156** in life insurance cover would be needed to maintain Jane's lifestyle.

### Investment Returns

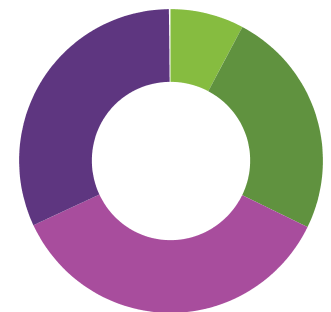
A **6.57 %** return is needed annually to prevent shortfall.

### Lump Sum Savings

A lump sum of **£83,984** would be needed at retirement to prevent shortfall.

If Jane passed away today, an additional **£81,641** in life insurance cover would be needed to maintain John's lifestyle.

## Asset Summary



<span style="color: green;">●</span> Savings	8%
<span style="color: green;">●</span> Investments	24%
<span style="color: purple;">●</span> Pensions	36%
<span style="color: purple;">●</span> Non-Liquid	32%

# Retirement Summary

The Retirement Summary report lists the assumptions of your retirement goal including, goal amount, current age, retirement age and mortality. It projects retirement cash flow by income type and identifies any projected shortfalls. It identifies whether or not you are on track to meet your stated goal and details additional possible spending or required saving.

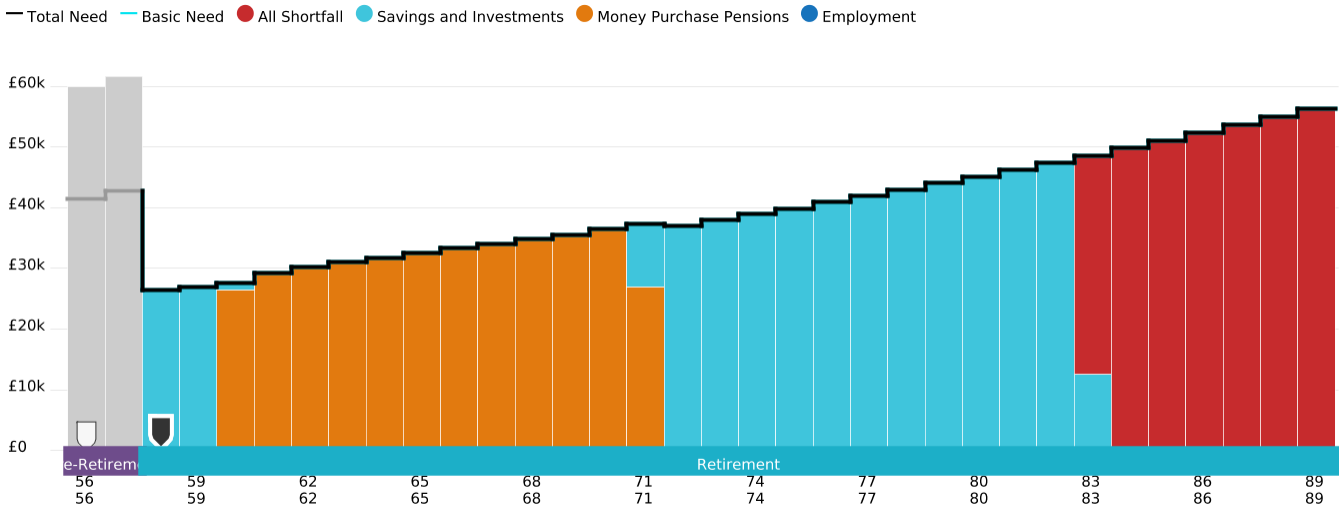
## John Smith

Current Age: **56**  
 Retirement Age: **58 (2022)**  
 Mortality Age: **90 (2054)**

## Jane Smith

Current Age: **56**  
 Retirement Age: **58 (2022)**  
 Mortality Age: **90 (2054)**

## Cash Flow



## My Goals

Start Event

End Event

You have no goals in your retirement.

## Retirement Coverage



Our projections show that you will not meet your planned expenses in **7** of **32** retirement years.

- Expenses are not funded in **7 years**
- Expenses are funded in **25 years**

**You will have shortfall in 7 of 32 retirement years.**

You can prevent the shortfalls with an additional lump sum of **£83,984** in 2022.

Or, you can save an additional **£35,352** per year.

# Disclaimer

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These results are based on a number of assumptions regarding the client and investment returns, and are, therefore, subject to a number of risks and uncertainties that could cause actual results to differ materially from the assumptions. This represents only one of many possible outcomes. Past performance of investments is no guarantee of future results. Nothing contained herein should be construed as an offer to sell or as an offer to buy securities. Copyright © 2007-2020 Voyant, Inc.

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