



Mrs L Clark-Scrimgeour
Wear Bridge House
Bouth
Ulverston
Cumbria
LA12 8JB

24th February 2025

Re: LISA 24/25

This letter should be read in conjunction with your suitability letter dated 29th August 2024 which includes information on initial disclosure documents, your agreed risk profile, fees, risks and miscellaneous information.

Our recommendations have been limited to your objective of reviewing your LISA, as this is the only financial planning area you wish to review at present. Therefore, you may have other financial planning needs that are not addressed in this report.

Objectives

You have asked where to invest your £2,800 LISA top up.

Recommendation

Invest £2,800 in your existing AJ Bell LISA in the Vanguard Lifestrategy 60% equity fund.

Rationale

This contribution will use up your remaining LISA allowance and the LISA will benefit from a 25% bonus per contribution. Your LISA can be withdrawn tax free when you reach the age of 60 which will provide you more money and options when it comes to your overall plan.

We trust that this letter provides an accurate summary of our discussions and our recommendations are clear; however, should you have any concerns or wish to discuss any of the issues raised in more detail please do not hesitate to contact us.

Yours sincerely
For Harwood Financial Planning

Ryan J Woodhouse
Independent Financial Adviser/Director

