

# strength in numbers

# lifetime financial planning

## What is lifetime financial planning?

Proper lifetime financial planning is the process of helping clients to identify, achieve & maintain their desired lifestyle without fear of ever running out of money – whatever happens.

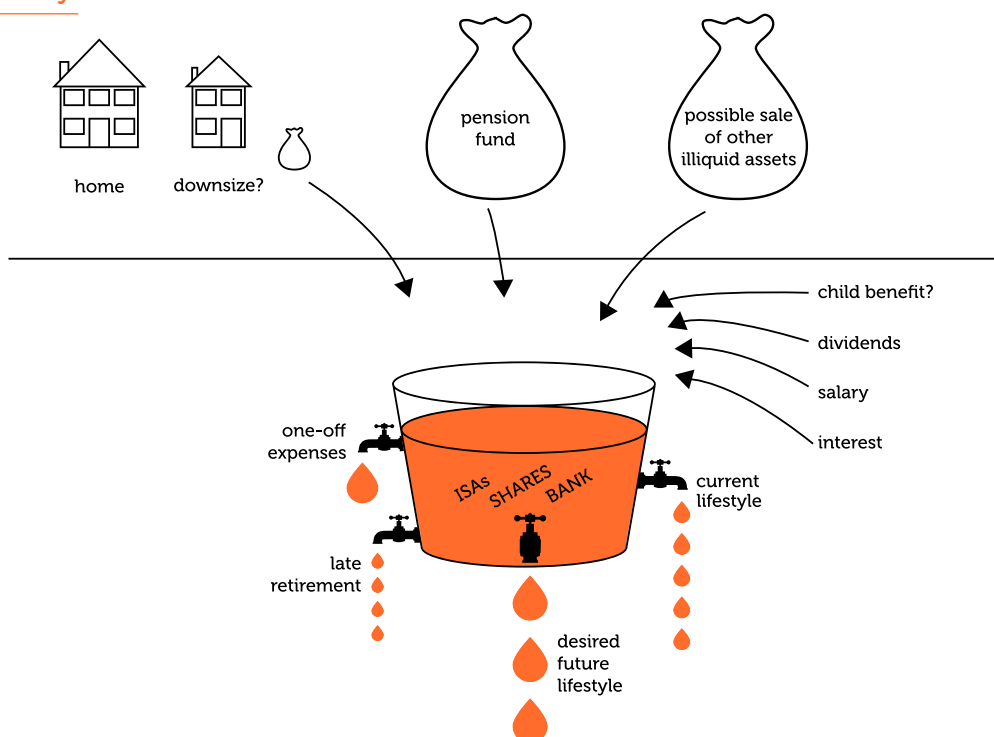
## How do you calculate?

- ❖ Whether you will be able to maintain the lifestyle you want throughout life?
- ❖ The price you need to achieve for your business to allow you to retire and never run out of money?
- ❖ How much you can gift from your estate now without running out of capital later?
- ❖ If you are taking too much investment risk?

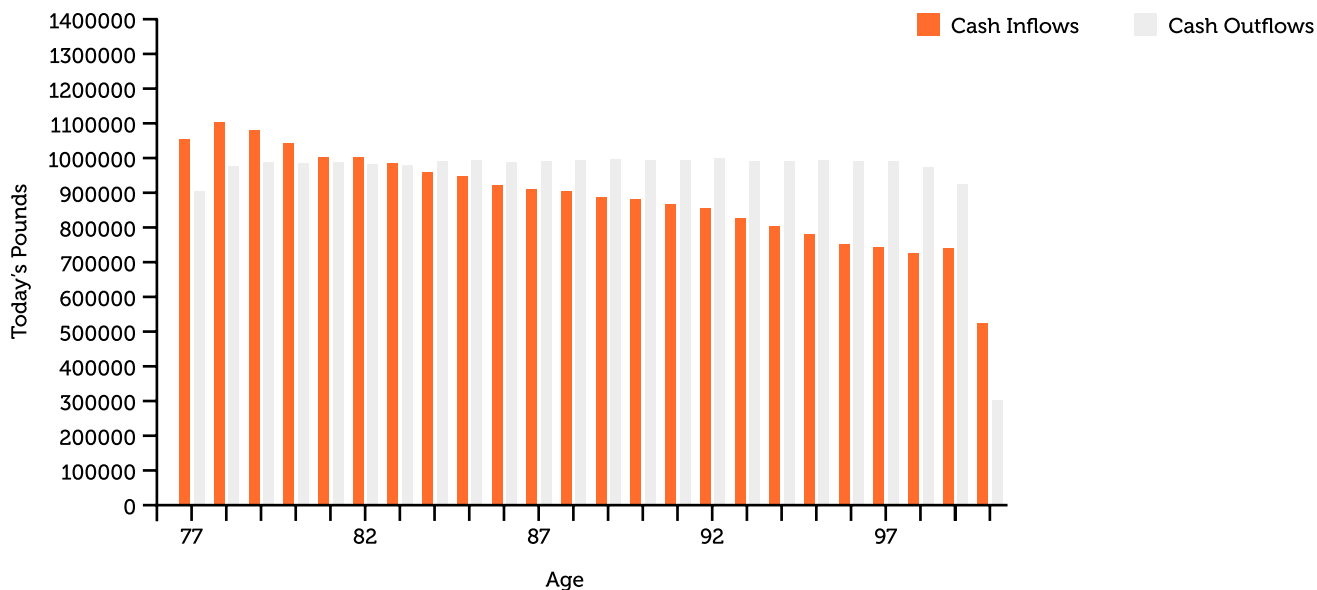
## How can lifetime financial analysis help?

- ❖ Builds a personal financial strategy inclusive of all your financial aspirations throughout life.
- ❖ Allows you to 'test' your plans by running 'what if' scenarios.
- ❖ Uses a system of controlled capital decumulation, plus assumed growth, so you take the minimum level of risk to achieve your objectives.
- ❖ Gives you the reassurance that you shouldn't run out of money

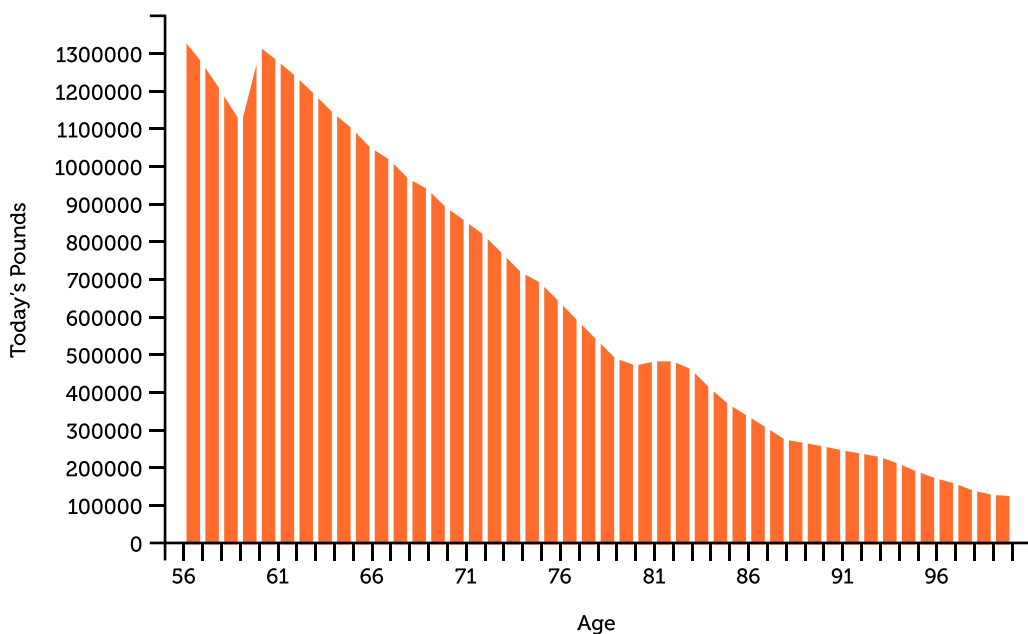
## The truth about money:



Charts all income and outgoings, including any ad hoc items, each tax year, throughout life:



Controlled decumulation of capital throughout life means less of a return is required on capital, so less investment risk needs to be taken:



**Lifetime financial planning:**

- ❖ Allows you to examine lifetime goals based on facts and your own personal assumptions.
- ❖ Allows you to fully consider 'what if' scenarios so you fully test whether your aspirations are achievable.
- ❖ Allows you to build your own personalised strategy.

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