Money for investment

We looked at your current savings and investments and agreed on how much you should invest and how much you should keep in cash savings.

Use this section to detail the amounts being invested and/or held in cash. Include reasons for the amounts agreed/recommended. There’s no need include details of your specific recommendations here.

## Your cash savings

Your cash savings

We worked out the amount of cash you have available as follows:

|  |  |
| --- | --- |
| **Your cash savings** | **£INSERT\_2** |
| Plus cash to be withdrawn from your investments | £INSERT\_3 |
| Less deductions: |  |
| Your agreed emergency fund | £INSERT\_4 |
| My advice fee | £Field\_1 |
| Your planned future expenditure | £INSERT\_5 |
| Cash savings to be retained | £INSERT\_6 |
| S\_FIELD\_2\_1INSERT\_7 | £INSERT\_8 |
| **Amount available for investment** | **£INSERT\_9** |

We agreed an amount of **£INSERT\_10** will be invested from your cash savings because INSERT\_11.

Invested amount exceeds guidance

This is more than I’d normally recommend but is right for you because INSERT\_12.

Lower amount invested – customer preference

You want to keep **£INSERT\_13** in cash savings. While you could invest more of this money, you don’t want to do this because INSERT\_14.

Lower amount recommended – no experience/limited capacity for risk

I recommend you keep **£INSERT\_15** in cash savings. As Field\_2, you shouldn’t invest all your cash.

Lower amount invested – cash retained

The value of your cash savings may not keep pace with inflation, but this risk is balanced by the benefit of having secure money to fall back on.

## Your investments

Your investments

All existing investments available for review

You also hold existing investments totalling £INSERT\_16, which I’ve included in my review.

Existing investments held – some to be reviewed

You also hold existing investments totalling £INSERT\_17. As explained later in the report, you don’t want to review £INSERT\_18 of these, so I’ve reviewed the remaining £INSERT\_19.

Cash to be withdrawn from existing investments

As indicated in the cash savings breakdown, you’ll be withdrawing £INSERT\_20 from your investments to increase your cash savings. This is explained later in the report.

All existing investments to be withdrawn

As indicated in the cash savings breakdown, you’ll be withdrawing all your investments, totalling £INSERT\_21 to increase your cash savings. This is explained later in the report.

Existing investments held none available for review

As explained later in the report, you don’t want to review your existing investments.

No existing investments

You don’t have any existing investments to review.

## Your pension contributions

Your pension contributions

Explain reasons for recommended pension contribution amounts, eg consider restrictions, carry forward

From your available cash, we agreed that **£INSERT\_22** (net of tax relief) will be used for pension planning because INSERT\_23.

I recommend you pay **£INSERT\_24** a month (net of tax relief) into a pension because INSERT\_25.

## Money to be used for estate planning purposes

Money to be used for estate planning purposes

We agreed to put aside **£INSERT\_26** Field\_3 for estate planning purposes because INSERT\_27.

## Your regular monthly investments

Your regular monthly investments

I recommend you invest **£INSERT\_28** a month from your disposable income, which you confirmed you can afford now and in the future.

INSERT\_29Detail anything that will impact affordability eg known lifestyle changes, expenditure plans.

INSERT\_30

Regular only with no emergency fund in place

I recommend you build up an emergency fund to cover unexpected events. As a guide, the amount should be a minimum of six months' essential outgoings.

## Ownership (joint cases only)

Ownership

Explain whether cash/investments will remain in existing names and/or explain reasons for any change of ownership, including joint money to be used for pension contribution.

INSERT\_31

Change of ownership

By doing so, Field\_4 be giving up ownership of and access to this money.