

St James's Place

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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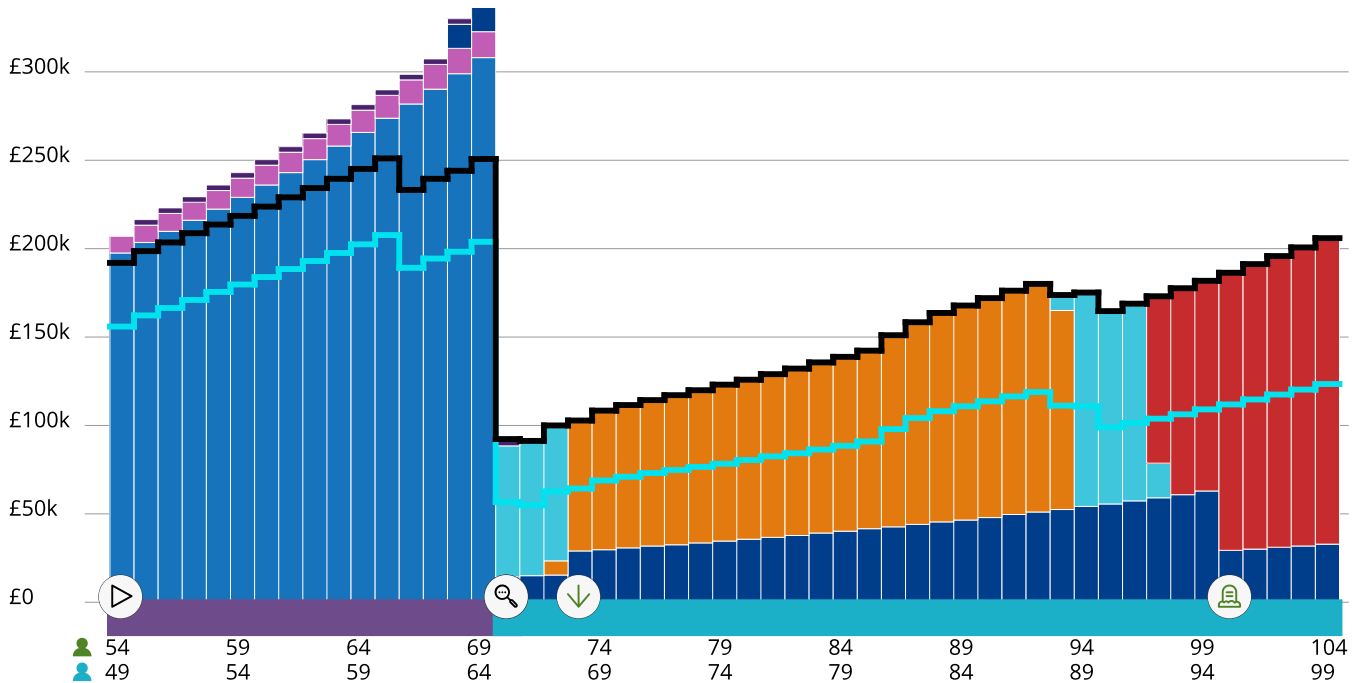
Cash Flow Detailed Analysis

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.

- All Shortfall
- Tax Credit
- Savings and Investments
- Money Purchase Pensions
- State Pensions
- Other Income
- Employment
- Total Need
- Basic Need
- Pre-Retirement
- Retirement



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	2024	2025	2026	2027	2028
Age : John Jenny	54 49	55 50	56 51	57 52	58 53
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		£3,480	£3,475	£3,469	£3,464
Total Incomes	£207,600	£217,308	£223,717	£230,319	£237,119
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	£72,784	£77,347	£80,126	£83,035	£85,835
Total Expenses	£192,424	£199,087	£204,019	£209,134	£214,195
SURPLUS/SHORTFALL	£15,176	£18,221	£19,699	£21,185	£22,924
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£15,176	£18,221	£19,698	£21,185	£22,924

Cash Flow Detailed Analysis

Incomes	2029	2030	2031	2032	2033
Age : John Jenny	59 54	60 55	61 56	62 57	63 58
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	£3,458	£3,452	£3,446	£3,440	£3,434
Total Incomes	£244,123	£251,337	£258,768	£266,421	£274,305
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	£88,407	£91,055	£93,793	£96,606	£99,504
Total Expenses	£219,085	£224,110	£229,283	£234,592	£240,048
SURPLUS/SHORTFALL	£25,038	£27,228	£29,485	£31,829	£34,257
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£25,038	£27,227	£29,484	£31,829	£34,256

Cash Flow Detailed Analysis

Incomes	2034	2035	2036	2037	2038
Age : John Jenny	64 59	65 60	66 61	67 62	68 63
Employment Incomes					
Acorn Management Limited	£215,027	£221,477	£228,122	£234,965	£242,014
Oak Tree PLC	£51,069	£52,601	£54,179	£55,804	£57,478
Other Incomes					
Rental Income	£12,902	£13,289	£13,687	£14,098	£14,521
Tax Credits for Previous Year	£3,427	£3,421	£3,414	£3,408	£3,401
State Pension (John)					£13,780
Total Incomes	£282,424	£290,788	£299,402	£308,275	£331,194
Expenses					
Basic Expenses					
Pre-Retirement Discretionary	£30,722	£31,490	£32,277	£33,084	£33,911
Pre-Retirement Essential	£76,805	£78,725	£80,693	£82,711	£84,778
Robur Bank - payment	£23,640	£23,639			
Contributions					
Contribution to Acorn Manageme	£12,000	£12,000	£12,000	£12,000	£12,000
Taxes					
Annual Taxes	£102,479	£105,542	£108,712	£111,975	£113,914
Total Expenses	£245,647	£251,396	£233,683	£239,770	£244,603
SURPLUS/SHORTFALL	£36,778	£39,392	£65,719	£68,505	£86,591
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£36,777	£39,391	£65,717	£68,504	£86,588

Cash Flow Detailed Analysis

Incomes	2039	2040 ^{1 2}	2041	2042	2043
Age : John Jenny	69 64	70 65	71 66	72 67	73 68
Employment Incomes					
Acorn Management Limited	£249,275				
Oak Tree PLC	£59,203				
Other Incomes					
Rental Income	£14,957				
Tax Credits for Previous Year	£3,394	£3,387			
State Pension (John)	£14,193	£14,619	£15,057	£15,509	£15,974
State Pension (Jenny)					£13,239
Withdrawals					
Robur Bank - Savings Account		£35,006			
Robur Bank - Current Account -		£7,001			
Acorn Management Limited - Gro				£8,196	£73,784
Robur Bank - Saving Accounts		£14,002			
St. James's Place UTF - Joint		£11,533	£76,458	£76,557	
Robur Bank - Current Account -		£7,001			
Total Incomes	£341,021	£92,550	£91,515	£100,262	£102,997
Expenses					
Basic Expenses					
Post-Retirement Discretionary		£35,628	£36,519	£37,432	£38,368
Post-Retirement Essential		£53,442	£54,778	£56,148	£57,551
Pre-Retirement Discretionary	£34,759				
Pre-Retirement Essential	£86,898				
Contributions					
Contribution to Acorn Managememe	£12,000				
Taxes					
Annual Taxes	£117,329	£3,479	£218	£6,683	£7,078
Total Expenses	£250,986	£92,550	£91,515	£100,262	£102,997
SURPLUS/SHORTFALL	£90,035	£0	£0	£0	£0
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£90,033	£0	£0	£0	£0

¹John's Retirement Year

²Jenny's Retirement Year

Cash Flow Detailed Analysis

Incomes	2044	2045	2046	2047	2048
Age : John Jenny	74 69	75 70	76 71	77 72	78 73
Other Incomes					
State Pension (John)	£16,454	£16,947	£17,456	£17,979	£18,519
State Pension (Jenny)	£13,636	£14,045	£14,467	£14,901	£15,348
Withdrawals					
Acorn Management Limited - Gro	£78,456	£80,687	£82,584	£84,468	£86,382
Total Incomes	£108,545	£111,679	£114,507	£117,347	£120,249
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	£10,228	£10,904	£11,212	£11,471	£11,725
Total Expenses	£108,545	£111,679	£114,507	£117,347	£120,249
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	2049	2050	2051	2052	2053
Age : John Jenny	79 74	80 75	81 76	82 77	83 78
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	£88,338	£90,337	£92,379	£94,467	£96,599
Total Incomes	£123,221	£126,266	£129,386	£132,584	£135,859
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	£11,984	£12,249	£12,518	£12,794	£13,075
Total Expenses	£123,221	£126,266	£129,386	£132,584	£135,859
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	2054	2055	2056	2057	2058
Age : John Jenny	84 79	85 80	86 81	87 82	88 83
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	£98,777	£101,004	£108,308	£114,442	£118,344
Total Incomes	£139,216	£142,656	£151,209	£158,630	£163,857
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	£13,362	£13,655	£18,983	£23,099	£24,938
Total Expenses	£139,216	£142,656	£151,209	£158,630	£163,857
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	2059	2060	2061	2062	2063
Age : John Jenny	89 84	90 85	91 86	92 87	93 88
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					
Oak Tree PLC - Personal Pensio				£99,083	£112,844
Acorn Management Limited - Gro	£121,376	£124,103	£126,734	£30,267	
St. James's Place - John					£8,581
Total Incomes	£168,255	£172,388	£176,467	£180,577	£174,188
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	£25,863	£26,436	£26,867	£27,236	£17,013
Total Expenses	£168,255	£172,388	£176,467	£180,577	£174,188
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	2064	2065	2066	2067	2068
Age : John Jenny	94 89	95 90	96 91	97 92	98 93
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					
St. James's Place - Jenny		£30,263	£111,605	£19,695	
St. James's Place - John	£121,181	£78,893			
Total Incomes	£175,527	£165,131	£169,260	£79,080	£61,166
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	£14,423				
Total Expenses	£175,527	£165,131	£169,260	£173,491	£177,829
SURPLUS/SHORTFALL	£0	£0	£0	£-94,412	£-116,662
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£0	£0	£0	£0	£0

Cash Flow Detailed Analysis

Incomes	2069	2070	2071	2072	2073
Age : John Jenny	99 94	100 95	101 96	102 97	103 98
Other Incomes					
State Pension (John)	£34,450				
State Pension (Jenny)	£28,551	£29,408	£30,290	£31,199	£32,135
Total Incomes	£63,001	£29,408	£30,290	£31,199	£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	-£119,273	-£157,423	-£161,212	-£165,091	-£169,062
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£0	£0	£0	£0	£0

Cash Flow Detailed Analysis

Incomes	2074
Age : John Jenny	104 99
Other Incomes	
State Pension (Jenny)	£33,099
Total Incomes	£33,099
Expenses	
Basic Expenses	
Post-Retirement Discretionary	£82,491
Post-Retirement Essential	£123,736
Total Expenses	£206,227
SURPLUS/SHORTFALL	-£173,128
Allocated To Savings	£0
Unallocated Surplus	£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 © 2007-2024 Voyant, Inc.
