



Financial Planning on Separation Conference 2024

How Cashflow Modelling Can Increase the Value You Add to Your Clients

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Agenda

- Intro
- Why I believe cash flow modelling is a vital element during divorce...
- The different tools used
- How CFM can be used with individuals
- How CFM can be used when working with a couple
- The assumptions used – the ongoing debate
- Q&As



Why I believe cash flow modelling is a vital element during divorce...

Cash flow modelling:

- Increases clients' confidence to make informed decisions about their future
- Stops a client potentially making a financial mistake they live to regret
- Allows clients to easily understand what a potential settlement means to them
- It is a sense check for solicitors, so they are not proposing a settlement that potentially does not meet a clients' needs /objectives
- Helps manage client expectations
- Helps with vulnerable clients
- I find it really helps give clients confidence early on in negotiations
- Provides evidence throughout negotiations
- Removes the emotion, and allows clients to act logically (sometimes)
- No one is telling them what to do, they are seeing it for themselves
- Interactive cash flow modelling is very powerful – but don't do it if you are not comfortable

The different tools out there...

There are lots of them...the choice is yours...



How CFM can be used with individuals:

Demo time...



How CFM can be used when working with a couple

Setting up two separate clients...



The assumptions used – the ongoing debate

Duxbury vs FCA...?

If a client were to receive the same amount, what would the different assumptions look like:

FCA:

- Investment growth 4%
- Inflation 3%
- Ongoing fees 1.5%

Duxbury:

- Investment growth 6.75%
- Inflation 3%
- Ongoing fees 0%



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Questions?



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