



**SBA Financial**  
Solving the financial puzzle



“ You said that it would take a lot of time and commitment, and we were tempted to put it off, but we are so glad we didn't. It has definitely been worth the effort.”

Mr & Mrs Silk, Petersfield, Hampshire.

“ We have never talked to each other about the future in this detail in all our years of marriage and wish that it had been available much earlier in our working lives, it has been so very helpful.”

Mr & Mrs Wood, Shrewsbury, Shropshire.

“ The most impressive planning service we have ever seen. We thought that we had everything covered, but this has taken our peace of mind to a new level.”

Mr & Mrs Pullen,  
Lee-on-the-Solent, Hampshire.

“ We were amazed at the way you could show us alternative futures and what each would look like depending on what action we took before making a decision”

Mr & Mrs Clarke, Hayling Island, Hampshire



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On behalf of the SBA Financial team, we would like to wish you and your family a secure and prosperous financial future.

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**Our Comprehensive Lifestyle Planning Service**  
We'll help you to plan in detail the financial future you've always wanted

# Comprehensive Lifestyle Planning

In our professional view Lifestyle Planning is the ultimate level of planning and is ideally how all financial planning should be done. Remember **Life is not a rehearsal** and we all deserve to live the lifestyle that we want, without the fear of running out of money and that is exactly what Lifestyle Planning was designed to help you do. We work with you for an entire day, planning every element of your financial future; we will then be able show you what your lifelong cash-flow will look like. Then if that is not the future you desire, we will work with you to develop a personal plan that will change your lifestyle to the one you want. We then ensure this plan is reviewed on an annual basis so you can stay on track to achieve that future lifestyle.

Our Lifestyle Planning Service is based on the relatively simple concept which we call the bucket.

## So what's in your Bucket?

Assets like PEPs & ISA's, Unit Trusts, Bonds, Stocks & Shares, National Savings & Bank Accounts etc. Basically all the liquid capital you can get your hands on with little or no notice.

## What is not in your bucket?

All your other assets that you cannot just spend, such as your home, other properties, your business, your pension etc. Of course you might down size your home, sell your business or take your pension benefits. These are all actions that could result in more money falling into your bucket, but until that time comes they stay outside of your bucket.

## Cash in-flows into your bucket:

Most of us get regular cash 'in-flows' into our bucket, such as Salary, Dividends, Investment Income, Child Benefit and Pension Income etc, but everyone is different and they will change during your lifetime.

## Cash out-flows from your bucket:

Actually it's more like a number of taps that regularly drain your bucket. However, life changes over time, so the first tap in life is the entire cost of your current lifestyle. The second is the estimated cost for your future desired lifestyle. The third is when you are in your old age, when you are more likely to spend less money. The fourth is the one off cash out-flows for you and your children, such as weddings, education fees, first cars, a dream holiday home in the sun.

## What will happen to your bucket!

With true Lifestyle Planning we bring every element of your planning together in one comprehensive plan, we then show you what your life long cash-flow forecast will be and work with you to develop any number of 'what if?' scenarios. The benefit of this is that you can see what the impact will be on your future before you make a decision.

**Our aim is to work with clients throughout their lives, ensuring they have the lifestyle they want, without the fear of ever running out of money.**

**Remember no one plans to fail, but many people fail to plan.**

