

Case Study:

COUPLE WITH NO DEBT



**Cash Flow
Planning finds
big money for
debt free
clients too!**

**Does a couple with no debt still need a cash flow plan?
Yes.**

**The cash flow planning method taught through the CCS™
can be used for anyone who has cash flow and financial
goals.**

It can be used to determine:

- a realistic retirement income,**
- how much of your assets should be invested,**
- how much can be fully exposed to the market...**
- or to ensure you can afford your annual travel plans!**

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This couple visited their former advisor and asked the advisor if their money would last throughout retirement. The advisor used 70% of pre-retirement income as their necessary income and said they'd be fine, but didn't say how. The advisor didn't do any calculations, or show the client how he/she came up with the answer; the advisor just looked at the portfolio and said, "You should be fine."

That wasn't enough for this couple as they prepared to retire from lucrative jobs, which they were willing to stay at a little while longer if need be.

Here are their details:

- ▶ \$10,000/mo after tax income while working net monthly income
- ▶ \$650,000 of RRSP's
- ▶ \$690,000 of Non Registered investments (Stocks / Real Estate)
- ▶ Both qualify for CPP but have no other pensions
- ▶ Save \$1,000/mo, but they don't have much left after spending and saving, so they are really spending about \$9,000/mo.

With Cash Flow Planning the advisor was quickly able to determine that their true post-retirement income need was actually \$6,000, which *wasn't* sustainable by their portfolio.

Adjustments took the number down to \$4,500 to allow for the musts in life. That 45% of post-retirement income would ensure they were warm, safe and fed. This is the level of income we had to ensure was absolutely NOT impacted by the market.

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THE MONEY FINDER™ PRO

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MR. NO DEBT

Last Revised: 01-23-2014 12:07 AM GMT



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MR. NO DEBT	Annual Net Pay	\$60000.00
Take Home Pay	<input type="text" value="5,000"/>	
Number of Pays Per Year	<input type="text" value="12"/>	
MRS. NO DEBT	Annual Net Pay	\$60000.00
Take Home Pay	<input type="text" value="5,000"/>	
Number of Pays Per Year	<input type="text" value="12"/>	

We use our software to get the numbers.

That \$4,500/month (after tax) only takes care of the must-haves for retirement: utilities, property taxes, food, fuel, replacing the car every eight years etc.

What about travel? What about fun stuff or unexpected costs? Their goal was to provide themselves an additional \$2,000/month in income for things such as travel, home repairs or minor renovations.

**Simple
advice to
change
their entire
future!**

Remember this couple had no debt

\$0

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Without a Cash Flow Plan these clients would never have known what their true retirement income need was, nor would they know how much of their retirement income was guaranteed.

With the musts in life covered, these clients were able to use the remainder of their assets as they wished - to enjoy their retirement knowing their needs were taken care of.

FOR MORE INFO, CONTACT:

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