



# Access

## Understand your cash flow needs

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### The situation

To plan appropriately, an ultra high net worth client couple needed to review a projection for all their expected cash inflows and outflows.

This couple needed to understand the cash flows related to a multitude of upcoming events including:

- Home improvement
- Future stock option exercises
- College tuition payments
- Future vacation budget
- Life insurance premiums
- Charitable commitments

### The strategy

Our team constructed a comprehensive pre- and post-tax cash flow analysis utilizing our Preferred Planning software. This study helped determine whether the clients could expect a cash flow surplus or deficit when accessing their funds.

- Through gathering our clients' expected cash outflows, we completed both a detailed cash flow projection and financial analysis.

### The benefits

Our clients gained perspective on how their portfolio correlates to expected cash flows. The data helped the couple determine how to manage and access surplus cash through solutions such as electronic fund transfers, checks, online bill pay and card services, both debit and credit.

- By reviewing and understanding the customized Preferred Plan, the clients realized that they had a better chance of maintaining a cash flow surplus if their current spending grew moderately.