

Lifetime planner

Report

Prepared for:

Mr and Mrs Y

Prepared by:

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20 January 2016

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SAMPLE

Introduction

Purpose

This report:

- provides an analysis of your current financial situation based on the information you have provided; and
- considers the likelihood of achieving your goal(s) if you continue along your current path.

Process

As we discussed, financial planning is a complex process with many factors to take into consideration, some unique to you. In preparing this report I have therefore worked through an established process which has considered:

- your current financial position, including assets, liabilities, income and expenditure;
- your financial objectives and specific goals;
- the level of risk you are prepared to take to achieve your objectives and goals;
- the appropriate product(s) to suit your individual needs;
- the most appropriate asset class mix to achieve your goals, given the amount of risk you are prepared to take; and
- the recommended funds for the asset mix selected.

Important Information

This report illustrates your financial lifestyle, or your hypothetical cash flow and its effects on your net worth. This analysis provides only broad, general guidelines, which may be helpful in shaping your thinking about your planning needs. It can serve as a guide for discussions with professional advisers. The quality of this analysis is dependent upon the accuracy of data provided by you. Calculations contained in this analysis are estimates only.

Actual results may vary substantially from the figures shown. All rates of return and inflation rates are assumptions (see Appendix) and are not a guarantee of future performance of any asset, including insurance or other financial products.

For illustrative purposes, many assumptions must be made concerning the sale of assets or the change of property ownership. This is not to be considered as legal advice; only your solicitors or legal counsel should provide such advice. No legal or accounting advice is being rendered either by this report or through any other oral or written communications. You may wish to discuss legal and accounting matters directly with your advisers in each of those areas.

Your planning concerns and goals may change in the future, and your actual results may differ to your estimated values. Therefore we would recommend annually reviewing your planner to ensure that your plans are on your desired course. Strategies may be proposed during the course of planning to help you meet your desired course. This may include recommendations to put in place insurance, or affect other financial products. If recommendations are made, then additional information about the specific product will be provided for your review.

Your current situation

Name: Mr Y

Date of birth: 18th April 1979

Your financial lifestyle is determined by your financial goals and desires and your saving and spending habits. This analysis examines your current assets and liabilities, reviews the cash flow necessary for you to maintain your lifestyle, and then shows you the results or consequences of various planning scenarios. Below is a summary of your current financial situation.

	Total (£)
Assets	
Liquid Assets	
Cash Account	£20,000
Friendly Society Savings	£5,171.02
Current Account	£0
Long Term Investments	
ISA Stocks And Shares	£107.38
ISA Stocks And Shares	£15,000
ISA Stocks And Shares	£15,100
ISA Stocks And Shares	£15,000
ISA Stocks And Shares	£0
Retirement Plans	
Personal Pension Plan	£35,000
SIPP	£20,000
Income drawdown	£0
Property	
Total Assets Today	£125,378.4

Debts

Main Residence	£240,000
Other Mortgages	£100,000
Total Liabilities Today	£340,000

Net Worth

Your Assets	£125,378.4
Less Your Liabilities	£340,000
Your Net Worth Today	£-214,621.6

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Your financial goals

During the course of our review session we looked at your priorities, financial objectives and the potential for achieving your goals, taking into account all of your assets, liabilities, expenditure and income. This is based on a best estimate of future investment returns and inflation and there is a 50%, or equal, chance that the outcome could be worse or better than shown below. The appendix details the information used to calculate the following graphs.

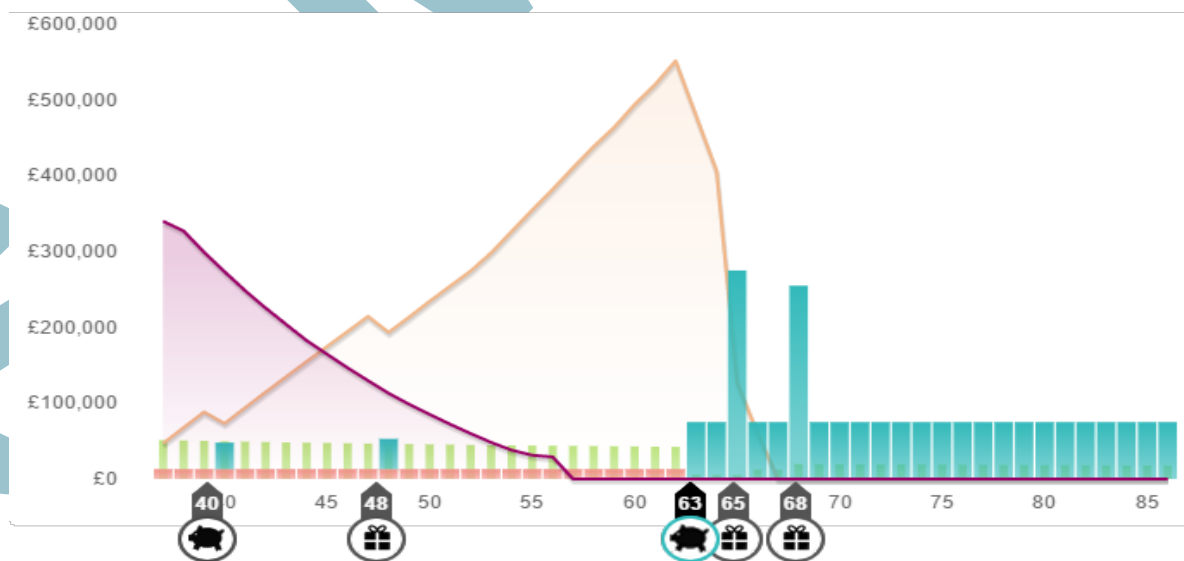
Wealth Analysis

The below graph summarizes your income, expenditure, wealth, debt and goals over the coming years.


The option to use expenses as post-retirement target is set to *False* and including pre-retirement surplus / deficit is set to *True*

Wealth analysis - Mid returns - Today's value

You have a 50% chance of getting less than this outcome




- Goal
- Income
- Expenses

 Assets

 Debt

Goals

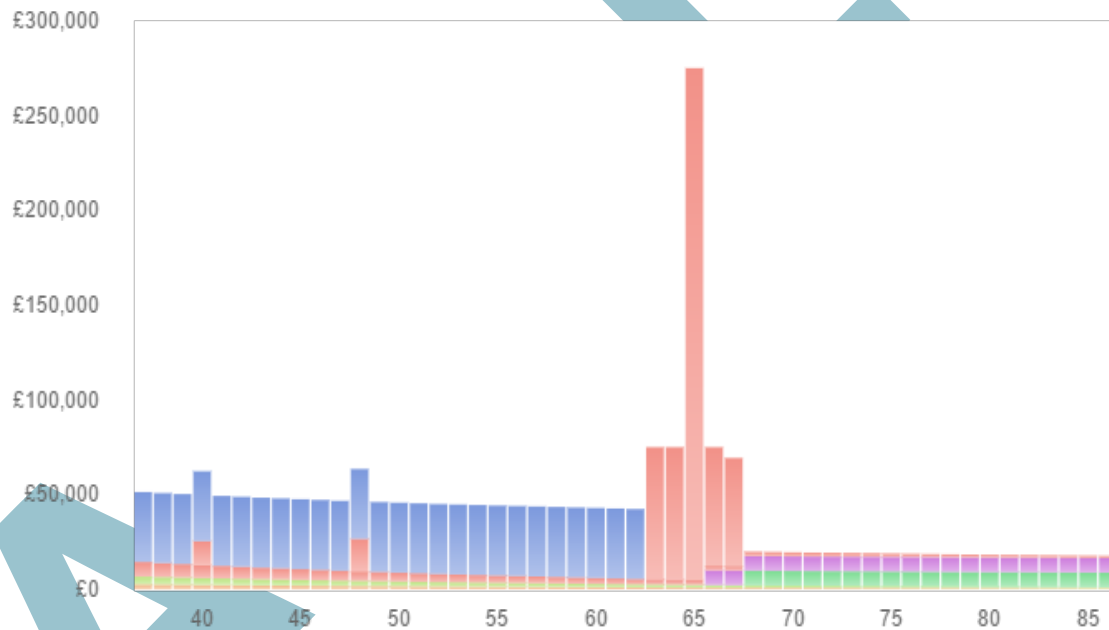
Goal name	Goal type	Target amount	Inflation adjustment target	Target age	Years until required
LTP test	Regular Income	£40,000 N/A	With inflation	48 - 49	12 years
test 1	Regular Income	£200,000 N/A	With inflation	65 - 66	29 years
test 2	Regular Income	£180,000 N/A	With inflation	68 - 69	32 years
AC TEST	Regular Income	£35,000 N/A	With inflation	40 - 41	4 years
 Retirement income	Retirement	£75,000 Annually	With inflation	63	27 years

Income forecast

This graph shows the different types of income that you will receive over the coming years.

Mid returns - Today's value

You have a 50% chance of getting less than this outcome

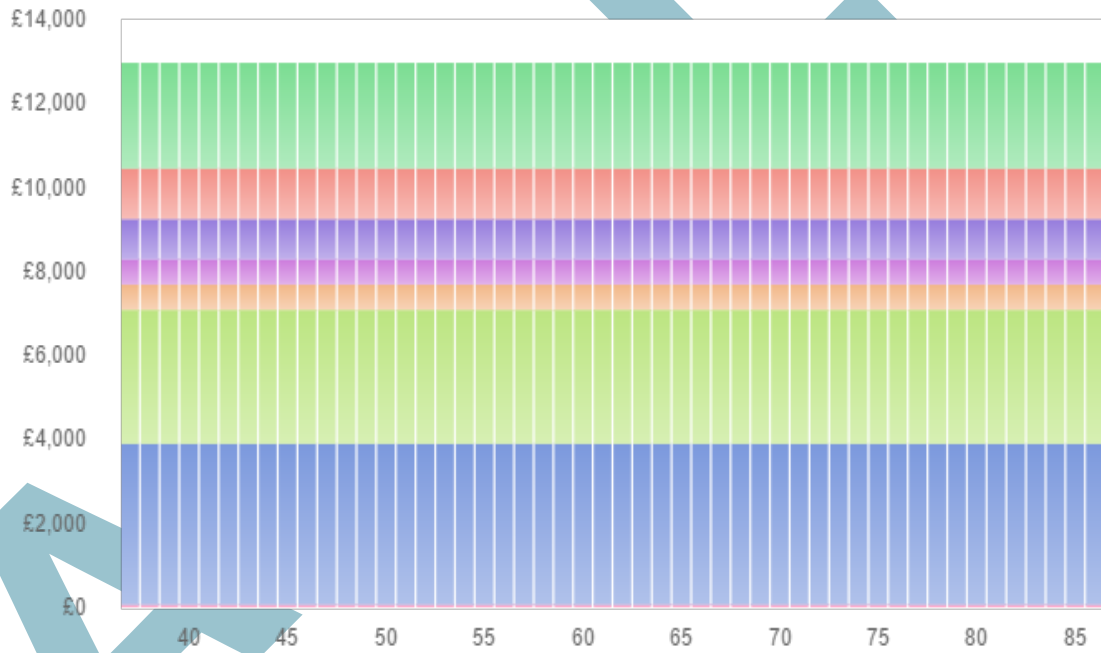


- Family business
- Rent from property
- Rent from Property
- State Benefit income
- Main income
- Partner State Benefit income
- Partner income
- Withdrawal from assets

Expenses forecast

This graph shows the breakdown of all your expenses over the coming years.

Mid returns - Today's value
You have a 50% chance of getting less than this outcome



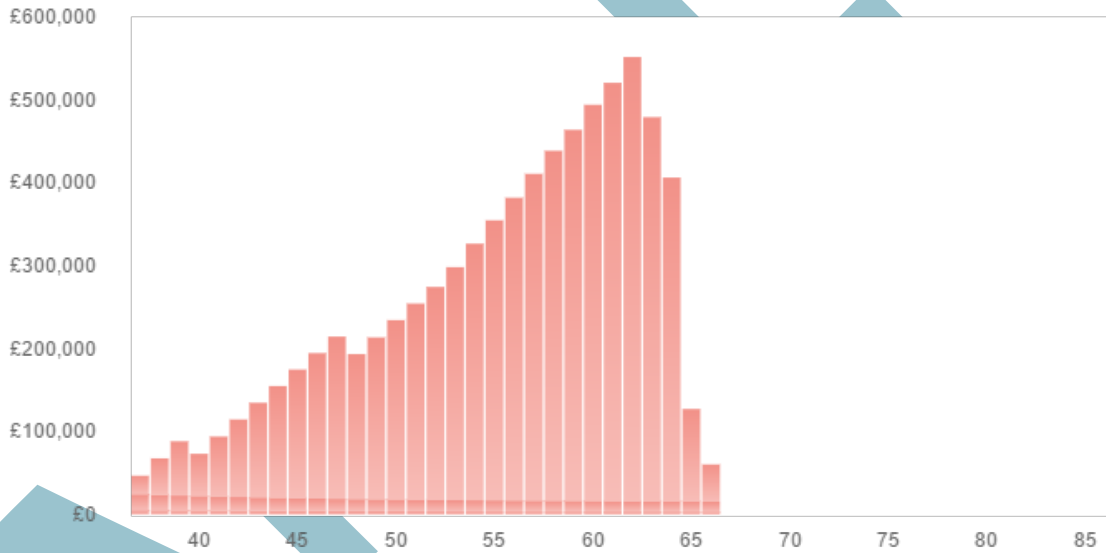
- Personal Pension Plan
- Income Protection
- Water
- Council Tax
- TV/Satellite/Internet/Basic Recreation
- Car/Travelling Expenses
- Entertainment
- Food
- Other (Non-Essential)
- Building Insurance
- Clothing
- Toiletries
- Housekeeping
- Other
- Other
- Main Residence
- Other Mortgages

Asset forecast

This graph shows how the value of your assets changes over the coming years.

Mid returns - Today's value

You have a 50% chance of getting less than this outcome



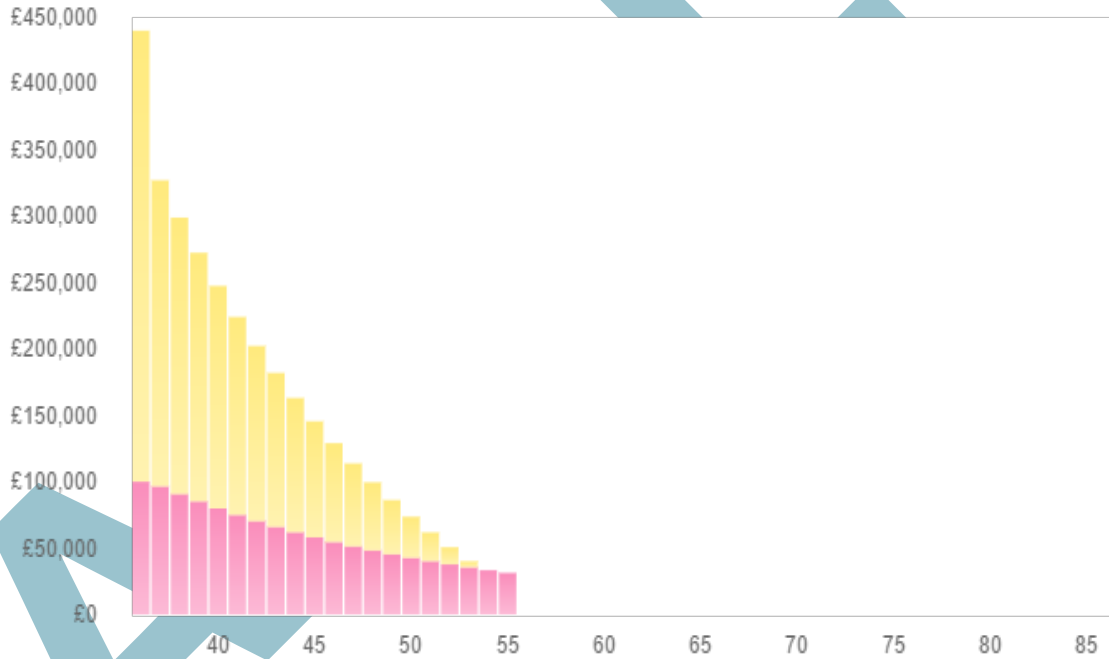
- Pension
- Investment

Debt forecast

This shows how your debt changes over the coming years.

Average Returns - Today's value

You have a 50% chance of getting less than this outcome



■ Main Residence
■ Other Mortgages

IHT Forecast

