



Principal Financial Services

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Brian West & Alison West

22, River Walk  
Gunthorpe  
Notts  
NG14 4XX

# Fact Find



	CLIENT 1:	CLIENT 2:
First name	Douglas	Alison
Last name	West	West
Known as	Brian	<i>Not completed</i>
Date of birth	15th February 1963	5th August 1966
Address	22, River Walk Gunthorpe Notts NG14 4XX	22, River Walk Gunthorpe Notts NG14 4XX
Date moved in	4th September 2010	3rd September 2010
Mobile phone number	07777 777555	<i>Not completed</i>
Work phone number	<i>Not completed</i>	<i>Not completed</i>
Home phone number	<i>Not completed</i>	01623 1234567
Marital status	Married	Married
Email address	brian.west456@gmail.com	<i>Not completed</i>
Alternative email	<i>Not completed</i>	<i>Not completed</i>

	CLIENT 1:	CLIENT 2:
Gender	Male	Female
Occupation	Accountant	Teacher
UK resident?	Yes	Yes
Place of birth	Nottingham	Halifax
Nationality	British	British
Age you intend to retire	65	65
Smoker?	No	No
Overall health	Good	Excellent
Height	5ft 11in	5ft 7in
Weight	13st 7lb	9st 7lb
Live abroad?	Yes, in Spain when I retire.	Yes, in Spain when she retires.
Hazardous job/hobby?	No	No

## Dependants

First name	Last name	Date of birth	Relationship	Dependent?
Richard	West	12th July 1993	Son	Yes
Rachael	West	6th December 1996	Daughter	Yes



## Previous addresses

Occupants	Date moved in	Date moved out	Time spent at address
Me and my partner	1st January 1986	3rd September 2010	24 years and 8 months
Address			
24A, Blackwalk Mews Nottingham NG1 1GN			



## Employment details

	Brian West	Alison West
National Insurance number	NX123567A	NW765432C
UK tax code	645L	695L
Employment status	In employment	In employment

<i>Brian West - West &amp; Co.</i>			
Annual income	Type of employment	Occupation	Retirement age
£53,215	Employee	Accountant	65
Employed from/to	Director	Shareholder	Probation period
12th April 1996 –	Yes	Yes	No
Employer address			
23, Blackwalk Mews Nottingham NG1 1GN			

<i>Alison West - Nottinghamshire CC</i>			
Annual income	Type of employment	Occupation	Retirement age
£28,695	Employee	Teacher	65
Employed from/to	Director	Shareholder	Probation period
3rd September 2011 –	No	No	No
Employer address			
County Hall Loughborough Road Nottingham Notts NG2 7QP			

Annual income	Type of employment	Occupation	Retirement age
£18,650	Self employed	Tutor	65
Employed from/to	Years in business	Years of accounts	Year end date
1st September 2003 – 30th August 2011	8	8	Aug '31
Employer address			
24A, Blackwalk Mews Nottingham NG1 1GN			



## Income details

Employee income	Brian West	Alison West
Basic salary	£75,000.00	£33,000.00
Guaranteed bonus	£5,500.00	–
Discretionary bonus	£1,500.00	£1,250.00
Guaranteed overtime	–	–
Discretionary overtime	–	–
Taxable benefits	£1,689.23	£125.00
Other remuneration	£750.00	–
<b>Total income (net of tax)</b>	<b>£53,215.23</b>	<b>£28,695.45</b>

Other income	Brian West	Alison West
Investment income	–	–
Savings	–	–
Annuities	–	–
Bank accounts	£906.00	–
Other regular income	–	–
	£906.00	–
<b>Total annual income</b>	<b>£54,121</b>	<b>£47,345</b>



## Expenditure

Annual expenses	Brian West	Alison West	Joint
Mortgages	£4,200.00	–	£19,503.00
Credit cards and loans	£4,200.00	£15,000.00	£2,830.68
Pensions	£2,250.00	£1,400.00	–
Protection policies	£3,422.40	–	£4,285.81
Insurance	£2,664.77	–	–
Regular savings	–	–	£1,800.00
Food and clothing	–	–	£3,000.00
Entertainment	–	–	£4,200.00
Utilities	–	–	£6,600.00
Car and home maintenance	–	–	£1,800.00
Council tax	–	–	£1,860.00
Rent (if applicable)	–	–	–
Other expenditure	–	–	£5,400.00
	£16,737.17	£16,400.00	£51,279.49



## Bank accounts

		<i>Building society account</i>	
Name	Owner	Balance	Valued on
Nationwide	Me and my partner	£27,856.35	16th August 2012
Sort code	Account number	Interest rate %	Date opened
060606	987654321	2.1	16th August 1995
Income / Interest	Payment frequency	Taxable status	Received as
£75.50	Monthly	Taxable	Gross

		<i>Savings account</i>	
Name	Owner	Balance	Valued on
Natwest	Me	£7,542.12	5th December 2011
Sort code	Account number	Interest rate %	Date opened
606060	12345678	1.5	5th December 2001
Provides income?			
No			



## Pension plans

<i>Brian West - Personal Pension Plan (Individual)</i>			
Pension provider	Account / plan number	Pension start date	Client number
Axa	123/456/789	1st September 1999	987/654/321
Current fund value	Transfer value	Valuation date	Premium waiver
£12,354.29	£11,015.12	12th April 2011	Yes
	Original investment	Retirement date	Risk level
	£7,500.00	1st September 2028	Defensive Risk
Personal contribution	Tax status	Contribution type	Payment frequency
3.0% of £75,000 (£2,250)	Gross	Level	Monthly
Held in a trust?	Beneficiaries	Employer contribution	Payment frequency
Yes	The wife and children	£350	Monthly
Additional information			
<i>Not completed</i>			

<i>Alison West - Company Scheme (Final Salary)</i>			
Pension provider	Account / plan number	Pension start date	Client number
Scottish Widows	ABC/DEF/GHJ	1st September 2001	XYZ/FRE/WES
Projected annual income		Retirement date	Risk level
£35,000		1st September 2031	Cautious Risk
Personal contribution	Tax status	Contribution type	Payment frequency
5.0% of £28,000 (£1,400)	Gross	Level	Monthly
Held in a trust?		Employer contribution	Payment frequency
No		5.0% of £28,000 (£1,400)	Monthly
Additional information			
<i>Not completed</i>			



## Retirement income

*Has stated 'No annuities'*



## Regular savings

			<i>Rainy day fund</i>
Provider name	Owner	Current valuation	Valuation date
National Savings	Me and my partner	£150.00	12th June 2011
Account number	Client number	Start date	Maturity date
60794862/AGSD	HDFDF/234325A	22nd June 2005	22nd June 2025
Lives assured	Term	Purpose	Monies withdrawn
Not applicable	20 years	For a rainy day!	£750.00
Risk level		Regular savings made	
Balanced Risk		Yes	
Regular savings amount	Savings frequency	Tax status	
£150.00	Monthly	Taxable	
Provides income?			
No			
Additional information			
<i>Not completed</i>			



## Investments

			<i>Investment trust</i>
Provider	Account / plan number	Client number	Owner
Jupiter	NHJ/123A	456-AB-235	Me
Original investment	Top-up investments	Current valuation	Valuation date
£18,500.00	£6,500.00	£86,235.24	30th June 2012
Lives assured	Purpose	Monies withdrawn	Risk profile
Me	Retirement fund	£0.00	Aggressive
Start date	Term	Maturity date	Re-investment date
23rd September 2003	<i>Not completed</i>	<i>Not completed</i>	<i>Not completed</i>
Provides income?			
No			
Additional information			
<i>Not completed</i>			

			ISA
Provider	Account / plan number	Client number	Owner
Perpetual	345/HTF/212	ABC123456	My partner
Original investment	Top-up investments	Current valuation	Valuation date
£35,000.00	£25,000.00	£250,123.00	5th August 2011
Lives assured	Purpose	Monies withdrawn	Risk profile
Not applicable	Mortgage	£0.00	Capital Growth
Start date	Term	Maturity date	Re-investment date
4th May 1999	<i>Not completed</i>	<i>Not completed</i>	<i>Not completed</i>
Provides income?			
No			
Additional information			
<i>Not completed</i>			

## Life cover

			Life assurance for Doug West
Provider	Plan / Policy number	Client number	Owner
Axa	THE/5672-AB	<i>Not completed</i>	Me
Sum assured	Sum assured payable	Policy started	Term
£750,000	Once	23rd November 2005	20 years
Premium	Premium frequency	Premium basis	Premium type
£285.20	Monthly	Level	Guaranteed
Premium payer		Premium waiver?	
Me		No	
Held in trust?		Whole life?	Date policy ends
No		No	23rd November 2025
Lives assured		Investment element?	
Whole family		No	
Notes / Additional information			
<i>Not completed</i>			

## Critical illness cover

*Has stated 'No such cover'*





## Income protection

			<i>Doug and Alison West</i>
Provider	Plan / Policy number	Client number	Owner
Aviva	ZXC/234/ERT	<i>Not completed</i>	Me and my partner
Sum assured	Sum assured payable	Date started	Term
£1,500	Monthly	14th February 1999	25 years
Premium	Premium frequency	Premium basis	Premium type
£1,245.85	Annually	Increasing	Guaranteed
Premium payer	Premium waiver?	Deferred period	Date ends
Me and my partner	Yes	13 weeks / 3 months	14th February 2024
People covered		Investment element?	
Me and my partner		No	
Notes / Additional information			
<i>Not completed</i>			



## Mortgage protection

*Has stated 'No such cover'*



## Death in service benefit

			<i>DSB/001</i>
Provider	Scheme / Reference	Employee reference	People assured
My employer	ABC/123/GHT	DGW/123	Me
Sum assured	Sum assured payable	Date started	Date ends
£150,000	Once	<i>Not completed</i>	<i>Not completed</i>
Held in trust?		Term	
No		<i>Not completed</i>	
Notes / Additional information			
<i>Not completed</i>			



			<i>PHC/001</i>
Provider	Plan / Policy number	Client number	Owner
Bupa	BUPA/123/456	<i>Not completed</i>	Me and my partner
Date started	Term		People covered
12th January 2002	<i>Not completed</i>		Whole family
Premium	Premium frequency	Premium payer	
£253.33	Monthly	My employer	
Notes / Additional information			
<i>Not completed</i>			



			<i>Holiday home</i>
Insurer	Plan / Policy number	Type of cover	Owner of policy
Aviva	AVA/123	Buildings and contents	Me and my partner
Premium	Premium frequency	Buildings cover	Contents cover
£75.25	Monthly	£75,000	£15,000
Date started	Date ends		
8th June 2012	8th June 2013		
Notes / Additional information			
<i>Not completed</i>			

			<i>Main home</i>
Insurer	Plan / Policy number	Type of cover	Owner of policy
Churchill	CHC/213/345	Buildings and contents	Me
Premium	Premium frequency	Buildings cover	Contents cover
£845.95	Annually	£750,000	£85,000
Date started	Date ends		
12th December 2011	12th December 2012		
Notes / Additional information			
<i>Not completed</i>			



## Car insurance

<i>Direct Line - NN12 BDW</i>			
Owner of policy	Plan / Policy number	Named drivers	Type of cover
Me	DVB/168225-A	Me and my partner	Fully comprehensive
Premium	Premium frequency	Date started	Date ends
£565.59	Annually	10th March 2012	10th March 2013
Notes / Additional information			
<i>Not completed</i>			

<i>M&amp;S - NN12 AGW</i>			
Owner of policy	Plan / Policy number	Named drivers	Type of cover
My partner	MS-123-56	Other	Fully comprehensive
Premium	Premium frequency	Date started	Date ends
£350.23	Annually	8th April 2012	8th April 2013
Notes / Additional information			
<i>Not completed</i>			



## Property

<i>Spanish house</i>			
Owner	Current valuation	Valuation date	Mortgaged?
Brian West & Alison West	£75,000.00	<i>Not completed</i>	Yes
Property type	Purchase price	Date purchased	
Holiday home	£27,500	12th November 1995	
Address			
12 San Rok Kalea San Sébastien 20045			
Additional information			
<i>Not completed</i>			

			<i>Where we live</i>
Owner	Current valuation	Valuation date	Mortgaged?
Brian West & Alison West	£650,000.00	<i>Not completed</i>	Yes
Property type	Purchase price	Date purchased	
Main home	£677,500	9th January 2010	
Address			
22, River Walk Gunthorpe Notts NG14 4XX			
Additional information			
<i>Not completed</i>			



			<i>Will for Brian West</i>
Date completed	Executors	Location	
18th April 2005	My son	At Blacks (the solicitors)	
Main terms			
Split 50/25/25 to the wife, son and daughter			

## Partner's will

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*Has stated 'No will'*

## Trusts and settlements

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*Has stated 'No trusts'*

## Gifts to others

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*Has stated 'No gifts given'*

## Anticipated inheritances

		<i>Tiffany necklace</i>	
Donor	Recipient	Value	Date expected
Her mother	My partner	£15,000	<i>Not completed</i>
Notes / Additional information			
<i>Not completed</i>			



## Other assets

*No details entered*



## Mortgages

		<i>Mortgage for 'Where we live'</i>	
Owner	Provider	Account number	Term
Me and my partner	Nationwide	NW-23569-572-A	25 years
Original loan	Outstanding loan	Date started	Date ends
£550,000	£525,000.00	1st September 2010	1st September 2035
Payment	Payment frequency	Type of mortgage	Interest rate
£1,625.25	Monthly	Interest only	2.5
Offset mortgage?	Early repayment penalties		
No	Yes, 5% of balance		
Additional information / Notes			
<i>Not completed</i>			

		<i>Mortgage for 'Spanish house'</i>	
Owner	Provider	Account number	Term
Me	Santander	STN-2356-GTH	25 years
Original loan	Outstanding loan	Date started	Date ends
£25,000	£18,500.00	12th November 1995	12th November 2020
Payment	Payment frequency	Type of mortgage	Interest rate
£350.00	Monthly	Repayment	1.75
Offset mortgage?	Early repayment penalties		
Yes	No		
Additional information / Notes			
<i>Not completed</i>			



## Credit and store cards

MBNA - 345/THG/12546			
Owner	Date started	Credit limit	Amount owed
My partner	<i>Not completed</i>	£5,500	£0.00
Payment type	Payment frequency	Interest rate	Regular payment
Full balance	Monthly	17.8	£1,250.00
Additional information / Notes			
<i>Not completed</i>			

Virgin - 123/456/789			
Owner	Date started	Credit limit	Amount owed
Me	<i>Not completed</i>	£17,500	£5,500.00
Payment type	Payment frequency	Interest rate	Regular payment
Fixed amount	Monthly	17.7	£350.00
Additional information / Notes			
<i>Not completed</i>			



## Loans

HSBC - HSBC/1258			
Owner	Original loan	Amount owed	Interest rate
Me and my partner	£12,500	£7,500.00	8.5
Date started	Date ends	Term	Secured against a property?
18th June 2010	18th June 2015	5 years	Yes - main home
Repayment	Payment frequency	Type of repayment	Early repayment penalties
£235.89	Monthly	Capital and interest	<i>Not completed</i>
Additional information / Notes			
<i>Not completed</i>			



## Life assurance priorities

Priority: 'Very important'			
Lump sum required	Years cover required	Regular income required	Years income required
£500,000	25	£35,000	15
Additional information / Notes			
<i>Not completed</i>			



## Critical illness assurance priorities

		Priority: 'Essential'	
Lump sum required		Years cover required	
£75,000		5	



## Income protection priorities

*It's not considered important because 'my needs are already satisfied'*



## Mortgage protection priorities

			Priority: 'Important'
Lump sum required	Mortgage life cover	Mortgage critical illness	
£15,000	I perceive no need	I perceive no need	



## Retirement provision priorities

			Priority: 'Essential'
Annual income	Income needs to...	Retiring when I want	Meeting income aspirations
£25,000	increase on a set basis	Essential	Very important
Any additional details, information or requirements			
<i>Not completed</i>			



## Capital investment priorities

*It's not considered important because 'I don't wish to discuss it'*



## Regular savings priorities

			Priority: 'Very important'
Regular savings	Savings period	Investing for	Save tax efficiently?
£350	Less than 5 years	Growth and income	Yes
Saving for a purpose?	Earmarked investments?		
Yes	Yes		
Details of your requirements and any existing provision			
Retirement, National Savings			



## Estate planning priorities

			Priority: 'Important'
Managing inheritance tax	Potential tax liability?	Liability likely to arise?	
Important	Yes	No	
Details of your requirements and any existing provision			
<i>Not completed</i>			