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FINANCIAL

# suitability report

Based on the client's employment background, financial objectives, and medium risk profile, this section reflects an approach that aligns with their long-term goals while maintaining appropriate flexibility.

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# overall...



Your diverse income streams provide a solid financial foundation, with your primary concerns being business expansion and real estate investments. Key focus areas include growing your business, optimizing investment returns, and planning for early retirement.

your objectives

### **Business Expansion**

1.

Increase annual business revenue to £500,000 within the next

3 years through strategic growth initiatives.

### **Investment Diversification**

2.

Achieve a balanced investment portfolio with a target annual return of 8% across various asset classes.

### **Early Retirement**

3.

Build a retirement fund sufficient to support an annual income of

£60,000 by age 55.

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your income...

your expenses...

**£220,000**

**per annum**

**£8,500**

**per month**

what this is made up of: what this is made up of:

1. Business Reinvestment: £3,000/month
2. Mortgage Payments: £2,500/month
3. Travel and Entertainment: £1,000/month
4. Investment Contributions: £1,000/month
5. Household Expenses: £1,000/month

Business: £150,000

Investments: £70,000

your money...

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Plan | Owner | Value | Contributions | Withdrawals | Performance (%) |
| Business Capital | Sarah | £750,000 | £3,000/month | £0 | 15% |
| Stock Portfolio | Sarah | £300,000 | £500/month | £0 | 7% |
| Real Estate Fund | Sarah | £200,000 | - | £0 | 6% |
| Pension | Sarah | £150,000 | £1,000/month | £0 | 5% |
| Emergency Fund | Sarah | £50,000 | £500/month | £0 | 1% |
| Crypto Assets | Sarah | £20,000 | - | £0 | 20% |

your assets...

Stocks & Shares ISA

Expand business operations, diversify investments for optimal returns, and secure early retirement with £60,000 annual income by age 55.

A green house on a black background

Description automatically generated

**investments:**

£320,000

**property:**

£200,000

**pensions:**

£150,000

**cash:**

£30,000

**other:**

Other details of assets

your liabilities...

* Mortgage: £450,000 remaining
* Business Loan: £100,000 outstanding



**your statement of purpose...**