

Brian West & Alison West

22, River Walk
Gunthorpe
Notts
NG14 4XX

Financial Summary



Financial summary

	Total investment	Last valuation (26 Jun '12)	Current valuation (26 Jun '13)	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 (26 Jun '12)	Current valuation (26 Jun '13)	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 (26 Jun '12)	Valuation at (26 Jun '13)	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 (26 Jun '12)	Valuation at (26 Jun '13)	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



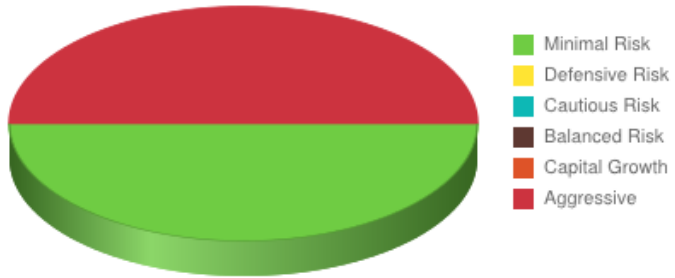
Investments and savings schedule for Brian West & Alison West

Provider	Plan number	Description	Risk rating	Date commenced	Total invested	Valuation at (26 Jun '12)	Valuation at (26 Jun '13)	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
					£4,000.00	–	£28,006.35	–	£24,006.35

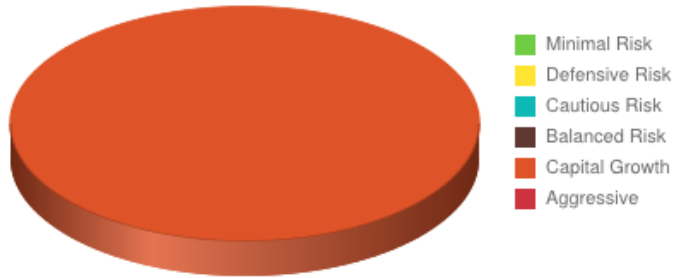


Investment and savings risk profile

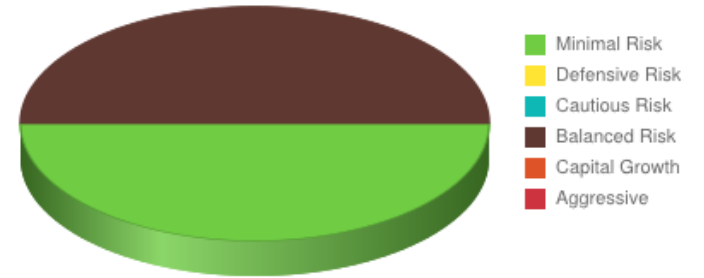
Brian West



Alison West



Joint





Pensions schedule for Brian West

Provider	Plan number	Type	Risk rating	Date commenced	Personal / Employer Contributions	Total invested	Valuation at (26 Jun '12)	Valuation at (26 Jun '13)	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 (26 Jun '12)	Valuation at (26 Jun '13)	Valuation (£ +/-)	Total Gain / (Loss)
Scottish Widows	ABC/DEF/GHJ	Company Scheme (Final Salary)	Cautious Risk	01 Sep '01	–	–	–	–	–	–
					–	–	–	–	–	–



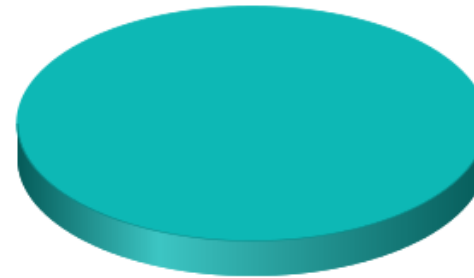
Pension risk profile

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



Property schedule

Description	Address	Owner	Type	Date purchased	Purchase price	Mortgage	Valuation at (26 Jun '12)	Valuation at (26 Jun '13)	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.



Income for Brian West

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



Income for Alison West

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 (26 Jun '12)	Valuation at (26 Jun '13)	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 (26 Jun '12)	Valuation at (26 Jun '13)	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 (26 Jun '12)	Balance at (26 Jun '13)	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 (26 Jun '12)	Balance at (26 Jun '13)	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 (26 Jun '12)	Balance at (26 Jun '13)	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)