# CLIENT 10: ANTONY & BEVERLEY MAKEPEACE (UNMARRIED COUPLE)

Client ID: C010  
**Last Updated:** 17/01/2026  
**Next Review:** 10/03/2027 (11:00, Office)

# PERSONAL DETAILS

**Antony Makepeace**  
DOB: 26/05/1991 (Age 34)

**Beverley Makepeace**  
DOB: 14/09/1989 (Age 36)  
Status: Unmarried, engaged (October 2024)

**Address:** Flat 8, Riverside Heights, Kingston, KT2 5BQ

**Contact:**

* Antony: 07712 567890 | antony.makepeace@fashionhq.com
* Beverley: 07823 678901 | beverley.makepeace@creativeagency.com

**Occupations:**

* Antony: Fashion Buyer, Luxury Retail – £65k salary + £10k bonus
* Beverley: Creative Director (Freelance Ltd) – £70k salary + £15k dividends

**Relationship:**

* Together 5 years
* Engaged October 2024
* Wedding planned September 2026
* No children

# FINANCIAL SUMMARY

Net Worth: £520,000 (combined)  
Household Income: £160,000

**Property:**

* Renting jointly: £2,200/month
* No property owned

**Assets:**

* ISAs: Antony £48k | Beverley £62k
* Savings: Antony £25k | Beverley £18k
* Joint Savings (emergency): £15k
* Pensions:
  + Antony workplace pension £68k
  + Beverley SIPP £95k
* Beverley Ltd company cash reserves: £35k

**Protection:**

* Antony Life £200k (to 2045) – **not in trust**
* Beverley Life £250k (to 2044) – **not in trust**
* Critical Illness: None
* Income Protection: None (significant concern for Beverley – self-employed)
* Medical: Antony covered via corporate Bupa; Beverley none

# GOALS & PRIORITIES

1. Purchase property £550k–£600k (deposit £55k–£60k)
2. Wedding September 2026 (budget £35k)
3. Retire early (around age 55) – TARGET £60k/year
4. Start family post-wedding (1–2 children)
5. Maintain travel lifestyle (£10k/year)

# RECENT CHANGES (Jan 2026 Review)

* Engagement settled; wedding planning well advanced
* Wedding venue booked; deposit paid
* House purchase remains priority before wedding
* Beverley’s business continues to perform strongly
* Antony still considering career move but decision deferred

# TAX POSITION

* Antony: £75k income (higher-rate taxpayer on portion)
* Beverley: £85k income (salary + dividends), higher-rate exposure
* Company paying 25% corporation tax
* Further efficiency possible via pension funding

# RECOMMENDATIONS STATUS

**Last Full Review: Jan 2026**

✓ Wedding savings on track

* Budget £35k
* Saving £1,500/month
* Family contributions expected (£16k total)

✓ House deposit in progress

* Target £55k by April 2026
* Current savings trajectory £1,800/month
* On track for £60k by target date

**PENDING:**

* Mortgage in Principle
  + Combined income £160k
  + Borrowing capacity sufficient for £550k purchase
  + Beverley has required Ltd accounts
  + Apply early 2026 prior to active house search

**CRITICAL:**

* Life insurance trusts
  + Both policies not in trust
  + Unmarried status = serious risk
  + Forms issued; must be completed urgently

**PENDING:**

* Cohabitation agreement
  + Required before purchasing jointly
  + Ownership split, exit terms, living costs
  + Cost £800–£1,200
  + Strong recommendation despite upcoming marriage

**PENDING (URGENT):**

* Wills
  + Antony’s will outdated (leaves parents)
  + Beverley has no will
  + Intestacy rules offer no protection to unmarried partner
  + New wills required immediately

**NOT STARTED:**

* LPAs
  + Deferred until post-house / post-wedding

**DECLINED:**

* Joint bank account
  + To be revisited once mortgage proceeds

# CURRENT OPPORTUNITIES

1. Antony career move
   * Offer £75k salary + £12k bonus (£87k total)
   * Net gain ~£7,200/year
   * Longer commute and stress
   * Critical factor: maternity policy comparison
2. Wedding cost efficiency
   * Family support £16k reduces net cost materially
3. Beverley company reserves (£35k)
   * Best use: £20k employer pension contribution
   * Saves £5k corporation tax
   * Retain £15k company buffer
4. Deposit ownership structure
   * Deposit split likely Antony £25k / Beverley £30k
   * Ownership must be documented via cohabitation agreement
5. Mortgage risk management
   * Mortgage affordability relies on both incomes
   * Beverley self-employment risk → **income protection strongly advised**
   * Minimum 3-month cash buffer essential

# CONCERNS & RISKS

* Serious legal vulnerability while unmarried
* Life insurance not in trust
* No wills in place
* Cohabiting and buying jointly without legal framework
* High monthly commitments (wedding + deposit = £3,300/month)
* Limited financial buffer
* Beverley income volatility and lack of IP
* Pregnancy timing vs career and finances
* Lifestyle inflation reducing flexibility

# UPCOMING ACTIONS

**Before Next Review (2026):**

* Life insurance trusts completed
* Wills drafted and signed
* Mortgage in Principle obtained
* Antony decision on job offer
* Beverley employer pension contribution executed

**At Next Review (2027):**

* Mortgage approval confirmed
* Cohabitation agreement completed
* House purchase timeline locked
* Wedding progress review
* Income Protection quotes for Beverley
* Early retirement modelling refresh

**Post-Review:**

* Active house hunting
* Purchase target June 2026
* Wedding September 2026
* Honeymoon planned (£8k)

# RECENT COMMUNICATION

10/01/26: Email – Antony job offer details  
14/01/26: Call – Beverley mortgage broker recommendations  
17/01/26: Joint call – life insurance trust forms reminder

# NOTES

* High-earning, ambitious couple with strong lifestyle focus
* Antony organised and proactive
* Beverley creative, relaxed, tends to delay admin
* Heavy travel and dining spend (£1,200–£1,500/month)
* Vegan, sustainability-focused, climate conscious
* Large social wedding planned (120+ guests)
* Financially strong but exposed legally until structures put in place