E D A L E.

CARE FOR FINANCIAL ASSETS

Lifetime Cashflow Planning, done properly.

One clear picture of your financial future — every account, every currency, every year to age 100. Built by Edale for families whose lives and wealth span the United States and the United Kingdom.

US & UK tax aware · Projected to age 100 · Stress-tested outcomes · Adviser reviewed

Your whole financial life, on one page

The Edale cashflow planner takes everything you own and everything you plan to do — salaries, pensions, investments, property, school fees, the retirement you actually want — and projects it year by year for the rest of your life.

Age 100	Every pot	ONS data	Your goals
PROJECTION HORIZON	ISA · SIPP · IRA · 401(K) · PROPERTY	LONGEVITY BUILT IN	TRACKED TO THE YEAR

◆ **Everything in one model**

UK ISAs and SIPPs sit alongside US IRAs, 401(k)s and Roth accounts — with property, cash and investment accounts — in a single joined-up projection, in your chosen base currency.

◆ **Goals, not just graphs**

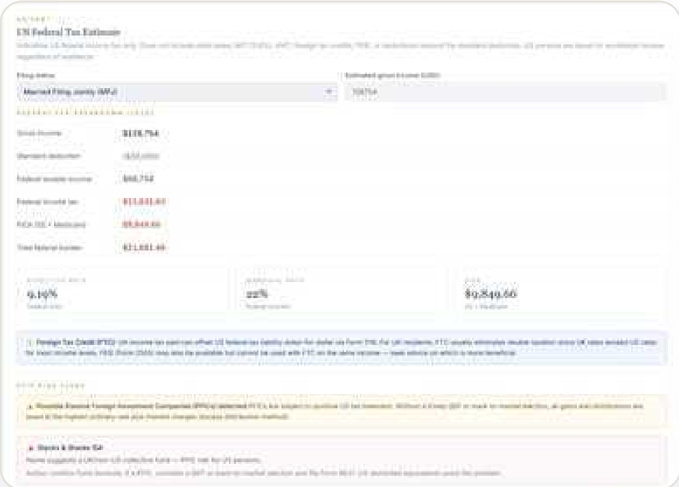
University funds, mortgage freedom, the age you stop working: each goal is tracked against the projection so you can see the year it is reached — or what needs to change if it isn't.

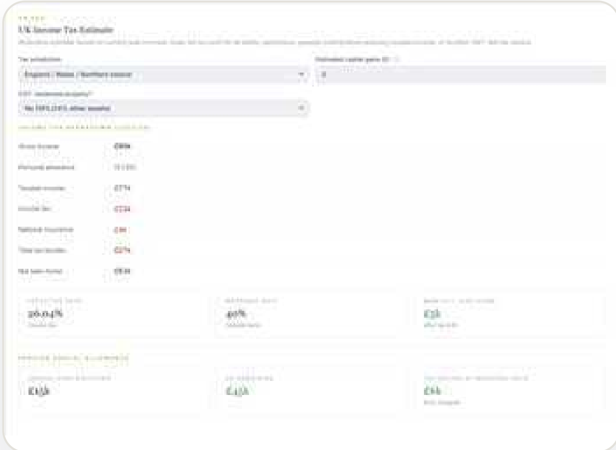
◆ **Honest about time**

Life expectancy markers from official ONS data sit directly on your chart — including the 1-in-4 and 1-in-10 chances of living longer — so the plan is built for how long life may actually last.

Built for lives on both sides of the Atlantic

Most planning tools model one tax system. Real US–UK families live in two. The Edale planner runs both, together, on every single year of your plan.





Both systems US FEDERAL · UK & SCOTTISH	FTC aware NO DOUBLE COUNTING	RMD & Roth US ACCOUNTS, PLANNED	£ / $ / € MULTI-CURRENCY + FX STRESS

- **Two tax systems, one plan**
  US federal tax and UK Income Tax — including Scottish rates — are applied side by side every year, with foreign tax credits recognised so nothing is double-counted and nothing is missed.

- **Multi-currency by design**
  Hold accounts in dollars, plan in pounds — or the reverse. Every value converts into your chosen base currency, and dollar-weakness stress scenarios show how exchange rates change the picture.

- **Treaty-aware retirement accounts**
  RMDs on US retirement accounts, Roth conversion planning, pension lump sums and ISA/SIPP treatment are modelled with the US–UK tax treaty in mind — the details that decide real outcomes.

- **Allowances watched for you**
  Pension annual allowance, ISA subscriptions, lump-sum allowances and more are checked automatically each year, with plain-English warnings your adviser reviews with you.

> Most tools model one country's tax system and hope for the best on the other. Ours was built because our clients' lives don't stop at the border.

Stress-tested, not hoped for

A single projection is a guess. Your plan is run through hundreds of simulated market futures — and scenarios you choose — so you can see how robust it really is before life tests it for you.

- **Hundreds of market futures**
  Monte Carlo analysis replays your plan through simulated market paths and reports a plain success rate — the percentage of futures in which your money simply never runs out.

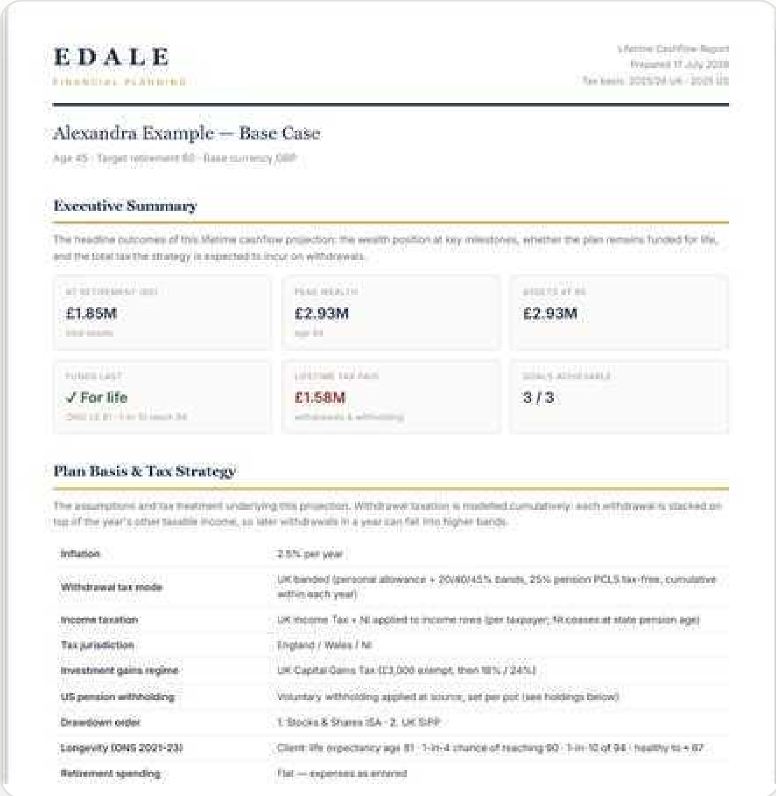
- **Life's what-ifs, answered**
  What if one of you dies early? If the dollar weakens? If spending rises in the go-go years and falls later? Each scenario is a switch, not a spreadsheet rebuild.

- **How much *can* we spend?**
  The planner goal-seeks your sustainable spending level — the annual amount your plan can support to your chosen age — and the extra monthly saving needed if there's a gap.

- **Cashflow, year by year**
  Income, spending and tax are laid out for every year of the plan, so you can see exactly when surpluses build, when pots are drawn on, and why.

A professional report, reviewed by a real adviser

The planner is where the thinking happens — the report is what you keep. Every plan can be issued as a branded lifetime cashflow report, reviewed with your Edale adviser and updated as life changes.



EDALE
FINANCIAL PLANNING

Lifetime Cashflow Report
Prepared 17 July 2026
Tax basis: 2025/26 UK · 2025 US

Alexandra Example — Base Case

Age 45 · Target retirement 60 · Base currency GBP

Executive Summary

The headline outcomes of this lifetime cashflow projection: the wealth position at key milestones, whether the plan remains funded for life, and the total tax the strategy is expected to incur on withdrawals.

AT RETIREMENT (60) £1.85M	PEAK WEALTH £2.93M	ASSETS AT 95 £2.93M
FUNDS LAST ✓ For life	LIFETIME TAX PAID £1.58M withdrawals & withholding	GOALS ACHIEVABLE 3 / 3

Plan Basis & Tax Strategy

The assumptions and tax treatment underlying this projection. Withdrawal taxation is modelled cumulatively: each withdrawal is stacked on top of the year's other taxable income, so later withdrawals in a year can fall into higher bands.

Inflation	2.5% per year
Withdrawal tax mode	UK banded (personal allowance + 20/40/45% bands, 25% pension PCLS tax-free, cumulative within each year)
Income taxation	UK Income Tax + NI applied to income rows (per taxpayer; NI ceases at state pension age)
Tax jurisdiction	England / Wales / NI
Investment gains regime	UK Capital Gains Tax (£3,000 exempt, then 18% / 24%)
US pension withholding	Voluntary withholding applied at source, set per pot (see holdings below)
Drawdown order	1. Stocks & Shares ISA · 2. UK SIPP
Longevity (ONS 2021-23)	Client: life expectancy age 81 · 1-in-4 chance of reaching 90 · 1-in-10 of 94 · healthy to ≈ 67
Retirement spending	Flat — expenses as entered

◆ **Your lifetime report**

Executive summary, plan basis, projections, goals and appendices — issued as a dated PDF with the exact basis locked, so advice is always accountable to a record.

◆ **An adviser in the loop**

This is not a calculator you're left alone with. Your Edale adviser builds the plan with you, reviews the warnings, and signs off the recommendations.

◆ **A living plan**

Plans are versioned and reviewed on a schedule. When markets, tax rules or your life change, the plan changes with them — and you can approve each update.

◆ **Simple membership**

One flat membership fee covers the planning tools, your dedicated adviser and the Edale Wealth Hub client portal.

Flat fee SIMPLE MEMBERSHIP	Real adviser DEDICATED TO YOU	Reviewed SCHEDULED ANNUAL REVIEWS	FCA 812332 AUTHORISED & REGULATED

See your own numbers in it

Book an introductory conversation and we'll build the first cut of your lifetime plan with you — US and UK sides together.

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