A logo with a hexagon and a logo

Description automatically generated**Lockhart Annual Review Meeting Note**

|  |  |
| --- | --- |
| **Client Name** | Client B |
| **Date of Meeting** | 10/03/2025 |
| **Location of Meeting** | Teams |
| **Client in decumulation** | No |

1. Update on Client Circumstances *(to include liquidity/CapEx income needs etc.)*

Client B is enjoying his life in London and he has now qualified with ABC and his salary has been increased to £58k. He recently bought himself a new car (BMW 2 series) which he is enjoying immensely. Client B continues to rent the same property with the same group of friends and is very much enjoying the social side of London as and when work permits some spare time.

1. Objectives (t*o be included in client report)*

Client B’s objectives for his ISA remain to focus on long term capital appreciation. As his salary rises and his level of disposable income increases he may be in a position to commence regular saving into an Isa alongside the saving he does into his pension. At present he is someway off being able to do this due to the general cost of living in London.

1. Additional Notes *(not to be included in Client Report)*
2. Vulnerability Considerations *(complete form and Enable as necessary)*

The client is not considered vulnerable at this time so no assessment has been carried out.

1. Risk Profile *(to cover off any change)*

No change the client risk profile

1. IHT Considerations

Not relevant to the client

1. If client in Decumulation *(complete/update Retirement Income form and Income/Expenditure. If any changes needed submit report request, otherwise confirm no changes needed)*
2. Annuity Discussion *(if relevant, required if in decumulation)*

Not relevant

1. Cashflow Planning *(confirm if needed or that it was offered but declined in meeting)*

Not required at this point

1. Action Points *(bullet point any as agreed)*

No additional action points.

1. Conclusion *(written to client to include in the Client Report)*

Client B it was good to catch up with you and I was pleased to hear that you are continuing to enjoy your life in London. The job with ABC seems to be going well and it was good to hear that you have received a significant pay rise recently.