Quilter Financial Advisers

Cashflow modelling

Plan your future with confidence

Cashflow modelling

Whether you're planning for retirement, building your wealth, or saving for a large purchase, it's always beneficial to see the bigger picture. Cashflow modelling lets you visualise and plan for what your future could look like, so you're better prepared for what life brings.

What is cashflow modelling?

It's a personalised financial forecast designed to show how your income, spending, savings, and investments could evolve over time. Your financial adviser works with you to build a personalised forecast based on where you are today and what your goals are, taking into account various 'what if' scenarios, to support you in making decisions about your financial future.

How cashflow modelling can benefit you

Visualise your financial journey

See what your finances could look like year by year, including income, expenses, savings, and investments—all in today's money, so it's easy to understand.

Plan for milestones

Whether your goal is retiring early, buying a home, or funding education, your adviser can model different scenarios to show how each decision could impact your future.

Stay ahead of inflation

Inflation is already factored into your forecast, so you're seeing the real spending power of your money.

Stress-test your plans

Your adviser can show how your finances could be affected if your circumstances suddenly changed.

It's personal to you

Tailored to your life

Your adviser can model different life phases such as retiring early vs retiring at pension age and adjust income and spending accordingly.

Flexible scenarios

Want to see what happens if you buy a home or receive an inheritance? Your adviser can quickly build and compare different scenarios.

Realistic assumptions

The model uses forward-looking investment returns and includes all relevant charges, taxes, and pension rules.

It helps create an effective financial plan

Clearer focus

Your cashflow model can prompt meaningful discussions with your adviser about your goals, priorities, and what matters most to you.

Better decisions

With side-by-side comparisons of different options, you can make confident and informed choices about your financial future.

Ongoing support

Your adviser can update your plan as life changes, whether you are keeping your goals the same or you need to adjust your plan to make room for new ones.

What you recieve

- A clear, easy-to-read report showing your financial forecast.
- Charts and visual diagrams that explain your income, spending, and wealth over time.
- Insights into how long your money could last under different scenarios.
- A personalised action plan to help you move forward.

Ready to take control?

If you are ready to take a closer look at your future, anticipating what's ahead, contact your financial adviser to make cashflow modelling part of your financial journey.

Your next step:

Reflect on what you want to achieve and get in touch to talk through your options.

The Quilter Foundation is Quilter's charity. The Quilter Foundation provides vital funding to carefully selected charitable organisations, focusing on education, employment and health & wellbeing.

To find out more visit:
www.quilter.com/the-quilter-foundation

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