



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.

Prepared:

29/07/2026

Client File Version:

1a412a_0391e1_1785333833000 (327cf6b81e3a4c719539bf2d3835eea0) [rid_ae315f037f0000015026d282df2e5d04]

Presented by: George Shippam

Quaker Hall

School Road, Haveringland

Norwich, NR10 4QF

Tel: 07768252798

Email: george.shippam@sjpp.co.uk

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

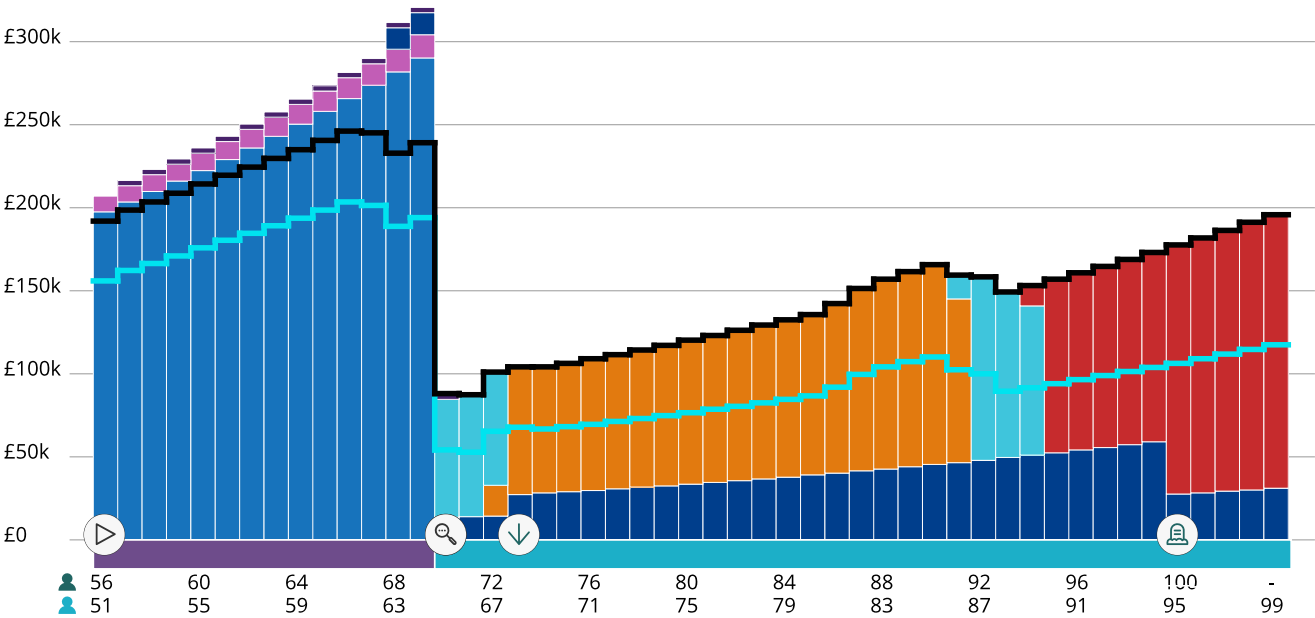
State Pensions
- Other Income

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

	2026	2027	2028	2029	2030
Incomes					
Age : John Jenny	56 51	57 52	58 53	59 54	60 55
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 Essential	£60,000	£61,500	£63,038	£64,613	£66,229
Pre-Retirement Discretionary	£24,000	£24,600	£25,215	£25,845	£26,492
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	£86,287
Total Expenses	£192,424	£199,087	£204,019	£209,134	£214,647
SURPLUS/SHORTFALL	£15,176	£18,221	£19,699	£21,185	£22,472
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£15,176	£18,221	£19,698	£21,185	£22,471

Cash Flow Detailed Analysis

	2031	2032	2033	2034	2035
Incomes					
Age : John Jenny	61 56	62 57	63 58	64 59	65 60
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 Essential	£67,885	£69,582	£71,321	£73,104	£74,932
Pre-Retirement Discretionary	£27,154	£27,833	£28,529	£29,242	£29,973
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	£89,184	£91,856	£94,609	£97,453	£100,376
Total Expenses	£219,862	£224,911	£230,098	£235,439	£240,920
SURPLUS/SHORTFALL	£24,261	£26,427	£28,669	£30,982	£33,384
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£24,260	£26,426	£28,669	£30,982	£33,384

Cash Flow Detailed Analysis

	2036	2037	2038	2039	2040 ^{1 2}
Incomes					
Age : John Jenny	66 61	67 62	68 63	69 64	70 65
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	£3,427	£3,421	£3,414	£3,408	£3,401
State Pension (John)			£12,989	£13,378	£13,780
Withdrawals					
Robur Bank - Current Account -					£6,729
Robur Bank - Savings Account					£33,647
St. James's Place UTF - Joint					£10,714
Robur Bank - Current Account -					£6,729
Robur Bank - Saving Accounts					£13,459
Total Incomes	£282,424	£290,788	£312,391	£321,654	£88,459
Expenses					
Basic Expenses					
Pre-Retirement Essential	£76,805	£78,725	£80,693	£82,711	
Post-Retirement Essential					£50,867
Pre-Retirement Discretionary	£30,722	£31,490	£32,277	£33,084	
Robur Bank - payment	£23,640	£23,639			
Post-Retirement Discretionary					£33,911
Contributions					
Contribution to Acorn Manageme	£12,000	£12,000	£12,000	£12,000	
Taxes					
Annual Taxes	£103,386	£99,576	£108,397	£111,653	£3,680
Total Expenses	£246,554	£245,430	£233,368	£239,448	£88,459
SURPLUS/SHORTFALL	£35,871	£45,358	£79,023	£82,206	£0
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£35,870	£45,357	£79,020	£82,204	£0

¹John's Retirement Year
²Jenny's Retirement Year

Cash Flow Detailed Analysis

	2041	2042	2043	2044	2045
Incomes					
Age : John Jenny	71 66	72 67	73 68	74 69	75 70
Other Incomes					
State Pension (John)	£14,193	£14,619	£15,057	£15,509	£15,974
State Pension (Jenny)			£12,479	£12,853	£13,239
Withdrawals					
St. James's Place UTF - Joint	£73,553	£67,748			
Acorn Management Limited - Gro		£18,863	£77,045	£76,093	£77,418
Total Incomes	£87,746	£101,230	£104,581	£104,456	£106,632
Expenses					
Basic Expenses					
Post-Retirement Essential	£52,139	£53,442	£54,778	£56,148	£57,551
Post-Retirement Discretionary	£34,759	£35,628	£36,519	£37,432	£38,368
Taxes					
Annual Taxes	£849	£12,160	£13,284	£10,876	£10,713
Total Expenses	£87,746	£101,230	£104,581	£104,456	£106,632
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

	2046	2047	2048	2049	2050
Incomes					
Age : John Jenny	76 71	77 72	78 73	79 74	80 75
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	£79,118	£80,907	£82,743	£84,619	£86,538
Total Incomes	£109,208	£111,899	£114,665	£117,499	£120,404
Expenses					
Basic Expenses					
Post-Retirement Essential	£58,990	£60,465	£61,977	£63,526	£65,114
Post-Retirement Discretionary	£39,327	£40,310	£41,318	£42,351	£43,409
Taxes					
Annual Taxes	£10,891	£11,124	£11,371	£11,623	£11,881
Total Expenses	£109,208	£111,899	£114,665	£117,499	£120,404
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

	2051	2052	2053	2054	2055
Incomes					
Age : John Jenny	81 76	82 77	83 78	84 79	85 80
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	£88,498	£90,501	£92,549	£94,640	£96,779
Total Incomes	£123,380	£126,430	£129,556	£132,757	£136,039
Expenses					
Basic Expenses					
Post-Retirement Essential	£66,742	£68,411	£70,121	£71,874	£73,671
Post-Retirement Discretionary	£44,495	£45,607	£46,747	£47,916	£49,114
Taxes					
Annual Taxes	£12,143	£12,413	£12,688	£12,968	£13,255
Total Expenses	£123,380	£126,430	£129,556	£132,757	£136,039
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

	2056	2057	2058	2059	2060
Incomes					
Age : John Jenny	86 81	87 82	88 83	89 84	90 85
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					
Oak Tree PLC - Personal Pensio					£72,557
Acorn Management Limited - Gro	£102,050	£109,910	£114,491	£117,759	£48,010
Total Incomes	£142,488	£151,561	£157,392	£161,947	£166,080
Expenses					
Basic Expenses					
Post-Retirement Essential	£75,512	£77,400	£79,335	£81,319	£83,352
Post-Retirement Discretionary	£50,342	£51,600	£52,890	£54,212	£55,568
Taxes					
Annual Taxes	£16,634	£22,561	£25,166	£26,416	£27,161
Total Expenses	£142,488	£151,561	£157,392	£161,947	£166,080
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

	2061	2062	2063	2064	2065
Incomes					
Age : John Jenny	91 86	92 87	93 88	94 89	95 90
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					
St. James's Place - John	£13,870	£110,485	£53,195		
Oak Tree PLC - Personal Pensio	£99,028				
St. James's Place - Jenny			£46,672	£89,952	
Total Incomes	£159,777	£158,770	£149,601	£141,178	£52,763
Expenses					
Basic Expenses					
Post-Retirement Essential	£85,435	£87,571	£89,761	£92,005	£94,305
Post-Retirement Discretionary	£56,957	£58,381	£59,840	£61,336	£62,870
Taxes					
Annual Taxes	£17,384	£12,818			
Total Expenses	£159,777	£158,770	£149,601	£153,341	£157,175
SURPLUS/SHORTFALL	£0	£0	£0	-£12,163	-£104,412
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£0	£0	£0	£0	£0

Cash Flow Detailed Analysis

	2066	2067	2068	2069	2070
Incomes					
Age : John Jenny	96 91	97 92	98 93	99 94	100 95
Other Incomes					
State Pension (John)	£29,717	£30,609	£31,527	£32,473	
State Pension (Jenny)	£24,628	£25,367	£26,128	£26,912	£27,720
Total Incomes	£54,346	£55,976	£57,655	£59,385	£27,720
Expenses					
Basic Expenses					
Post-Retirement Essential	£96,662	£99,079	£101,556	£104,095	£106,697
Post-Retirement Discretionary	£64,442	£66,053	£67,704	£69,397	£71,131
Total Expenses	£161,104	£165,131	£169,260	£173,491	£177,829
SURPLUS/SHORTFALL	-£106,758	-£109,155	-£111,604	-£114,106	-£150,109
Allocated To Savings	£0	£0	£0	£0	£0
Unallocated Surplus	£0	£0	£0	£0	£0

Cash Flow Detailed Analysis

	2071	2072	2073	2074
Incomes				
Age : John Jenny	- 96	- 97	- 98	- 99
Other Incomes				
State Pension (Jenny)	£28,551	£29,408	£30,290	£31,199
Total Incomes	£28,551	£29,408	£30,290	£31,199
Expenses				
Basic Expenses				
Post-Retirement Essential	£109,365	£112,099	£114,901	£117,774
Post-Retirement Discretionary	£72,910	£74,732	£76,601	£78,516
Total Expenses	£182,274	£186,831	£191,502	£196,289
SURPLUS/SHORTFALL	-£153,723	-£157,423	-£161,212	-£165,091
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 © 2007-2026 Voyant, Inc.