



ST. JAMES'S PLACE
WEALTH MANAGEMENT

Financial Plan for

John and Jenny Jay

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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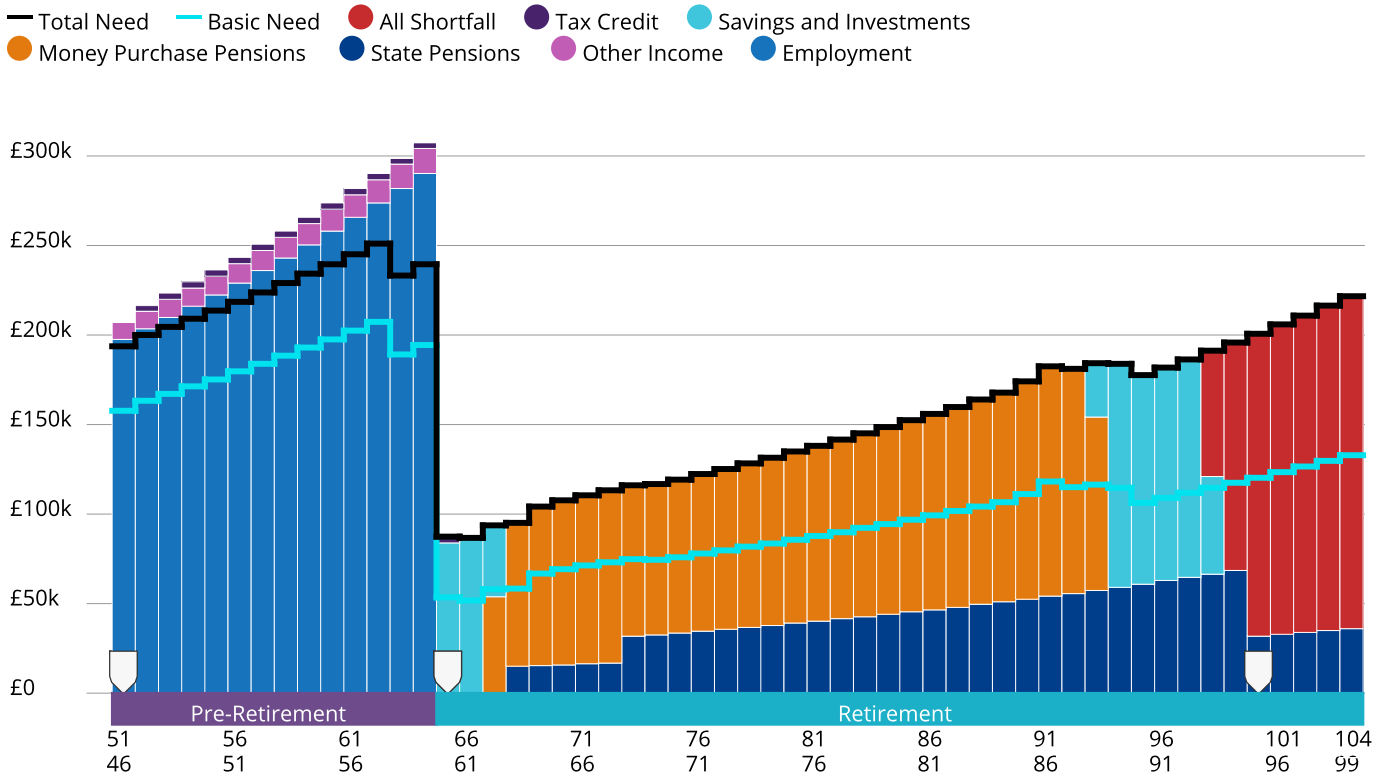
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Cash Flow Detailed Analysis

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.

Cash Flow Detailed Analysis

Incomes	2021	2022	2023	2024	2025
Age : Primary Spouse	51 46	52 47	53 48	54 49	55 50
Employment Incomes					
Acorn Management Limited	£160,000	£164,800	£169,744	£174,836	£180,081
Oak Tree PLC	£38,000	£39,140	£40,314	£41,524	£42,769
Other Incomes					
Rental Income	£9,600	£9,888	£10,185	£10,490	£10,805
Tax Credits for Previous Year		£3,485	£3,504	£3,520	£3,539
Total Incomes	£207,600	£217,313	£223,747	£230,370	£237,195
Expenses					
Basic Expenses					
Pre-Retirement Discretionary	£24,000	£24,600	£25,215	£25,845	£26,492
Pre-Retirement Essential	£60,000	£61,500	£63,038	£64,613	£66,229
Robur Bank - payment	£23,640	£23,640	£23,640	£23,640	£23,640
Contributions					
Contribution to Acorn Manageme	£12,000	£12,000	£12,000	£12,000	£12,000
Taxes					
Annual Taxes for previous year	£74,388	£78,534	£80,886	£83,320	£85,811
Total Expenses	£194,028	£200,274	£204,778	£209,419	£214,171
SURPLUS/SHORTFALL	£13,572	£17,040	£18,968	£20,951	£23,024
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£13,572	£17,039	£18,968	£20,951	£23,023

Cash Flow Detailed Analysis

Incomes	2026	2027	2028	2029	2030
Age : Primary Spouse	56 51	57 52	58 53	59 54	60 55
Employment Incomes					
Acorn Management Limited	£185,484	£191,048	£196,780	£202,683	£208,764
Oak Tree PLC	£44,052	£45,374	£46,735	£48,137	£49,581
Other Incomes					
Rental Income	£11,129	£11,463	£11,807	£12,161	£12,526
Tax Credits for Previous Year	£3,556	£3,576	£3,595	£3,617	£3,638
Total Incomes	£244,221	£251,461	£258,917	£266,598	£274,509
Expenses					
Basic Expenses					
Pre-Retirement Discretionary	£27,154	£27,833	£28,529	£29,242	£29,973
Pre-Retirement Essential	£67,885	£69,582	£71,321	£73,104	£74,932
Robur Bank - payment	£23,640	£23,640	£23,640	£23,640	£23,640
Contributions					
Contribution to Acorn Manageme	£12,000	£12,000	£12,000	£12,000	£12,000
Taxes					
Annual Taxes for previous year	£88,386	£91,045	£93,775	£96,594	£99,483
Total Expenses	£219,064	£224,099	£229,265	£234,580	£240,028
SURPLUS/SHORTFALL	£25,157	£27,362	£29,652	£32,018	£34,481
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£25,156	£27,362	£29,651	£32,018	£34,480

Cash Flow Detailed Analysis

Incomes	2031	2032	2033	2034	2035 ^{1 2}
Age : Primary Spouse	61 56	62 57	63 58	64 59	65 60
Employment Incomes					
Acorn Management Limited	£215,027	£221,477	£228,122	£234,965	
Oak Tree PLC	£51,069	£52,601	£54,179	£55,804	
Other Incomes					
Rental Income	£12,902	£13,289	£13,687	£14,098	
Tax Credits for Previous Year	£3,659	£3,684	£3,414	£3,408	£3,401
Withdrawals					
Robur Bank - Savings Account					£33,647
Robur Bank - Current Accounts					£6,729
Robur Bank - Saving Accounts					£13,459
St. James's Place UTF - Joint					£23,633
Robur Bank - Current Account					£6,729
Total Incomes	£282,656	£291,051	£299,402	£308,275	£87,598
Expenses					
Basic Expenses					
Post-Retirement Discretionary					£33,911
Post-Retirement Essential					£50,867
Pre-Retirement Discretionary	£30,722	£31,490	£32,277	£33,084	
Pre-Retirement Essential	£76,805	£78,725	£80,693	£82,711	
Robur Bank - payment	£23,640	£23,639			
Contributions					
Contribution to Acorn Manageme	£12,000	£12,000	£12,000	£12,000	
Taxes					
Annual Taxes for previous year	£102,473	£105,535	£108,703	£111,975	£2,820
Total Expenses	£245,640	£251,389	£233,674	£239,770	£87,598
SURPLUS/SHORTFALL	£37,016	£39,662	£65,728	£68,505	£0
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£37,015	£39,662	£65,728	£68,504	£0

¹John's Retirement Year

²Jenny's Retirement Year

Cash Flow Detailed Analysis

Incomes	2036	2037	2038	2039	2040
Age : Primary Spouse	66 61	67 62	68 63	69 64	70 65
Other Incomes					
State Pension (John)			£15,057	£15,509	£15,974
Withdrawals					
Acorn Management Limited - Gro		£53,916	£80,195	£88,855	£91,991
St. James's Place UTF - Joint	£86,898	£39,897			
Total Incomes	£86,898	£93,812	£95,252	£104,364	£107,965
Expenses					
Basic Expenses					
Post-Retirement Discretionary	£34,759	£35,628	£36,519	£37,432	£38,368
Post-Retirement Essential	£52,139	£53,442	£54,778	£56,148	£57,551
Taxes					
Annual Taxes for previous year		£4,742	£3,955	£10,785	£12,046
Total Expenses	£86,898	£93,812	£95,252	£104,364	£107,965
SURPLUS/SHORTFALL	£0	£0	£0	£0	£0
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£0	£0	£0	£0	£0

Cash Flow Detailed Analysis

Incomes	2041	2042	2043	2044	2045
Age : Primary Spouse	71 66	72 67	73 68	74 69	75 70
Other Incomes					
State Pension (John)	£16,454	£16,947	£17,456	£17,979	£18,519
State Pension (Jenny)			£14,467	£14,901	£15,348
Withdrawals					
Acorn Management Limited - Gro	£94,342	£96,619	£84,464	£84,224	£85,805
Total Incomes	£110,796	£113,566	£116,387	£117,103	£119,671
Expenses					
Basic Expenses					
Post-Retirement Discretionary	£39,327	£40,310	£41,318	£42,351	£43,409
Post-Retirement Essential	£58,990	£60,465	£61,977	£63,526	£65,114
Taxes					
Annual Taxes for previous year	£12,479	£12,791	£13,092	£11,227	£11,147
Total Expenses	£110,796	£113,566	£116,387	£117,103	£119,671
SURPLUS/SHORTFALL	£0	£0	£0	£0	£0
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£0	£0	£0	£0	£0

Cash Flow Detailed Analysis

Incomes	2046	2047	2048	2049	2050
Age : Primary Spouse	76 71	77 72	78 73	79 74	80 75
Other Incomes					
State Pension (John)	£19,074	£19,647	£20,236	£20,843	£21,468
State Pension (Jenny)	£15,808	£16,282	£16,771	£17,274	£17,792
Withdrawals					
Acorn Management Limited - Gro	£87,695	£89,667	£91,688	£93,753	£95,865
Total Incomes	£122,577	£125,596	£128,694	£131,870	£135,125
Expenses					
Basic Expenses					
Post-Retirement Discretionary	£44,495	£45,607	£46,747	£47,916	£49,114
Post-Retirement Essential	£66,742	£68,411	£70,121	£71,874	£73,671
Taxes					
Annual Taxes for previous year	£11,340	£11,578	£11,826	£12,080	£12,341
Total Expenses	£122,577	£125,596	£128,694	£131,870	£135,125
SURPLUS/SHORTFALL	£0	£0	£0	£0	£0
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£0	£0	£0	£0	£0

Cash Flow Detailed Analysis

Incomes	2051	2052	2053	2054	2055
Age : Primary Spouse	81 76	82 77	83 78	84 79	85 80
Other Incomes					
State Pension (John)	£22,112	£22,776	£23,459	£24,163	£24,888
State Pension (Jenny)	£18,326	£18,876	£19,442	£20,025	£20,626
Withdrawals					
Acorn Management Limited - Gro	£98,021	£100,225	£102,475	£104,775	£107,125
Total Incomes	£138,459	£141,876	£145,376	£148,963	£152,638
Expenses					
Basic Expenses					
Post-Retirement Discretionary	£50,342	£51,600	£52,890	£54,212	£55,568
Post-Retirement Essential	£75,512	£77,400	£79,335	£81,319	£83,352
Taxes					
Annual Taxes for previous year	£12,605	£12,876	£13,151	£13,432	£13,719
Total Expenses	£138,459	£141,876	£145,376	£148,963	£152,638
SURPLUS/SHORTFALL	£0	£0	£0	£0	£0
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£0	£0	£0	£0	£0

Cash Flow Detailed Analysis

Incomes	2056	2057	2058	2059	2060
Age : Primary Spouse	86 81	87 82	88 83	89 84	90 85
Other Incomes					
State Pension (John)	£25,634	£26,403	£27,195	£28,011	£28,852
State Pension (Jenny)	£21,245	£21,882	£22,539	£23,215	£23,911
Withdrawals					
Acorn Management Limited - Gro	£109,525	£111,976	£114,481	£117,039	£121,552
Total Incomes	£156,404	£160,262	£164,215	£168,265	£174,315
Expenses					
Basic Expenses					
Post-Retirement Discretionary	£56,957	£58,381	£59,840	£61,336	£62,870
Post-Retirement Essential	£85,435	£87,571	£89,761	£92,005	£94,305
Taxes					
Annual Taxes for previous year	£14,011	£14,310	£14,614	£14,924	£17,140
Total Expenses	£156,404	£160,262	£164,215	£168,265	£174,315
SURPLUS/SHORTFALL	£0	£0	£0	£0	£0
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£0	£0	£0	£0	£0

Cash Flow Detailed Analysis

Incomes	2061	2062	2063	2064	2065
Age : Primary Spouse	91 86	92 87	93 88	94 89	95 90
Other Incomes					
State Pension (John)	£29,717	£30,609	£31,527	£32,473	£33,447
State Pension (Jenny)	£24,628	£25,367	£26,128	£26,912	£27,720
Withdrawals					
Oak Tree PLC - Personal Pensio	£72,755	£125,324	£97,123		
Acorn Management Limited - Gro	£55,930				
St. James's Place - John			£29,702	£124,989	£116,662
Total Incomes	£183,030	£181,300	£184,480	£184,374	£177,829
Expenses					
Basic Expenses					
Post-Retirement Discretionary	£64,442	£66,053	£67,704	£69,397	£71,131
Post-Retirement Essential	£96,662	£99,079	£101,556	£104,095	£106,697
Taxes					
Annual Taxes for previous year	£21,926	£16,168	£15,220	£10,883	
Total Expenses	£183,030	£181,300	£184,480	£184,374	£177,829
SURPLUS/SHORTFALL	£0	£0	£0	£0	£0
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£0	£0	£0	£0	£0

Cash Flow Detailed Analysis

Incomes	2066	2067	2068	2069	2070
Age : Primary Spouse	96 91	97 92	98 93	99 94	100 95
Other Incomes					
State Pension (John)	£34,450	£35,484	£36,548	£37,645	
State Pension (Jenny)	£28,551	£29,408	£30,290	£31,199	£32,135
Withdrawals					
St. James's Place - Jenny	£75,085	£121,940	£54,792		
St. James's Place - John	£44,188				
Total Incomes	£182,274	£186,831	£121,630	£68,843	£32,135
Expenses					
Basic Expenses					
Post-Retirement Discretionary	£72,910	£74,732	£76,601	£78,516	£80,479
Post-Retirement Essential	£109,365	£112,099	£114,901	£117,774	£120,718
Total Expenses	£182,274	£186,831	£191,502	£196,289	£201,197
SURPLUS/SHORTFALL	£0	£0	-£69,872	-£127,446	-£169,062
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£0	£0	£0	£0	£0

Cash Flow Detailed Analysis

Incomes	2071	2072	2073	2074
Age : Primary Spouse	101 96	102 97	103 98	104 99
Other Incomes				
State Pension (Jenny)	£33,099	£34,091	£35,114	£36,168
Total Incomes	£33,099	£34,091	£35,114	£36,168
Expenses				
Basic Expenses				
Post-Retirement Discretionary	£82,491	£84,553	£86,667	£88,833
Post-Retirement Essential	£123,736	£126,829	£130,000	£133,250
Total Expenses	£206,227	£211,382	£216,667	£222,083
SURPLUS/SHORTFALL	-£173,128	-£177,291	-£181,553	-£185,916
Allocated To Savings	£0	£0	£0	£0
Unallocated Surplus	£0	£0	£0	£0

Disclaimer

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 © 2007-2021 Voyant, Inc.
