

Brian West & Alison West

22, River Walk
Gunthorpe
Notts
NG14 4XX

Fact Find



Personal details

| | CLIENT 1: | CLIENT 2: |
|---------------------|--|--|
| First name | Douglas Brian | 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 & 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 | Financial year end |
| 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 | – |
| Total income (net of tax) | £53,215.23 | £28,695.45 |

| Other income | Brian West | Alison West |
|----------------------------|----------------|----------------|
| Investment income | – | – |
| Savings | – | – |
| Annuities | – | – |
| Bank accounts | £906.00 | – |
| Other regular income | – | – |
| | £906.00 | – |
| Total annual income | £54,121 | £47,345 |



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

| | | | <i>Life assurance for Doug West</i> |
|------------------------|----------------------|----------------------|-------------------------------------|
| 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 | |
| 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 | |
| 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> | |
| Additional information | | | |
| <i>Not completed</i> | | | |



Private healthcare

| | | | <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 | |
| Additional information | | | |
| <i>Not completed</i> | | | |



Home insurance

| | | | <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 | | |
| 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 | | |
| Additional information | | | |
| <i>Not completed</i> | | | |



Car insurance

| Direct Line - NN12 BDW | | | |
|------------------------|----------------------|-------------------|---------------------|
| 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 |
| Additional information | | | |
| <i>Not completed</i> | | | |

| M&S - NN12 AGW | | | |
|------------------------|----------------------|----------------|---------------------|
| 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 |
| Additional information | | | |
| <i>Not completed</i> | | | |



Property

| Spanish house | | | |
|--|-------------------|----------------------|------------|
| 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> | | | |



Estate

| | | | <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

Has stated 'No will'

Trusts and settlements

Has stated 'No trusts'

Gifts to others

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> |
| 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 | | | |
| <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 | | | |
| <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 | | | |
| <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 | | | |
| <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 | | | |
| <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 |
| Other specific requirements | | | |
| <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> | | | |