



Lifetime cash flow planning at a glance

Lifetime cash flow planning is a way of looking at your financial future. First, we build a picture of your finances by assessing your current and forecasted wealth, along with your income and expenditure. We then try out different scenarios to see how they might work for you.

No one knows exactly how long they are going to live or what financial challenges they might face in later years, but cash flow planning can help to alleviate your concerns. It can confirm that your current arrangements (such as your pension and savings accounts) are right for your needs. It can also highlight where you

require alternative solutions to help prepare you for different eventualities.

Your individual cash flow plan will be based on your hopes and objectives. It will allow for growth, inflation and interest rates, so you can be confident it's as accurate as possible.

Investment involves risk. The value of investments and the income from them can go down as well as up and you may not get back the amount originally invested.

What could cash flow planning do for me?

Lifetime cash flow planning can:

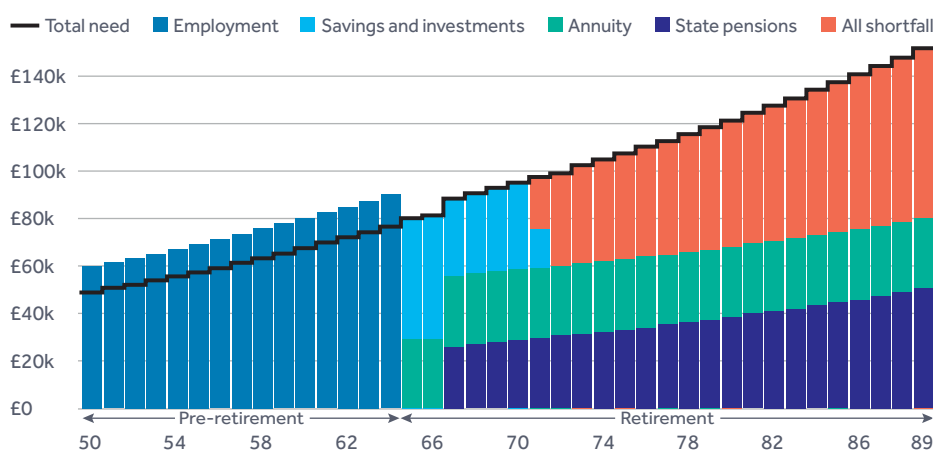
- Give you a true picture of where your finances are right now, and whether they're working in the way you want
- Bring your future to life by illustrating how your situation and needs might change
- Show you how much income you could receive from investing your money
- Enable you to take control by developing a clear action plan for your future, including an investment strategy for your capital and surplus income
- Put solutions in place to achieve your long-term goals, minimise your tax liabilities and allow for inheritance tax issues that might affect your family
- Enhance your peace of mind by addressing your worries about the future and giving you confidence that your financial plans are on track
- Answer questions like: Will my assets and savings be enough to support my aspirations? Do I have enough savings to retire early? Or will I run out of money?

How does the lifetime cash flow planning service work?

1. We'll start with a meeting where we'll ask you about your current financial situation, including your assets, outgoings and income; then look at the financial implications
2. We'll take time to get to know you and ask about your objectives and wishes, such as buying a second home, seeing your children through university or retiring early
3. At your follow-up meeting, we'll take you through a cash flow planning exercise, using our intelligent financial software to forecast whether your current arrangements will meet your goals
4. We'll create a series of 'What if?' scenarios of different versions of your future, and show you how changes could have immediate and long-term effects
5. We'll build a personalised lifetime cash flow plan for you, showing your current financial position and providing a clear plan for your future
6. Your Canaccord Genuity Wealth Manager will recommend solutions to help you achieve your objectives, and can set them up for you if you wish.

Cash flow planning example

The graph below shows the financial situation for clients Sarah and Jack over their lifetime before they've made any clear financial plans. This graph is based on a number of carefully made assumptions (for example, how much Sarah and Jack spend each year, how their investments grow, inflation and how long they are likely to live), but of course these assumptions may change.

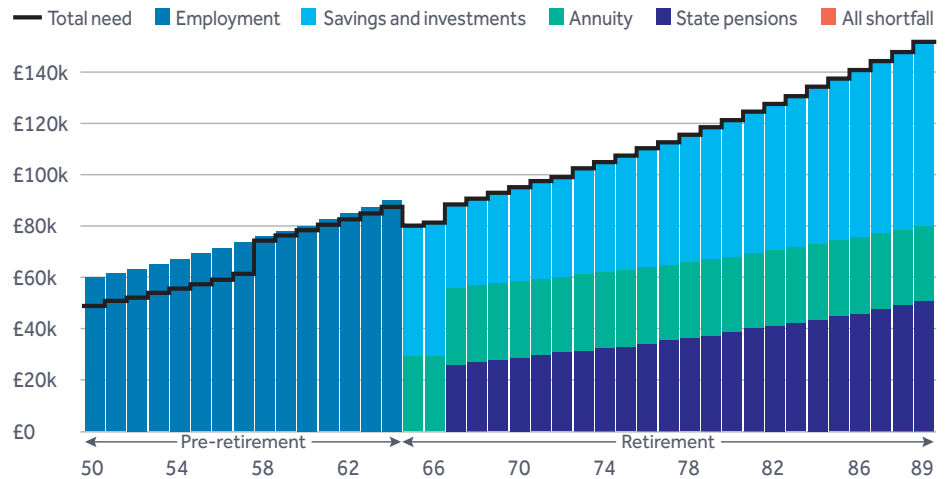


The graph shows that:

- Until they retire, Sarah and Jack will earn more than they spend (black line)
- Their savings, annuity and state pensions (which start at age 67) will be enough income for their first six years of retirement
- At age 71 their savings are reduced, and they can't spend as much as they would like – this shortfall is shown by the red bars in the graph.

A better solution

This next graph shows how Sarah and Jack could manage their money with a financial plan. We've made the same assumptions as in the first graph.



With this new plan:

- If they have any surplus income in the years before they retire, this is used to make extra pension contributions and invest in ISAs
- This increases their pension income when they retire and makes sure their investments will last longer
- There is no shortfall during their projected lifetimes.

Please remember that this is a simplified example to show how a cash flow model can help you plan for the future. Your unique circumstances, needs and goals mean that your personal life plan may look different.

What happens if my circumstances change over time?

Your first lifetime cash flow plan will allow for many changes or difficulties that might arise. However, we can revisit it regularly with you, to adjust it in line with any developments in your family or financial circumstances.

Why should I choose Canaccord Genuity Wealth Management?

You'll be advised by qualified experts, most of whom have been in the industry for many years. Supported by our Investment Management Analysts and Researchers using industry leading tools, they'll help you build your wealth with confidence.

Our service will revolve around you and your unique needs, and will be built on trust and understanding. We'll talk to you in depth and get to know about your wishes, expectations and attitude to investment risk (see our risk brochure for details). As our wealth planning service is independent, we can advise you on a broad range of solutions and choose the best options for your needs. Our Wealth Advisers are not tied to any specific products or providers.

About us

Canaccord Genuity Wealth Management gives you access to a broad range of wealth management solutions. In the UK and Europe, our investment professionals manage and administer over £32.1bn of assets (as at 31 March 2022). We have enough size and scale to deliver experience and expertise, combined with a highly developed and up-to-date technical infrastructure. This provides efficient and effective investment management, as well as economies of scale that allow us to be price competitive. At the same time we are small enough to provide a personal relationship-led service with direct access to our people and knowledge.

How can we help?

If you'd like to find out how lifetime cash flow planning can give you confidence that you're in control of your future, please contact us. We'll be delighted to answer your questions and provide details of our cash flow planning services.

T: +44 20 7523 4500

E: CGWM_UK@canaccord.com

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