



Principal Financial Services

22 Regent Street
Nottingham
NG1 5BQ

Phone:

0115 9483466

Web:

www.principal-fs.co.uk

Brian West & Alison West

22, River Walk
Gunthorpe
Notts
NG14 4XX

Financial Summary

Principal Financial Services is a trading style of Positive Solutions. Positive Solutions (Financial Services) Ltd. is authorised and regulated by the Financial Services Authority. Registered as a Limited Company in England and Wales. Number: 3276760. Positive Solutions, Riverside House, The Waterfront, Newcastle upon Tyne, NE15 8NY.





| | Total investment | Last valuation (08 Nov '11) | Current valuation (08 Nov '12) | Review variation (£ +/-) | Total Gain / Loss (£ +/-) |
|------------------------------------|--------------------|-----------------------------|--------------------------------|--------------------------|---------------------------|
| Brian West | £25,000.00 | – | £93,777.36 | – | £68,777.36 |
| Alison West | £60,000.00 | – | £250,123.00 | – | £190,123.00 |
| Joint | £4,000.00 | – | £28,006.35 | – | £24,006.35 |
| Investment portfolio | £89,000.00 | – | £371,906.71 | – | £282,906.71 |
| Brian West | £7,500.00 | – | £12,354.29 | – | £4,854.29 |
| Alison West | – | – | – | – | – |
| Pension portfolio | £7,500.00 | – | £12,354.29 | – | £4,854.29 |
| Brian West | – | – | – | – | – |
| Alison West | – | – | – | – | – |
| Joint | £705,000.00 | – | £725,000.00 | – | £20,000.00 |
| Property & other assets | £705,000.00 | – | £725,000.00 | – | £20,000.00 |
| | Total loans | Last valuation (08 Nov '11) | Current valuation (08 Nov '12) | Review variation (£ +/-) | Loan change (£ +/-) |
| Brian West | £25,000.00 | – | £24,000.00 | – | (£1,000.00) |
| Alison West | – | – | – | – | – |
| Joint | £562,500.00 | – | £532,500.00 | – | (£30,000.00) |
| Debts / Liabilities | £587,500.00 | – | £556,500.00 | – | (£31,000.00) |
| Total net worth | £214,000.00 | – | £552,761.00 | – | £276,761.00 |



Investments and savings schedule for Brian West

| Provider | Plan number | Description | Risk rating | Date commenced | Total invested | Valuation at (08 Nov '11) | Valuation at (08 Nov '12) | Valuation (£ +/-) | Total Gain / (Loss) |
|----------|-------------|------------------|--------------|----------------|----------------|---------------------------|---------------------------|-------------------|---------------------|
| Jupiter | NHJ/123A | Investment trust | Aggressive | 23 Sep '03 | £25,000.00 | – | £86,235.24 | – | £61,235.24 |
| Natwest | 12345678 | Savings account | Minimal Risk | 05 Dec '01 | £1,250.00 | – | £7,542.12 | – | £6,292.12 |
| | | | | | £25,000.00 | – | £93,777.36 | – | £68,777.36 |



Investments and savings schedule for Alison West

| Provider | Plan number | Description | Risk rating | Date commenced | Total invested | Valuation at (08 Nov '11) | Valuation at (08 Nov '12) | Valuation (£ +/-) | Total Gain / (Loss) |
|-----------|-------------|-------------|----------------|----------------|----------------|---------------------------|---------------------------|-------------------|---------------------|
| Perpetual | 345/HTF/212 | ISA | Capital Growth | 04 May '99 | £60,000.00 | – | £250,123.00 | – | £190,123.00 |
| | | | | | £60,000.00 | – | £250,123.00 | – | £190,123.00 |

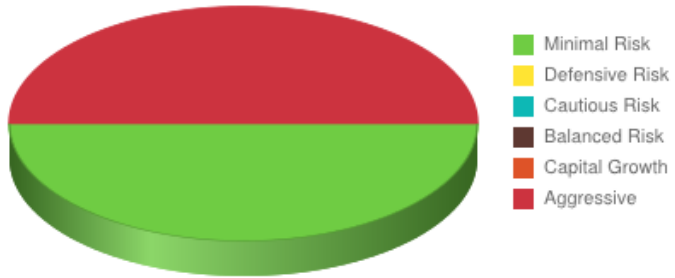


Investments and savings schedule for Brian West & Alison West

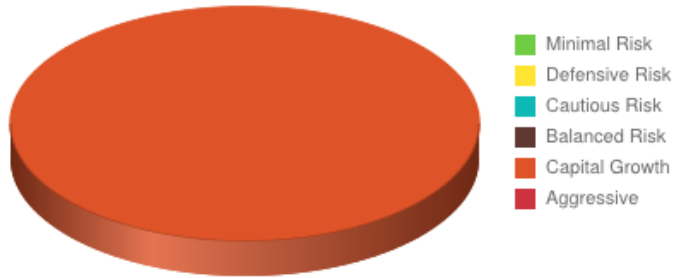
| Provider | Plan number | Description | Risk rating | Date commenced | Total invested | Valuation at (08 Nov '11) | Valuation at (08 Nov '12) | Valuation (£ +/-) | Total Gain / (Loss) |
|------------------|---------------|--------------------------|---------------|----------------|------------------|---------------------------|---------------------------|-------------------|---------------------|
| National Savings | 60794862/AGSD | Rainy day fund | Balanced Risk | 22 Jun '05 | £4,000.00 | – | £150.00 | – | (£3,850.00) |
| Nationwide | 987654321 | Building society account | Minimal Risk | 16 Aug '95 | £1,000.00 | – | £27,856.35 | – | £26,856.35 |
| | | | | | <i>£4,000.00</i> | – | <i>£28,006.35</i> | – | <i>£24,006.35</i> |



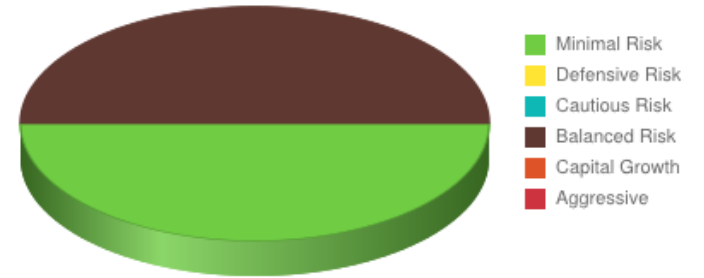
Brian West



Alison West



Joint





Pensions schedule for Brian West

| Provider | Plan number | Type | Risk rating | Date commenced | Personal / Employer Contributions | Total invested | Valuation at (08 Nov '11) | Valuation at (08 Nov '12) | Valuation (£ +/-) | Total Gain / (Loss) |
|----------|-------------|------------------------------------|----------------|----------------|-----------------------------------|----------------|---------------------------|---------------------------|-------------------|---------------------|
| Axa | 123/456/789 | Personal Pension Plan (Individual) | Defensive Risk | 01 Sep '99 | £350.00 | £7,500.00 | – | £12,354.29 | – | £4,854.29 |
| | | | | | £350.00 | £7,500.00 | – | £12,354.29 | – | £4,854.29 |



Pensions schedule for Alison West

| Provider | Plan number | Type | Risk rating | Date commenced | Personal / Employer Contributions | Total invested | Valuation at (08 Nov '11) | Valuation at (08 Nov '12) | Valuation (£ +/-) | Total Gain / (Loss) |
|-----------------|-------------|-------------------------------|---------------|----------------|-----------------------------------|----------------|---------------------------|---------------------------|-------------------|---------------------|
| Scottish Widows | ABC/DEF/GHJ | Company Scheme (Final Salary) | Cautious Risk | 01 Sep '01 | - | - | - | - | - | - |
| | | | | | - | - | - | - | - | - |

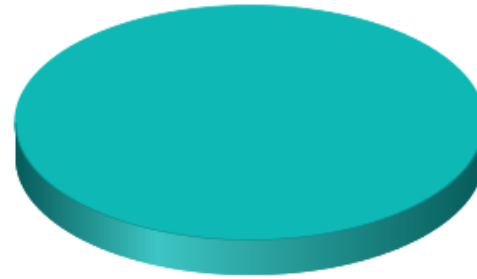


Brian West



- Minimal Risk
- Defensive Risk
- Cautious Risk
- Balanced Risk
- Capital Growth
- Aggressive

Alison West



- Minimal Risk
- Defensive Risk
- Cautious Risk
- Balanced Risk
- Capital Growth
- Aggressive



| Description | Address | Owner | Type | Date purchased | Purchase price | Mortgage | Valuation at (08 Nov '11) | Valuation at (08 Nov '12) | Valuation (£ +/-) | Total Gain / (Loss) |
|---------------|--|-------|--------------|----------------|-----------------|-----------------|---------------------------|---------------------------|-------------------|---------------------|
| Spanish house | 12 San Rok Kalea San Sébastien 20045 | Joint | Holiday home | 12 Nov '95 | £27,500 | £18,500 | – | £75,000 | – | £29,000 |
| Where we live | 22, River Walk Gunthorpe Notts NG14 4XX | Joint | Main home | 09 Jan '10 | £677,500 | £525,000 | – | £650,000 | – | (£552,500) |
| | | | | | £705,000 | £543,500 | – | £725,000 | – | (£523,500) |



Other assets schedule

No other asset information available.



| Source | Reference | Income type | Tax status | Annual (Gross) | Annual (Net) |
|------------|-----------|-------------------|------------|----------------|--------------|
| West & Co. | – | Employment income | Taxable | – | £53,215.23 |
| | | | | – | £53,215.23 |



| Source | Reference | Income type | Tax status | Annual (Gross) | Annual (Net) |
|--------------------|-----------|-------------------|------------|----------------|--------------|
| Nottinghamshire CC | – | Employment income | Taxable | – | £28,695.45 |
| | | | | – | £28,695.45 |



Income for Brian West & Alison West

| Source | Reference | Income type | Tax status | Annual (Gross) | Annual (Net) |
|------------|-----------|--------------|------------|----------------|--------------|
| Nationwide | 987654321 | Bank account | Taxable | £906.00 | — |
| | | | | £906.00 | — |



Trusts and settlements for Brian West

No trust or settlement information available.



Trusts and settlements for Alison West

No trust or settlement information available.



Trusts and settlements for Brian West & Alison West

No trust or settlement information available.



Protection policies for Brian West

| Provider | Plan number | Type | Risk rating | Held in trust? | Date commenced | Sum assured | Annual premium | Valuation at (08 Nov '11) | Valuation at (08 Nov '12) | Valuation (£ +/-) |
|-------------|-------------|------------------|----------------------|----------------|----------------|-------------|----------------|---------------------------|---------------------------|-------------------|
| Axa | THE/5672-AB | Life insurance | <i>Not completed</i> | No | 23 Nov '05 | £750,000.00 | £3,422.40 | – | – | – |
| My employer | ABC/123/GHT | Death in service | <i>Not completed</i> | No | – | £150,000.00 | – | – | – | – |
| | | | | | | £900,000.00 | £3,422.40 | – | – | – |



Protection policies for Alison West

No protection policy information available.



Protection policies for Brian West & Alison West

| Provider | Plan number | Type | Risk rating | Held in trust? | Date commenced | Sum assured | Annual premium | Valuation at (08 Nov '11) | Valuation at (08 Nov '12) | Valuation (£ +/-) |
|----------|--------------|--------------------|----------------------|----------------|----------------|-------------|----------------|---------------------------|---------------------------|-------------------|
| Aviva | ZXC/234/ERT | Income protection | <i>Not completed</i> | – | 14 Feb '99 | £1,500.00 | £1,245.85 | – | – | – |
| Bupa | BUPA/123/456 | Private healthcare | – | – | 12 Jan '02 | – | £3,039.96 | – | – | – |
| | | | | | | £1,500.00 | £4,285.81 | – | – | – |



Debts and liabilities for Brian West

| Provider | Liability type | Plan number | Date commenced | Original debt | Balance at (08 Nov '11) | Balance at (08 Nov '12) | Balance (£ +/-) | Total Increase / (Reduction) |
|-----------|----------------|--------------|----------------|---------------|-------------------------|-------------------------|-----------------|------------------------------|
| Santander | Mortgage | STN-2356-GTH | 12 Nov '95 | £25,000.00 | – | £18,500.00 | – | (£6,500.00) |
| Virgin | Credit card | 123/456/789 | – | – | – | £5,500.00 | – | £5,500.00 |
| | | | | £25,000.00 | – | £24,000.00 | – | (£1,000.00) |



Debts and liabilities for Alison West

| Provider | Liability type | Plan number | Date commenced | Original debt | Balance at (08 Nov '11) | Balance at (08 Nov '12) | Balance (£ +/-) | Total Increase / (Reduction) |
|----------|----------------|---------------|----------------|---------------|-------------------------|-------------------------|-----------------|------------------------------|
| MBNA | Credit card | 345/THG/12546 | – | – | – | – | – | – |
| | | | | – | – | – | – | – |



Debts and liabilities for Brian West & Alison West

| Provider | Liability type | Plan number | Date commenced | Original debt | Balance at (08 Nov '11) | Balance at (08 Nov '12) | Balance (£ +/-) | Total Increase / (Reduction) |
|------------|----------------|----------------|----------------|---------------|-------------------------|-------------------------|-----------------|------------------------------|
| HSBC | Loan | HSBC/1258 | 18 Jun '10 | £12,500.00 | – | £7,500.00 | – | (£5,000.00) |
| Nationwide | Mortgage | NW-23569-572-A | 01 Sep '10 | £550,000.00 | – | £525,000.00 | – | (£25,000.00) |
| | | | | £562,500.00 | – | £532,500.00 | – | (£30,000.00) |