



SMARTER FINANCIAL PLANNING

# The Smarter Masterplan

## The questions we answer

**We'll answer the important questions underlying your financial dilemmas, empowering you to make sound decisions with the reassurance that they've been thoroughly tried and tested, in order to help you to live the life you want to lead without the fear of running out of money.**

### **General questions:**

- Am I going to be ok? Or am I going to run out of money?
- How much more do I need to save to hit my target?
- How much more can I spend to die penniless?
- Can I afford to spend now, and live later?

### **Retirement questions:**

- Am I saving enough for my retirement?
- Can I work part time and retire in five years' time?
- What's the maximum sustainable income I can take?
- Can I retire early? Can I quit my job now?
- Based on current pension contributions can we retire in our mid 50s?
- If not, how can we achieve this?

### **Here-and-now questions:**

- What's the minimum income I need to earn to survive?
- Should we aim to put all our end of year bonuses into our pension?
- What (or even how much?) do I need to sell my business for, so that I become financially independent?
- Are my savings doing enough for me?
- What investment return today do I need to never run out of money?
- Where should we invest our 'excess savings'? Or should I pay off my mortgage?
- Can I give my daughter £30k to buy a house - will I need this money later?

### **Inheritance Tax questions:**

- If we both died tomorrow how much death tax would we owe? And what can we do about it?
- If I got hit by a bus tomorrow how will this affect my plan and my family?
- Do I need more life insurance?

### **How can it benefit me?**

The Smarter Masterplan can provide you with a visual forecast of your finances, better informing you prior to making any big decisions, but without bombarding you with figures.

Whether it be an early retirement, buying a second home or making gifts as part of estate planning, you can use the plan to check the financial implications of any decision before you make it.

It's the very heart of financial planning - putting life into your money.

### **How does it work?**

We start by building a model of your current situation, using what you currently earn, spend, own and owe, and then project forward with your future income and expenditure along your timeline passing through your important milestones.

We aim to improve your outcomes by taking into account your attitude to risk, capacity for loss, and by making the most of tax legislation and allowances.

We can stress-test your plan to see how it copes with a market crash, or unexpected turn of events, and model various scenarios including downsizing or paying off a mortgage early.





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### What If?

Financial planning is an ongoing, interactive process. We'll involve you in the creation and ongoing development of your financial forecast rather than just talk you through the results, aiding your understanding.

As well as answering your heartfelt questions, and providing reassurance or actionable recommendations accordingly, we'll summarise everything in a detailed financial summary report – your Smarter Financial Plan.

Importantly though, we know life can change, and so might your plans. Ongoing reviews will help you to keep on track with progress towards your financial goals, reducing the chances of any unwanted surprises down the line.

### Financial Summary

The Financial Summary report provides you with an overview of your plan assumptions and key projections, including Cash Flow, Net Worth, and Asset Allocation. In addition, it provides Insights into achieving your goals. It indicates the state of your current financial health.

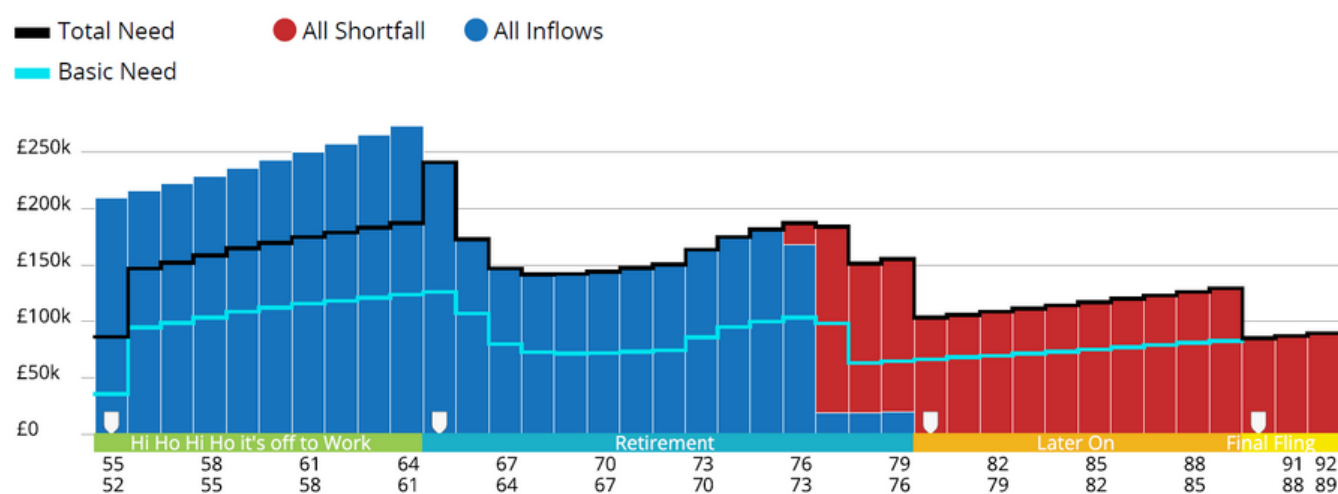
**Net Worth**  
£2,310,000

Assets : £2,310,000  
Liabilities : £0

**John AnExamplePlanner**  
Current Age: 55  
Retirement Age: 65

**Jane AnExamplePlanner**  
Current Age: 52  
Retirement Age: 62

### Cash Flow



### Asset Allocation

Non-Liquid 51.9%  
Pensions 32.5%  
Savings 0.4%  
Investments 15.2%



Contact us to find out more



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