

**Together with my financial expertise, cashflow modelling can help us:**

Cashflow modelling could also help you retire earlier than you thought, by showing where you can optimise your savings.

**Test**   
what effect certain situations will have on your finances, like helping a loved one financially.

**Review**   
your financial plan every year, to make sure you’re on track to reach your goals.

**See**   
how your finances will hold up over the years, based on your current spending.

**Making a map to the life you want**

**Cashflow modelling is a useful tool to plan your future**

Hi [NAME],

We all have things we’re hoping for - whether that’s a new home, to fund a child’s education, or to make later life the best it can be. But we don’t always know if our income, savings and pension will give us enough to afford these goals. It’s this kind of uncertainty that I want to help you clear away.

**See your finances all laid out**

This is where cashflow modelling can prove invaluable. It’s a core service I offer as a Quilter financial adviser. It’s a really effective financial tool, which allows you to take better control of your future.

**Get in touch with me today**

If you’d like to have a chat with me about how I can help you plan for your future, you can find me at: [***quilter.com/name-surname***]

Looking forward to hearing from you.

Kind regards,

[NAME]

Approver Quilter Financial Services Limited & Quilter Mortgage Planning Limited. 11 July 2024.