

20 MARCH 2025

Mr Example & Mrs Example

Cashflow Forecast

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Introduction

The following report contains a lifetime cashflow forecast. This analyses your incomes, expenses, savings and investments 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" (sometimes referred to as real terms), which means they have been adjusted to take into account the assumed rate of inflation.

Overview

Forecasts included:

- Retirement Forecast

A forecast in this context is an alternative cashflow model and can be used to see how different financial decisions can affect you in the future.

Forecast	Retirement Forecast	
Assumptions	Start Date	30th Jun 2022
	Assumed CPI rate	2.5%
	Assumed RPI rate	3%
	Average earnings increase	2.5%
	Surplus income to save, per year	100%
	Savings at start (age 56)	£1,505,000
	Savings at Mr Example retirement (age 62)	£1,586,958
Mr Example	Savings at end (age 100)	£-581,412
	Country of residence	England
	LTA used before forecast start	0%
	MPAA triggered before forecast start	No

Savings & Investments

Description	Type	Initial amount	Growth
Current account	Cash	£0	0.5%
Stocks and Shares ISA (Mr Example)	ISA	£180,000	Mixed Benchmark: Cautious (0-35%) (1990-2023)
Cash	Cash	£180,000	0.8%
Premium Bonds	Cash	£50,000	2%
Stocks And Shares ISA (Mrs Example)	ISA	£95,000	Mixed Benchmark: Cautious (0-35%) (1990-2023)

Defined Contribution (DC) Pensions

Description	Initial amount	Growth
SIPP (Mr Example)	£750,000	Mixed Benchmark: Cautious (0-35%) (1990-2023)
SIPP (Mrs Example)	£250,000	Mixed Benchmark: Cautious (0-35%) (1990-2023)

State Pensions

Amount	Start
£221	67
£221	67

Incomes

Description	Amount	Start & End	Escalation	Adjusted
Salary	£14,000 monthly	56 -> 61	Increase with CPI (2.5%)	Yes
Lehman Final Salary pension	£7,000 yearly	65 -> 99	Increase with CPI (2.5%)	Yes
Preceeds From Downsizing	£500,000 oneoff	75	Don't increase with inflation	Yes

Expenses

Description	Priority	Amount	Start & End	Escalation	Adjusted
Total professional expenses	Discretionary	£750 monthly	56 -> 100	Increase with CPI (2.5%)	Yes
Total personal expenses	Essential	£1,800 monthly	56 -> 100	Increase with CPI (2.5%)	Yes
Total motoring expenses	Essential	£750 monthly	56 -> 100	Increase with CPI (2.5%)	Yes
Total housing expenses	Essential	£1,000 monthly	56 -> 100	Increase with CPI (2.5%)	Yes
Mortgage	Essential	£1,700 monthly	56 -> 62	Increase with CPI (2.5%)	Yes
Finance / Hire Purchase	Essential	£500 monthly	56 -> 100	Increase with CPI (2.5%)	Yes

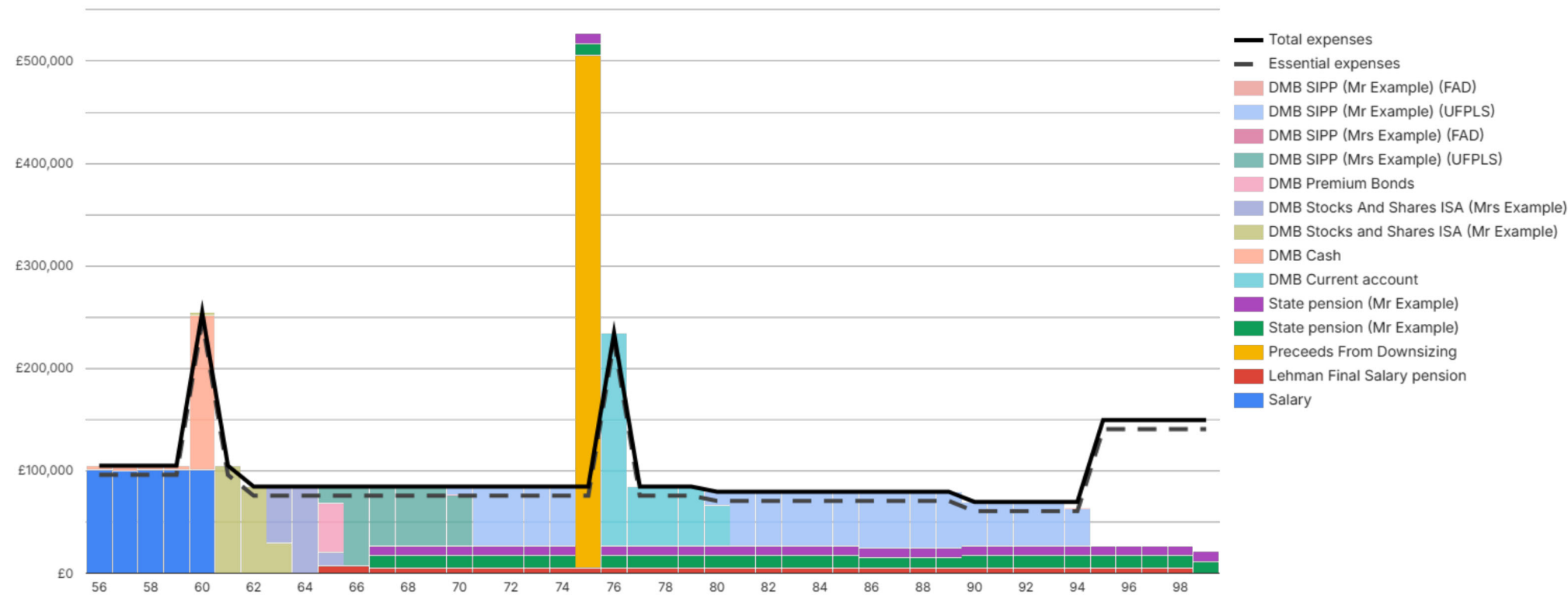
Margin Of Error	Essential	£1,000 monthly	56 -> 100	Increase with CPI (2.5%)	Yes
Holidays	Essential	£15,000 yearly	56 -> 80	Increase with CPI (2.5%)	Yes
Care Costs	Essential	£80,000 yearly	95 -> 100	Increase with CPI (2.5%)	Yes
Later Life Holidays	Essential	£10,000 yearly	80 -> 90	Increase with CPI (2.5%)	Yes
Gifts to Children	Essential	£150,000 oneoff	60	Increase with CPI (2.5%)	Yes
Further Gifts to Children	Essential	£150,000 oneoff	76	Increase with CPI (2.5%)	Yes

Charges & Fees

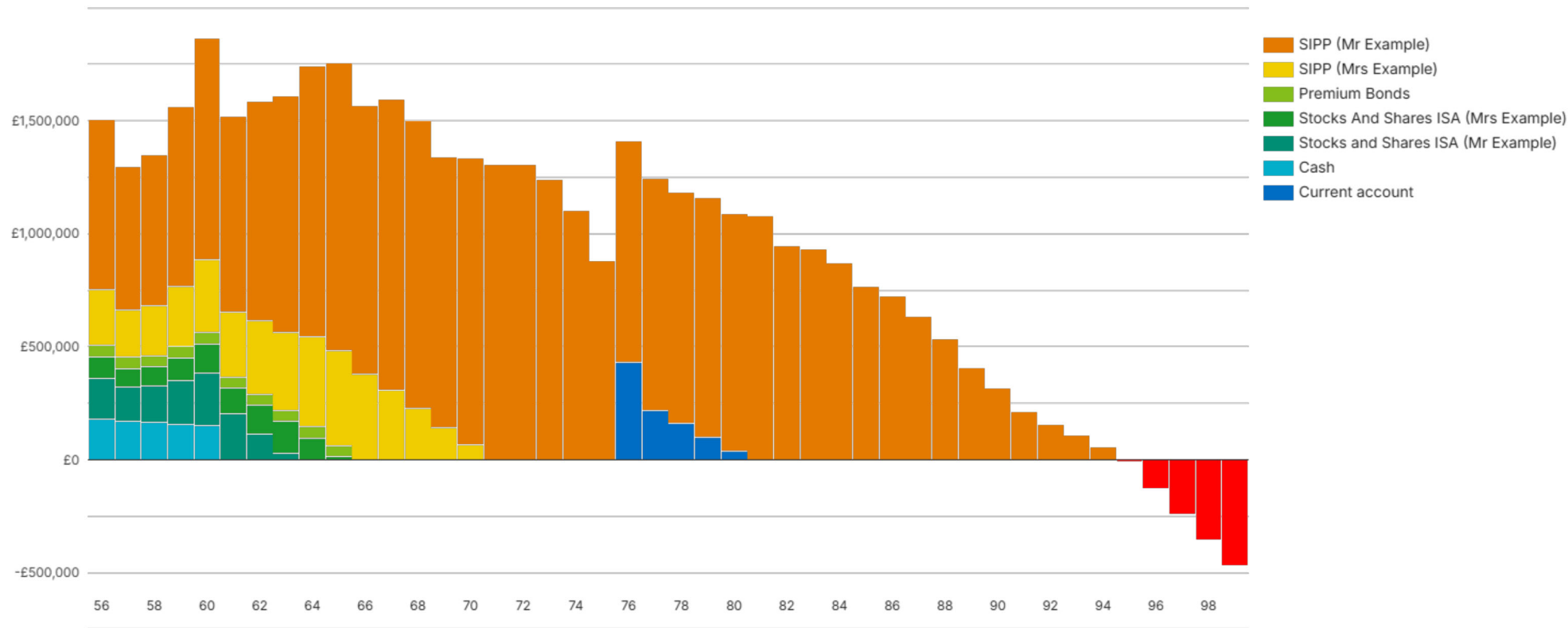
Description	Drawing from	Amount	Start & End	Escalation	Adjusted
Ongoing Advice Fee	Stocks and Shares ISA (Mr Example)	0.75% yearly	56 -> 100	-	-
Ongoing Advice Fee	SIPP (Mr Example)	0.75% yearly	56 -> 100	-	-
Ongoing Advice Fee	SIPP (Mrs Example)	0.75% yearly	56 -> 100	-	-

Money in vs. Money out

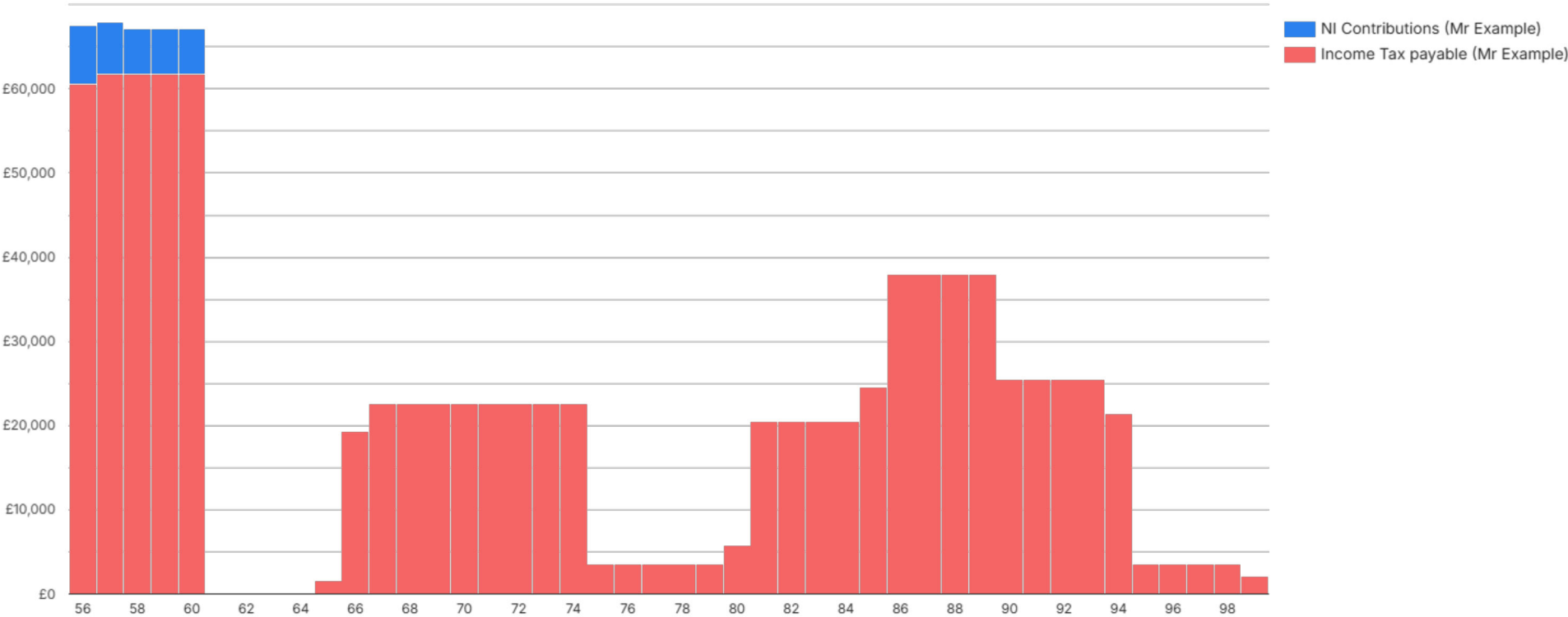
(DMB) - Deficit met by



Savings over time



Taxes



Year by year breakdown

Year	Tax year	Age	Liquid assets year start	Gross money in	Net money in	Expenses	Contributions	Net ad-hoc withdrawals	Net income surplus	Liquid assets year end
2022	2022/23	56	£1,505,000	£172,518	£105,000	£105,000	£0	£4,518	£0	£1,297,021
2023	2023/24	57	£1,297,021	£172,928	£105,000	£105,000	£0	£4,928	£0	£1,351,401
2024	2024/25	58	£1,351,401	£172,174	£105,000	£105,000	£0	£4,174	£0	£1,562,665
2025	2025/26	59	£1,562,665	£172,174	£105,000	£105,000	£0	£4,174	£0	£1,865,075
2026	2026/27	60	£1,865,075	£322,174	£255,000	£255,000	£0	£154,174	£0	£1,520,992
2027	2027/28	61	£1,520,992	£105,000	£105,000	£105,000	£0	£105,000	£0	£1,586,958
2028	2028/29	62	£1,586,958	£84,600	£84,600	£84,600	£0	£84,600	£0	£1,609,647
2029	2029/30	63	£1,609,647	£84,600	£84,600	£84,600	£0	£84,600	£0	£1,742,375
2030	2030/31	64	£1,742,375	£84,600	£84,600	£84,600	£0	£84,600	£0	£1,756,146
2031	2031/32	65	£1,756,146	£86,157	£84,600	£84,600	£0	£77,600	£0	£1,569,494
2032	2032/33	66	£1,569,494	£103,903	£84,600	£84,600	£0	£77,600	£0	£1,598,351
2033	2033/34	67	£1,598,351	£107,189	£84,600	£84,600	£0	£58,082	£0	£1,501,391
2034	2034/35	68	£1,501,391	£107,189	£84,600	£84,600	£0	£58,082	£0	£1,338,470
2035	2035/36	69	£1,338,470	£107,189	£84,600	£84,600	£0	£58,082	£0	£1,336,458
2036	2036/37	70	£1,336,458	£107,189	£84,600	£84,600	£0	£58,082	£0	£1,309,266

Year	Tax year	Age	Liquid assets year start	Gross money in	Net money in	Expenses	Contributions	Net ad-hoc withdrawals	Net income surplus	Liquid assets year end
2037	2037/38	71	£1,309,266	£107,189	£84,600	£84,600	£0	£58,082	£0	£1,309,580
2038	2038/39	72	£1,309,580	£107,189	£84,600	£84,600	£0	£58,082	£0	£1,243,241
2039	2039/40	73	£1,243,241	£107,189	£84,600	£84,600	£0	£58,082	£0	£1,102,040
2040	2040/41	74	£1,102,040	£107,189	£84,600	£84,600	£0	£58,082	£0	£883,323
2041	2041/42	75	£883,323	£530,005	£526,518	£84,600	£0	£0	£441,918	£1,413,479
2042	2042/43	76	£1,413,479	£30,005	£26,518	£234,600	£0	£0	£0	£1,243,545
2043	2043/44	77	£1,243,545	£30,005	£26,518	£84,600	£0	£0	£0	£1,183,237
2044	2044/45	78	£1,183,237	£30,005	£26,518	£84,600	£0	£0	£0	£1,159,488
2045	2045/46	79	£1,159,488	£30,005	£26,518	£84,600	£0	£0	£0	£1,089,346
2046	2046/47	80	£1,089,346	£45,206	£39,439	£79,600	£0	£12,921	£0	£1,080,719
2047	2047/48	81	£1,080,719	£100,046	£79,600	£79,600	£0	£53,082	£0	£947,712
2048	2048/49	82	£947,712	£100,046	£79,600	£79,600	£0	£53,082	£0	£932,174
2049	2049/50	83	£932,174	£100,046	£79,600	£79,600	£0	£53,082	£0	£871,788
2050	2050/51	84	£871,788	£100,046	£79,600	£79,600	£0	£53,082	£0	£766,390
2051	2051/52	85	£766,390	£104,129	£79,600	£79,600	£0	£53,082	£0	£723,279
2052	2052/53	86	£723,279	£117,580	£79,600	£79,600	£0	£54,840	£0	£633,416
2053	2053/54	87	£633,416	£117,580	£79,600	£79,600	£0	£54,840	£0	£534,433

Year	Tax year	Age	Liquid assets year start	Gross money in	Net money in	Expenses	Contributions	Net ad-hoc withdrawals	Net income surplus	Liquid assets year end
2054	2054/55	88	£534,433	£117,580	£79,600	£79,600	£0	£54,840	£0	£407,043
2055	2055/56	89	£407,043	£117,580	£79,600	£79,600	£0	£54,840	£0	£318,765
2056	2056/57	90	£318,765	£95,053	£69,600	£69,600	£0	£43,082	£0	£213,731
2057	2057/58	91	£213,731	£95,053	£69,600	£69,600	£0	£43,082	£0	£157,232
2058	2058/59	92	£157,232	£95,053	£69,600	£69,600	£0	£43,082	£0	£109,836
2059	2059/60	93	£109,836	£95,053	£69,600	£69,600	£0	£43,082	£0	£54,986
2060	2060/61	94	£54,986	£84,991	£63,563	£69,600	£0	£37,045	£0	£-5,887
2061	2061/62	95	£-5,887	£30,005	£26,518	£149,600	£0	£0	£0	£-125,744
2062	2062/63	96	£-125,744	£30,005	£26,518	£149,600	£0	£0	£0	£-242,606
2063	2063/64	97	£-242,606	£30,005	£26,518	£149,600	£0	£0	£0	£-356,546
2064	2064/65	98	£-356,546	£30,005	£26,518	£149,600	£0	£0	£0	£-467,637
2065	2065/66	99	£-467,637	£23,005	£20,918	£149,600	£0	£0	£0	£-581,412