# CLIENT 8: LISA & AHMED RAHMAN

Client ID: C008  
**Last Updated:** 25/01/2026  
**Next Review:** 15/03/2027 (14:00, Office)

# PERSONAL DETAILS

**Lisa Rahman**  
DOB: 03/11/1988 (Age 37)

**Ahmed Rahman**  
DOB: 18/06/1986 (Age 39)  
Status: Married

**Address:** 67 Cherry Tree Road, Epsom, KT19 8QR

**Contact:**

* Lisa: 07834 234567 | lisa.rahman@digitalmarketing.co.uk
* Ahmed: 07789 456789

**Occupations:**

* Lisa: Digital Marketing Manager, BrandBoost – £58,000
* Ahmed: Civil Engineer, Surrey County Council – £52,000

**Children:**

* Amelia (4), DOB 22/08/2021 – nursery
* Second child born May 2025 (infant)

# FINANCIAL SUMMARY

Net Worth: £485,000  
Household Income: £110,000  
(Note: Lisa maternity period May–Nov 2025 now completed)

**Property:**

* £475,000 (3-bed semi, Epsom; purchased 2019 for £395k)
* Mortgage: £298,000 @ 4.15% fixed until Dec 2027
* Repayment: £1,785/month
* Term remaining: 23 years

**Assets:**

* ISAs: Lisa £22,400 | Ahmed £18,600
* Savings: £28,000 (Marcus – emergency fund)
* Pensions:
  + Lisa workplace pension £42,000
  + Ahmed LGPS DB £8,200/year accrued + SIPP £15,000
* Amelia Junior ISA £6,400

**Protection:**

* Life Cover: £300k each (to 2044), in trust
* Critical Illness: None
* PMI: None
* Sick Pay: Ahmed generous LGPS terms; Lisa statutory maternity now ended

# GOALS & PRIORITIES

1. Stabilise finances post-maternity
2. Increase emergency fund £28k → £35k by 2026
3. Manage dual childcare costs from Jan 2026 (£2,400/month)
4. House extension (4th bedroom + kitchen) – £65k, realistic timing post-2028
5. Retire age 65 – TARGET £55k/year

# RECENT CHANGES (Jan 2026 Review)

* Second child born May 2025; maternity period completed
* Lisa returned to work Dec 2025 on full salary
* Childcare costs doubled from Jan 2026 (£1,200 → £2,400/month)
* Household budget now materially tighter but functioning
* Ahmed remained in LGPS role following job-offer analysis

# TAX POSITION

* Lisa: £58k income (small higher-rate exposure)
* Ahmed: £52k income (minimal higher-rate exposure)
* Limited scope for aggressive tax planning at current income levels

# RECOMMENDATIONS STATUS

**Last Full Review: Jan 2026**

✓ Maternity budget executed successfully

* Savings used only if required
* ISA and pension contributions paused and now resumed

**IN PROGRESS:**

* Emergency fund rebuild
  + Target £35k
  + £28k current
  + £300/month contributions restarted
  + Completion expected Summer 2026

**PENDING:**

* Critical Illness cover
  + Lisa £65/month, Ahmed £70/month (£135/month total)
  + Deferred during maternity
  + **Revisit during 2026**

✓ Tax-Free Childcare

* Eligible and registered
* Government top-up worth up to £4k/year for two children

**IN PROGRESS:**

* Wills update
  + Previous wills (2020) outdated
  + Second child added
  + Guardians confirmed (Lisa’s brother Mark)
  + Target completion shortly after baby’s birth

**NOT STARTED:**

* LPAs
  + Deferred until post-maternity adjustment period
  + Importance acknowledged due to dependent children

**DECLINED:**

* Mortgage overpayments (£200/month)
  + Would save interest long-term
  + Flexibility required during high childcare years

# CURRENT OPPORTUNITIES

1. Tax-Free Childcare savings
   * £2,400/month childcare × 20%
   * ~£480/month (£5,760/year) government support
2. Ahmed private-sector role (£62k offer)
   * Financially marginally worse than LGPS DB
   * Career/WFH appeal noted
   * **Recommendation remains:** stay LGPS for now, revisit mid-40s
3. Post-maternity pension catch-up
   * Lisa accepted ~£4,900 pension impact during maternity
   * AVCs possible later once childcare pressure eases
4. House extension planning
   * £65k likely unaffordable during peak childcare years
   * More realistic window: 2029–2030
5. Long-term surplus planning once childcare reduces (school age)

# CONCERNS & RISKS

* Childcare cost shock (£14,400/year increase) consuming all surplus
* Emergency fund below ideal level for two-child household
* No Critical Illness cover with young family and mortgage exposure
* Ahmed career dissatisfaction risking impulsive job move
* Housing space pressure as children age
* Financial anxiety (particularly Lisa) despite situation being manageable

# UPCOMING ACTIONS

**Before Next Review (2026):**

* Complete wills update
* Monitor childcare cashflow sustainability
* Emergency fund progress check
* CI protection quotes refreshed

**At Next Review (2027):**

* Post-childcare budget re-baseline
* Critical Illness implementation decision
* Emergency fund confirmed at £35k
* House extension timing reassessment
* Longer-term retirement modelling update

# RECENT COMMUNICATION

20/01/26: Email – Wills solicitor recommendation follow-up  
22/01/26: Call – Ahmed career decision confirmed (staying LGPS)  
25/01/26: Text – Lisa anxious about finances post-childcare increase

# NOTES

* Lisa highly organised but financially anxious
* Ahmed relaxed, engaged when decisions required
* Muslim household (consider Ramadan when scheduling meetings)
* Ahmed’s parents visit Bangladesh every two years (£4k trips)
* Lisa’s family nearby in Reading
* Strong family-first values; children prioritised over wealth accumulation
* Reassurance important: position is tight but fundamentally sound