**Fact-Finding Meeting: Gary Thompson**

**Sarah:**  
Hi Gary, thanks for coming in today. Before we dive into planning your retirement, I’d like to go through a full fact find so I can understand your current position and goals. Is that okay?

**Gary:**  
Sure, sounds good.

**Sarah:**  
Let’s start with some basics.

What’s your full name?

**Gary:**  
Gary Thompson.

**Sarah:**  
And your age?

**Gary:**  
I’m 42.

**Sarah:**  
Are you currently single, married, or in a partnership?

**Gary:**  
Single.

**Sarah:**  
Got it. What’s your current occupation?

**Gary:**  
I’m a Marketing Manager.

**Sarah:**  
And your annual gross income?

**Gary:**  
£55,000.

**Sarah:**  
Any health concerns we should factor in?

**Gary:**  
No, I’m in good health.

**Sarah:**  
Let’s look at your monthly expenses — roughly how much do you spend?

**Gary:**  
About £1,600 a month.

**Sarah:**  
And your current savings?

**Gary:**  
I’ve got £25,000 in an ISA and £12,000 in a deposit account.

**Sarah:**  
Do you own your home?

**Gary:**  
Yes, it’s worth about £385,000. I’ve got a mortgage of £220,000.

**Sarah:**  
Let’s talk pensions. Do you have a workplace pension?

**Gary:**  
Yes, with Aviva. It’s worth about £85,000. I contribute £275 a month, and my employer matches that.

**Sarah:**  
Any personal pensions?

**Gary:**  
Yes, a SIPP with AJ Bell. It’s worth £42,000, and I contribute £200 a month.

**Sarah:**  
Have you checked your State Pension forecast?

**Gary:**  
Yes, it’s estimated to be around £11,500 a year from age 67.

**Sarah:**  
And is 67 your target retirement age?

**Gary:**  
Yes, I’d like to retire at 67 with enough income to live comfortably.

**Sarah:**  
Thanks Gary, that gives me a full picture. I’ll now model your retirement forecast and explore whether your current contributions and assets will meet your income goals. We’ll also look at options to close any gaps.

**Gary:**  
Perfect. I’m keen to know what I need to do to stay on track.