

AUG 2026

Review Outcome Report



Alan & Amy Aston

Prepared by:

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Quilter
Financial
Advisers

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Welcome to Your Review Outcome Report

Dear Alan & Amy,

FOR USE IN THE PROGRESS CHECK REPORT ONLY:

I am pleased to enclose your latest Progress Check report, giving you an up-to-date review of your wealth portfolio.

Keeping you informed and up to date about your investments

Your Progress Check report and follow-up meeting aim to show you, in a clear and simple way:

- your progress towards your objectives
- if and how your plans need to adapt to changing circumstances
- any actions you should consider to improve your plans
- ways you can embrace new opportunities

What can you expect from your Progress Check meeting?

During this meeting, we will use the information in your report as a basis to discuss:

- whether there are any changes to your personal situation that have an impact on your current plans
- whether your assets and liabilities are structured in the most suitable way, so you don't lose money unnecessarily to tax (i.e. the right name, ownership and tax shelter)
- if your plans are performing in line with your expectations at a level of risk you feel comfortable with

What can change within a year?

It's important that we check the progress of your financial plans regularly to ensure your current solutions remain suitable for your needs and objectives.

Here are some things that can change between your Progress Check meetings, meaning we might have to refine your financial plans:

- Your personal situation and what you want to achieve
- Changes in regulation and tax (eg Budget announcements)
- Updates to any platforms that hold or could hold your investments
- The performance of your individual plans and solutions against expectations

FOR USE IN THE OUTCOME REPORT ONLY:

At our recent Progress Check meeting on **insert date**, you confirmed that there have been some changes to your circumstances and objectives since we last met. With this in mind, we agreed that some amendments might be necessary to keep your plans on track to meet your objectives.

I have therefore reassessed your current financial plan and can confirm that some changes are now required to ensure it remains suitable for your needs. I will detail these recommendations in this report. Please retain this letter with your Progress Check report dated **insert date**.

OR:

At the Progress Check meeting, you confirmed that there have been no material changes to your personal circumstances or objectives since we last met.

As such, I am happy to confirm that the information contained within your 20XX Progress Check report is accurate and that your plans continue to be suitable for your needs.

Thank you for being a valued client of DT Staff Quilter.

We strive to provide you with the best quality advice and service, ensuring you are on track to achieve your goals and ambitions.

Please let me know if you have any questions about your report or need any further information.

Please ensure you sign and return the declaration at the end of this report.

Kind regards,

Paula Gill

YOUR AGREED SERVICE LEVEL

Please see details of the agreed level of service you are paying for below:

In this section please provide the full details of the agreed service level as per the Terms of Business. Please include the service name (for example Silver, Gold, Standard, Enhanced etc) and list all services included.

Core Services provided include the following:

- Annual Progress Check meeting to review your plans, current circumstances and objectives to help ensure that your financial planning remains on track
- A consolidated annual report of your plans and investments within the scope of advice, so that you can see your current position and progress towards your objectives
- Confirmation in writing whether your plans and investments continue to be suitable based on your stated objectives and risk appetite
- Recommendation of any switches to your investment funds where this is suitable and beneficial to you
- Assistance with the administration of your plans and support with any third-party provider interaction, as required
- Telephone and e-mail access to your adviser (and wider support team), allowing you to quickly address any questions or concerns that you might have between regular scheduled Progress Check meetings

RECAP OF OBJECTIVES

Our understanding of your objectives with us:

A brief reminder of our recent advice to you at your last progress check / in the last X year(s):

How is it helping you in achieving your objectives?

Your Progress Check report tracks several key factors to ensure you remain on target to meet your investment objectives.

Select the wording options below and elaborate as needed:

Currently it shows you are on track to achieve your objectives.

Overall, your plans are progressing in line with our expectations. There are some additional topics we feel you may find interesting to now consider when we meet.

Or:

Overall, your plans are progressing in line with our expectations, but some refining of the plans may be required, which if applicable will be confirmed after our meeting.

Or:

Overall, your plans are progressing in the right direction. A recent review of our investment panel suggests that it may be beneficial for you to move some of your plans to a different provider/fund to keep aligned to your investment strategy.

Or changes in circumstance and/or objectives identified:

As a result of material changes in your circumstances and objectives we now need to reassess your current holdings. This is to ensure we maximise the chances of meeting your objectives. It may mean that no changes or alterations are required, or some refining is needed. We will confirm any recommendations to you before taking any action.

Your progress at a glance

Your Progress Check Report includes several key factors to help ensure you are on track to meet your objectives.

How has your portfolio changed in value since your last progress report?

REVIEW START VALUE	REVIEW END VALUE	MONEY IN	MONEY OUT	NET GAIN/LOSS
£707,000	£757,000	-	-	£50,000

Progress this year

	On track?	Requires attention?
Your objectives Are you on track to meet your stated investment objectives?		
Risk Are you taking the level of risk that you are comfortable with?		
Performance Has your portfolio performed well?		
Tax Making sure that you are not paying any unnecessary tax on your portfolio		
Products The platform or products that hold your investments remain suitable for your needs		
Fees and charges You have paid the correct fees and charges that we agreed and were illustrated to you		
Regulated investments Holding regulated investments means you don't miss out on protection provided by the Financial Ombudsman Service or Financial Services Compensation Scheme and helps you avoid investment scams.		
Personal situation Confirm that your portfolio is still appropriate to your current personal circumstances		
Followed my previous advice You have followed the advice previously given		

My recommendation to you

In summary, I have reviewed your investments, based on your personal details, financial situation, objectives, attitude to investment risk and capacity for loss, I confirm that your investments remain suitable for your requirements.

Your portfolio asset allocation matches that of your selected risk profile.

Our forecasts indicate you are on track to meet your stated financial objectives for this portfolio.

I have recommended a number of follow up actions. Please read this report fully to understand the basis of this assessment and the required next steps.

1. Your Progress report outcome and next steps

As part of our ongoing service, we confirm whether your portfolio remains suitable for you and if any changes are recommended.

Our assessment of suitability is based upon us having:

- Assessed how your portfolio is working to meet your objectives
- Confirmed the level of investment risk being taken in your portfolio
- Shown how your portfolio has changed in value since your last progress check
- Looked at the asset allocation and market exposure of your portfolio

It takes into consideration information obtained the last time you had a full suitability assessment, including:

- Your personal situation and original objectives
- Any UK based legislation or regulatory changes (e.g. The UK Government Budget)
- The use of any Platforms to hold your investments
- The individual plans and solutions
- Any tax implications

Other items to consider

Delete as applicable

Wills

It is essential you have a Will which is not only up to date, but which is periodically reviewed. I advised it is important revisions are made whenever significant changes occur in your situation or intentions. There can be tax planning advantages from Will writing and this can ensure as much as possible of your estate goes to those intended.

You have confirmed you currently have an up-to-date Will in place.

Or

You do not have a current Will in place, and we have agreed **[Enter actions agreed]**.

Power of Attorney

We have discussed the importance of making provision to address the possibility that you become incapable of managing either your own financial affairs or welfare affairs during your lifetime. You have confirmed you **do / do not** have a Power of Attorney in place.

If not:

I recommend creating Powers of Attorney so that someone you trust can manage your affairs if you are ever unable to do so yourself.

As I have confirmed, I am more than happy to work with your other professional advisers in this regard and if you do not have a legal adviser, I am more than willing to recommend one local to you. **Make appropriate reference to the expression of wish form submitted, if the client has submitted an expression then they will in all likelihood have a will. If not, they should be encouraged to put one in place.**

Insert summary of any reminders you feel are still required: e.g. Wills. Trusts

Emergency Fund Provision

Include this wording if the client has emergency fund provision

We discussed what possible financial emergencies might arise. We agreed you currently have adequate, readily available funds **[State where these funds are]** which you would use in the event of an emergency and I recommend you maintain and regularly review these funds to ensure they continue to meet your needs.

Include this wording if the client does not have any emergency fund provision

We discussed what possible financial emergencies might arise. I recommended you need a suitable, readily available, emergency fund that should be regularly reviewed. We agreed **[Enter Actions Agreed and if no £ figure was arrived at state 'A good rule of thumb is to have three months' essential outgoings available in an instant access savings account.']**

Include this wording if the client does not have adequate emergency fund provision

We discussed what possible financial emergencies might arise. Although you can access funds from your **[Enter source of funds e.g. ISA]** in the event of an emergency, I advised you to consider building a more readily available form of emergency fund. We agreed **[Enter Actions Agreed and if no £ figure was arrived at state 'A good rule of thumb is to have three months' essential outgoings available in an instant access savings account.']**

Repaying Existing Debt

Include this wording if the client is managing existing debt

We discussed the importance of clearing debts, particularly those with high interest rates such as credit and store cards. We agreed **[Enter Actions Agreed]**

WHERE THE CLIENT IS IN DRAWDOWN:

Pension Sustainability

Sustainability of pension withdrawals

As part of my assessment, we looked at how changes in the value of your drawdown plan might impact the level of withdrawals you are able to make. Based on the current value, I showed you that by continuing to withdraw £x enter current withdrawals each year, your portfolio is likely to run out in approximately X years when you are X years old.

Either, no change to withdrawals

You confirmed that you are comfortable with this remaining timeframe as **(insert rationale and reference other income streams where applicable)**. In addition, as there have been no changes to your objectives which affect this element of your financial planning, I recommend that you continue with your current level of withdrawals. We will of course take the opportunity to reassess these at your next progress check meeting.

Or, change to withdrawals recommended

As a result of this sustainability assessment and /or a change in your circumstances and requirements; we have agreed that an increase/reduction in withdrawals is required.

Changes to your pension withdrawals

I recommend that your pension withdrawals be amended to £x per month/year as insert rationale. Based on the current value of your plan, I recalculated that by making withdrawals at this higher / lower level, your portfolio is likely to run out in approximately X years when you are X years old. This is sooner / later than we previously agreed. You are comfortable with this remaining timeframe as insert rationale ensuring any future shortfall is addressed.

Where the client has a pension shortfall but no action is being taken:

Pension shortfall analysis

I have reassessed your objectives in relation to retirement planning and based on the value of your pension funds currently, wish to highlight that you have a shortfall of £XXXX.

We discussed this at our meeting and you confirmed insert rationale as to why the client **did not wish / was unable to** address the shortfall.

Annual Tax Allowances

Pension Allowance

It is important we ensure you fully utilise your annual Pension allowance where possible. **[Enter details of how the Pension allowance will be utilised for the current tax year. Please ensure the client's specific amounts are used in the table. This includes consideration of the client's relevant earnings for tax relievable allowance remaining]**

Product	Payments made in current tax year	Further payment expected in current tax year	
Total Pension Contributions			£
Pension Allowance (20XX/20XX)			£
Remaining Pension Allowance			£

Capital Gains Tax (CGT) Allowance

In order to minimise future capital gains tax (CGT) liabilities it is important that you make use of your annual CGT allowance (incl. realised gains and losses).

If any recommendation has been or will be made with regards to use of CGT allowance, refer the client to the particular Suitability report where full details are/will be given

Basic CGT allowance	Realised gains/losses	Available CGT allowance
£	£	£

If fund switch recommendation results in impact on CGT allowance, please include:

Available Capital Gains Tax allowance	Estimated realised* gain/loss on fund switch recommended now	Remaining allowance after recommendation
£	£	£

*please be aware the actual gain/loss will be based on values at the date of transaction

ISA Allowance

It is important we ensure you fully utilise your annual ISA allowance where possible. **[Enter details of how the ISA allowance will be utilised for the current tax year]**

Product	Payments made in current tax year	Further payment expected in current tax year	
Total ISA Contributions			£
ISA Allowance (20XX/20XX)			£
Remaining ISA Allowance			£

Inheritance Tax Allowance

[Enter details of any recommendation made to utilise annual gift allowances]

Annual Gift Allowance (20XX/20XX)	Less Allowance already used (20XX/20XX)	Less Allowance used now (20XX/20XX)	Remaining Allowance after recommendation
£	£	£	£

Suitability of your portfolio

Based on the assessment I have completed, I am comfortable that your current portfolio remains suitable for you.

Recommendations

Use of ISA allowance

Based on the analysis conducted and my assessment of your current portfolio and situation, I have concluded that some alterations are required to your portfolio to ensure it remains suitable for your objectives. I will follow up with further information about the transactions recommended along with the rationale and impact.

Choice of platforms and product providers

I am comfortable that the current choice of investment platforms and investment product providers we are using to manage your portfolio remain suitable for you. I see no reason to recommend a switch or transfer.

Tax implications

Based on our current understanding of tax legislation, no tax implications arise from this recommendation. Tax benefits are subject to change and individual circumstances.

This tax suitability assessment is only based upon the assets detailed in this report. If you have other financial arrangements of which I am unaware there may be additional tax implications. If you would like me to review any other arrangements, please let me know.

Other risks

Although you will have already been made aware of these, we feel it is a good idea to remind you of the following:

- Past performance is no guarantee of future returns
- The value of the investment is determined by units or shares, the price of which can fall as well as rise
- Please bear in mind that the outlook for asset classes and market sectors can change. A certain fund or funds may have a higher risk rating than the agreed attitude to risk, but the overall risk applied of the combined funds or portfolio is designed to meet the agreed risk profile
- Equities can significantly fall in value and in difficult times dividends may reduce or stop
- Where a fund invests in overseas markets, domestic upheaval and changes in currency exchange rates mean that the value of the investment can go up or down
- It is important to periodically review the value of an investment against expectations and the underlying investment strategy, particularly when close to retirement
- Unless an investment is held within a pension or an ISA any sale of investments held, including switching may give rise to a capital gains tax liability and any income generated will normally be subject to income tax

Next steps

- Please read your Progress Check report
- In view of this discussion, I have reviewed the current plans and can confirm that some alterations are now required to ensure they remain suitable for your needs.
- I will follow up separately regarding any recommendations relating to your portfolio

If you have any questions regarding any of the content in this report, please do not hesitate to contact me.

Appendices



A: Breakdown of fees / charges you have paid

Platform/Fund fees and charges

You will now be receiving regular statements from each of the key providers and platforms that we use. These statements will provide a detailed and consolidated breakdown of each of the products and funds you are invested in, including any adviser charges that are deducted. Please ensure you keep copies of these for your records.

For ease I have put together the information below which details when you should receive this information from each of your providers.

INSERT NAME OF PROVIDER and **DATE CHARGE INFORMATION ISSUED** for each **PROVIDER** in the clients' portfolio

DELETE THE BELOW IF NO INITIAL FEE PAID IN THE LAST 12 MONTHS

Also, you paid an initial fee of £XXXX.XX on XX/XX/XXXX via a direct payment to us/deduction from your fund(s).

Our ongoing advice fee

The ongoing fee for my services, which include this Regular Advice Meeting are to be met by way of a deduction from your investment fund which is an annual fee of **1.00%** or approximately **£7,570.00** per year.

The performance of your portfolio as well as your objectives and risk profile are likely to vary over time. Regular progress checks are important to ensure that your portfolio is on track to meet your objectives and that your investment strategy is still suitable for your circumstances.

You confirmed that you would like to receive an ongoing service from us to provide these progress checks.

You should note that as this is a percentage of the fund value, the actual amount of ongoing advice fee you pay will fluctuate with the value of your investment. If the value of your investment rises, the amount you pay us will also increase. Conversely, if the value of your investment falls, the amount you pay us will decrease.

This deduction can be cancelled at any time by contacting the product provider should you no longer wish to receive a Regular Review Service from me. If you decide to cancel, we will not be in regular contact so I will be unable to assess the continued suitability of your holdings and will not therefore be sending you an annual Statement of Continued Suitability.

I have read the contents of this letter and confirm:

- I have been made aware of and understand the ongoing fee associated with the service
- I am happy with the Ongoing Advice Service that is being provided and has been provided to date

Client signature	Client signature	Adviser signature
Alan Aston	Amy Aston	Paula Gill
Date	Date	Date

Contact information

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