# Quarterly report — Mrs Kervadec

LINDBERGH FORMATION — 16 rue de Maillé, 91310 Montlhéry, France · Companies register (RCS) Evry 817 946 114

Document issued on 09/11/2026

Three wrappers, €612,400 · fictional document

**Fictional document — demonstration example**

This document is produced by the Blue Lemon Agent website to illustrate what an AI agent hands to its users. The companies, matters, amounts and people in it are invented. It has no legal, accounting or commercial value.

**Fictional document**, produced for the demonstration. **This document brings together facts and their sources; it contains no investment recommendation.** The recommendation belongs to the adviser and engages the duty of advice.

## Composition as at the 31st

| Wrapper | Assets | Share | Source |
|---|---|---|---|
| Life insurance | **€381,200** | 62.2 % | Insurer statement at the 31st |
| Securities account | €147,900 | 24.2 % | Custodian statement at the 31st |
| Retirement savings plan | €83,300 | 13.6 % | Insurer statement at the 31st |
| **Consolidated total** | **€612,400** | **100 %** | — |

## Change over the quarter

| Measure | Value | Reading |
|---|---|---|

| | | |
|---|---|---|
| **Money-weighted performance** | **+2.9 %** | **The figure that measures the portfolio** |
| Gross change in assets | +6.2 % | **Includes the €20,000 deposit of the 12th — it measures the deposit, not the management** |
| Transactions in the period | 7 | Each dated and referenced |
| Charges for the period | **€3,140** | Broken down by wrapper and by nature |

## The three factual points put on the table

| Observation | Measure | Identified cause |
|---|---|---|
| **Allocation gap** | **61 % equities against a 45 % target, band 35 to 55 %** | **Market effect — no switch made in 18 months** |
| **Idle cash** | **€41,200 for 7 months — 6.7 % of assets** | On the securities account |
| **Deadline** | **End of the retirement plan's lock-in period in 4 months** | Contract schedule |

*Allocation is how savings are split between the main families of assets; the signed profile sets a target and a band.* **The document states that the gap exists and where it comes from. What to do about it is written and signed in the meeting.**

> **The adviser arrives with a view, not with a pile of statements.** Across the firm's 940 clients, **214 show at least one gap of this kind and 38 show three or more.**



LINDBERGH FORMATION — Blue Lemon Agent — Companies register (RCS) Évry 817 946 114 —
Legal notice (in French): bluelemonagent.ai/mentions-legales

**Request a demo with your own documents**

This document is a fictitious example. To see the agent work on your own documents, request a demo from its page.

https://bluelemonagent.ai/en/entreprises/cas-usage/agent-de-gestion-de-patrimoine-reporting

---

Scope of this document: the service operated by Blue Lemon Agent. For an agent deployed at your premises, the applicable location is that of the architecture set out in the quotation and verified before commissioning; local execution is announced only for the configuration explicitly described and accepted in the quotation; the applicable isolation depends on the deployment mode set out in the quotation, no dedicated isolation being presumed; the encryption mechanisms in transit and at rest, their components and key management are those documented for the architecture chosen; roles and permissions are configured and accepted for the identities and systems actually connected; the events logged, their content, their retention period and who may access them are defined for the deployment chosen.