

for Harry Williamson and Brenda Williamson

Presented by: Ross Mackereth ABC Financial Services Old Grammar School House School Gardens Shrewsbury, Shropshire SY1 2AJ Phone: 01743 248515 E-mail: ross@bmcprofiles.com

—Draft copy not intended for client delivery.

Important Notes

This analysis provides only broad, general guidelines, which may be helpful in shaping your thinking about your retirement planning needs. It can serve as a guide for discussions with your professional advisers. The quality of this analysis is dependent upon the accuracy of data provided by you. Calculations contained in this analysis are estimates only.

Actual results may vary substantially from the figures shown. All rates of return are hypothetical and are not a guarantee of future performance of any asset, including insurance or other financial products. All inflation rates are estimates provided by you.

This analysis contains very specific computations concerning the value of your assets today. These computations are based on assumptions you provided concerning the value of your assets today and the rate at which the assets will appreciate. These assumptions must be carefully reviewed for their reasonableness. These assumptions are only a "best guess". The actual values, rates of growth, and tax rates may be significantly different from those illustrated. The actual taxes due may be significantly greater or smaller than those illustrated. No guarantee can be made regarding values and taxes when actual appreciation rates and tax rates cannot be known at this time.

For illustrative purposes, many assumptions must be made. These assumptions are not to be considered as legal advice; only your legal counsel should provide such advice. No legal or accounting advice is being rendered either by this report or through any other oral or written communications. Please discuss legal and accounting matters directly with your counselors in each of those areas. Because your planning concerns and goals may change in the future, periodically monitoring actual results and making appropriate adjustments are essential components of your program. Annual updating allows a year of estimated values to be replaced with actual results and can be very helpful in your determining whether your plans are on your desired course. Strategies may be proposed during the course of planning, including the acquisition of insurance and other financial products. When this occurs, additional information about the specific product (including a prospectus, if required, or a policy illustration provided by the insurer) will be provided for your review.

Your Test Drive's Goals

Scenario: Current Situation

Many retirement goals have a cost associated with them. These goals then become expected outgoing payments for your retirement lifestyle. The goal of your retirement "test drive" is to see if your anticipated income, along with the assets and investments you indicated as available for retirement, are adequate for the expected outgoing payments for your lifestyle.

Goals necessary to maintain your retirement lifestyle:

Maintain insurance coverages:

- Life Insurance for Harry and Brenda
- Personal Disability Insurance for Harry

Essential Living expenses:

- Standing Orders
- Entertainment
- Regular Holidays

Other specific expenses

- Contribution to Granddaughter's Wedding
 Brenda's Mother's Home Help Costs
- Retirement Holidays

Education expense:

• Contribution to University Costs

Pay debts:

• Loan for Family Home

Planned gifts:

Church Donations

Planned future purchases:

• Golf Timeshare Transaction

Retirement Plans

£45,378
£25,480
£4,530
£6,540
£7,680
£5,430
£3,540

Assets available for retirement

Asset	Limit Uses to	Current Balance
Cash Account	Unrestricted	£0
On Line Savings Account	Unrestricted	£5,000
Harry's ISAs	Unrestricted	£15,436
Brenda's ISAs	Unrestricted	£14,326

- Household Expenses
- Golf Subs

- Car Loan
- RSPCA

YOUR CURRENT SITUATION

Your Test Drive's Goals (Continued)

Scenario: Current Situation

Assets available for retirement

Asset Building Society Harry's Share Portfolio Harry Unit Trusts Limit Uses to Unrestricted Unrestricted Unrestricted Current Balance £5,490 £23,145 £2,340

"Restricted Assets" that should not be used for retirement

Asset Family Home Personal Possessions inc. cars Limit Uses to Do Not Use Do Not Use Current Balance £425,000 £45,000

A successful "test drive" provides for these goals.

YOUR CURRENT SITUATION

Test Drive Results

Scenario: Current Situation

If Harry lives to age 86 and Brenda lives to age 86, does this scenario provide for all outgoing payments each year?



A shortfall occurs in March of 2019 with "restricted assets" equal to £665,801 at the end of that year.

There are shortfalls when your desired expenses exceed your estimated income. At that time, you would have to modify your lifestyle expenses to the available income unless restricted assets are used.

You may want to reconsider your lifestyle expenses or the date of retirement

- Are your lifestyle expenses "nice to have" or necessary to maintain your lifestyle?
- Delaying retirement a year or two may help eliminate the shortfall.

Consider additional savings

- Monthly savings¹ between now and retirement of $\pounds 1,865$ could help eliminate the shortfall.
- Monthly savings¹ between now and 2019 of \pounds 1,035 could help eliminate the shortfall.
- Monthly savings¹ between now and retirement of 27% of income each year could help eliminate the shortfall.

Consider revising or repositioning investments or qualified plans distributions

- Review your asset allocations.
- Review each retirement plan and its distribution options.

Consider "downsizing" your home

• Your home equity, estimated at £592,663 in 2019 that may be a source of retirement income.

Consider changes that may further reduce taxes during retirement

• Reconsider each qualified retirement plan for optional ways of taking distributions.

Review your "restricted assets" to see which, if any, you may use

Additional "test drives" can be taken to evaluate changes.

¹ Shortfall estimated to occur March of 2019. An alternative source of income would be restricted assets, if any. Otherwise, you would have to reduce your lifestyle expenses.

Test Drive Results-Adverse Risks

Mortality Risks

If Harry lives to age 65 and Brenda lives to age 86, does this scenario provide for all outgoing payments each year?



A shortfall occurs in March of 2019 with "restricted assets" equal to £665,801 at the end of that year.

An earlier death may not result in a change in meeting your continuing lifestyle expenses.

Health Risks

If Harry has a long-term care need starting at age 75 and ending after 10 years at an estimated additional annual cost in today's money of $\pounds 25,000$, does this scenario provide for all outgoing payments each year if Harry lives to age 86 and Brenda lives to age 86?



A shortfall occurs in March of 2019 with "restricted assets" equal to £665,801 at the end of that year.

Long-term care insurance may provide the additional income needed to reduce or eliminate these shortfalls.

Is your plan on track, or should you change directions? Comparing different planning scenarios can help you decide which planning strategies and techniques work best for you. By comparing strategies, you can get the perspective you need in order to make better financial decisions.

Scenario 1:Current SituationScenario 2:Final Proposal

Major Scenario Differences

The complete analyses of scenarios being compared should be reviewed for differences. The chart below shows the differences in these two scenarios:

Scenario Name	Current Situation	Final Proposal
Incomes Salary	Not included	Exists
Liabilities Mortgage - Loan for Family Home Repayment Credit Card - Lifetime Mortgage Credit Account	Not included Not included	Exists Exists
Cash Sources Cash Source - Lifetime Mortgage Credit Account	Not included	Exists
Transactions Transaction - Retirement Plan Transaction From Transfers Salary Reduction From Transfer Employee Transfer Employer Transfer	£150.00 £150.00 Yes	£500.00 £500.00 No
Spend Excess Cash Average Cash Balance	£500.00	£0.00
Illustration Assumptions Needs Analysis At Harry's Death Survivor Readjustment Period Durations	2	0
At Brenda's Death Long Term Care Calc Start	2	0
Event Age Calc End Duration	65	63
Durations Survivor Readiustment Period	15	5
Durations	2	0

The Assumptions page and the Other Facts Used page can provide more details for the items included within a scenario.

Test Drive Results

Scenario 1: Current Situation



When this shortfall occurs, your lifestyle must be adjusted or you must use restricted assets.

Scenario 2: Final Proposal



It appears that all of the outgoing payments to maintain your lifestyle will be met in this scenario.

Sources of Retirement Income

Scenario 1: Current Situation

The value of each source of income at the start of retirement



The value of expenses not covered, the shortfall, at the start of retirement in year 2013 is £126,819. To eliminate this shortfall, you must use restricted assets, increase savings, reduce expenses, or a combination of these actions.

Scenario 2: Final Proposal

The value of each source of income at the start of retirement



¹ State Benefits are based on a number of factors. These include the number of years national insurance contributions have been made and whether you are contributing to additional state pensions such as SERPS and the Second State Pension. Actual State Benefits at retirement may be greater or less than the amount shown.

Taxes during Retirement

Scenario 1: Current Situation



This reflects the portion of outgoing payments that are likely to go for taxes in this scenario.

Scenario 2: Final Proposal



This reflects the portion of outgoing payments that are likely to go for taxes in this scenario.

Your Retirement Payments

Scenario 1: Current Situation



This represents the outgoing payments necessary to support your lifestyle for this scenario.

Scenario 2: Final Proposal



This represents the outgoing payments necessary to support your lifestyle for this scenario.

Your Retirement Payments

Scenario 1: Current Situation



This represents the outgoing payments necessary to support your lifestyle for this scenario.

Scenario 2: Final Proposal



This represents the outgoing payments necessary to support your lifestyle for this scenario.

Your Retirement Payments

Scenario 1: Current Situation



This represents the outgoing payments necessary to support your lifestyle for this scenario.

Scenario 2: Final Proposal



This represents the outgoing payments necessary to support your lifestyle for this scenario.

Scenario 1: Current Situation



A shortfall occurs in March of 2019 with "restricted assets" equal to £665,801 at the end of that year.



Scenario 1: Current Situation



A shortfall occurs in March of 2019 with "restricted assets" equal to £665,801 at the end of that year.



Scenario 1: Current Situation



A shortfall occurs in March of 2019 with "restricted assets" equal to £665,801 at the end of that year.



Scenario 1: Current Situation



A shortfall occurs in March of 2019 with "restricted assets" equal to £665,801 at the end of that year.



Scenario 1: Current Situation



A shortfall occurs in March of 2019 with "restricted assets" equal to £665,801 at the end of that year.



Alternative Sources

Scenario 1: Current Situation



A shortfall occurs in March of 2019 with "restricted assets" equal to £665,801 at the end of that year.



Cash Flow

Scenario 1: Current Situation

Year	Total Outgoing Payments	Total Income	Shortfall	Year	Total Outgoing Payments	Total Income	Shortfall
2009	61,190	63,600	0	2009	63,839	63,600	0
2010	63,467	65,704	0	2010	65,523	66,767	0
2011	65,447	67,664	0	2011	67,258	68,771	0
2012	67,478	69,675	0	2012	68,844	70,792	0
2013	88,249	54,392	0	2013	89,427	60,042	0
2014	40,918	21,490	0	2014	42,495	34,826	0
2015	41,358	20,777	0	2015	44,991	35,105	0
2016	43,512	3,567	0	2016	47,189	18,325	0
2017	43,354	522	0	2017	47,120	15,201	0
2018	43,931	3,055	0	2018	47,083	13,309	0
2019	36,665	8,871	12,575	2019	37,167	8,870	0
2020	37,746	9,136	18,276	2020	38,429	9,136	0
2021	38,856	15,826	12,430	2021	39,425	16,305	0
2022	40,934	17,622	12,437	2022	41,401	18,063	0
2023	42,405	18,151	13,096	2023	42,864	18,528	0
2024	45,228	18,696	15,083	2024	45,689	19,138	0
2025	49,600	19,256	18,594	2025	50,062	19,530	0
2026	42,968	19,834	11,075	2026	43,423	19,981	0
2027	44,410	20,429	11,604	2027	44,865	20,462	0
2028	43,383	21,042	9,637	2028	43,841	21,042	0
2029	41,040	21,673	6,325	2029	41,509	21,673	0
2030	42,263	22,324	6,549	2030	42,748	22,324	0
2031	43,522	22,993	6,780	2031	44,022	22,993	0
2032	44,819	23,683	7,019	2032	45,334	23,683	0
2033	56,319	24,394	17,428	2033	56,849	24,394	0
2034	47,531	25,125	7,517	2034	48,076	25,125	0
2035	48,948	25,879	7,777	2035	49,510	25,879	0
2036	50,408	26,655	8,045	2036	50,987	26,655	0
2037	51,911	27,455	8,321	2037	52,508	27,455	0
2038	53,460	28,279	8,606	2038	54,074	28,279	0
2039	52,681	25,122	12,134	2039	52,127	25,122	0
2040	37,155	13,500	12,723	2040	37,644	13,500	0

Your Net Worth Values

Scenario 1: Current Situation

	Cumulative Annual			Cumulative Annual	
Year	Shortfall	Net Worth	Year	Shortfall	Net Worth
2009	0	624,470	2009	0	631,484
2010	0	661,863	2010	0	678,237
2011	0	701,242	2011	0	728,009
2012	0	742,491	2012	0	780,937
2013	0	691,762	2013	0	704,454
2014	0	707,430	2014	0	734,430
2015	0	722,517	2015	0	763,714
2016	0	669,638	2016	0	726,377
2017	0	661,487	2017	0	734,417
2018	0	653,639	2018	0	740,262
2019	12,575	653,225	2019	0	746,377
2020	30,851	652,730	2020	0	751,834
2021	43,281	658,613	2021	0	763,883
2022	55,717	665,039	2022	0	776,166
2023	68,814	671,371	2023	0	787,821
2024	83,897	676,299	2024	0	797,576
2025	102,492	678,317	2025	0	803,372
2026	113,567	688,471	2026	0	816,557
2027	125,171	698,735	2027	0	829,172
2028	134,807	711,621	2028	0	843,890
2029	141,132	728,495	2029	0	862,310
2030	147,681	745,841	2030	0	880,954
2031	154,462	763,672	2031	0	899,811
2032	161,480	782,003	2032	0	918,868
2033	178,908	790,685	2033	0	927,687
2034	186,425	810,062	2034	0	946,448
2035	194,202	829,986	2035	0	965,311
2036	202,247	850,472	2036	0	984,252
2037	210,568	871,539	2037	0	1,003,244
2038	219,174	893,202	2038	0	1,022,256
2039	231,307	912,246	2039	0	1,038,384
2040	244,030	931,635	2040	0	1,050,331

YOUR CURRENT SITUATION

Assumptions in this Analysis

Scenario: Final Proposal

Harry Williamson	
Brenda Williamson	

Age: 55 Age: 52 Male Female Born: 23 September, 1953 Born: 10 March, 1956

Harry and Brenda are married.

State Benefits

Harry is eligible for certain State Benefits. Harry's certain State Benefits are based on levels in today's terms increased by inflation. Harry plans to take State Benefits starting at age 65.

Brenda is eligible for certain State Benefits. Brenda's certain State Benefits are based on levels in today's terms increased by inflation. Brenda plans to take State Benefits starting at age 65.

Ages and Events

Ages illustrated are based on the age as of the last birthday.

Calculation Date

The starting date for the calculations in this report is 8 January, 2009. Assets that were entered with a valuation date more than one month prior to this date have their value adjusted for appreciation to approximate the value of the asset on this calculation date.

Calendar Year Processing

Each year of the illustration ends with December. The current year will calculate from the month of the Calculation Date through December of that year.

Nature of Monthly Calculations

Calculations are made each month, based on the amounts available at the start of the month. No attempt is made to determine the exact date within a month various transactions occur.

Interest Rates and Earnings

Interest and earnings are credited for 1/12th of the annual amount requested for each month. This is for the purpose of helping to determine the applicable cash flow and does not represent a guarantee of this or any interest or earnings. All rates of return illustrated are hypothetical and are not associated with any particular investment product.

Insurance

The numbers produced by this analysis in no way guarantee the right to purchase life insurance in the amounts illustrated. If any new life insurance is illustrated, this presentation is not valid unless accompanied by a complete illustration of proposed policy values.

Final Expenses

Harry: Final Expenses: £0 **Brenda:** Final Expenses: £0

Assumptions in this Analysis (Continued)

Scenario: Final Proposal

Estate Assumptions

For the purposes of Inheritance Tax analysis, it is assumed death occurs to Harry at the end of the current year followed immediately by the death of Brenda. Each client's estate is assessed individually at the time of death and jointly-held assets and liabilities are divided equally. The value of any assets jointly held with a third party are deemed part of the estate. Death benefits from pension plans are assumed to be held in trust and therefore not liable to Inheritance Taxation at the holder's death. However pension benefits transferred from Harry to Brenda are considered part of the estate at Brenda's death. Life insurance proceeds are paid to your named beneficiary and are considered part of the estate for Inheritance Tax purposes. This analysis incorporates the current Inheritance Tax Nil Rate band in its calculations.

Loans, Credit Cards, and Lines of Credit

Any form of credit illustrated is not a guarantee that such credit will be accepted by a lending institution. Different forms of credit may have a number of fees associated with various uses of the credit. Please consult the lending institution for details as well as all fees and rules for using that credit.

Restrictive Uses of Assets

Assets that are marked for restricted use will only be used to provide cash for that purpose.

Income Taxes

Income Tax Rates

Basic Income Tax Rate: 20% Higher Income Tax Rate: 40%

Capital Gains Tax

Taxation on the gains from assets that are liable to Capital Gains Tax is deducted at the fixed rate of 18% in the year the asset is liquidated or sold. Liable gains on Investment Bonds are taxed at 20%. An individual's Annual Exemption amount is deducted from the total gains in any given year before Capital Gains Tax is applied. The current Annual Exemption amount is increased annually by the State Benefits inflation rate. Capital Gains Tax is not applied to the following asset types: Bank Accounts, Other Bonds (Government), ISAs PEPs TESSAs, Property – Main Residence, Savings (Cash Equiv.) and Venture Capital Trusts. Entrepreneur Capital Gains Tax relief is not applied.

Assumed Retirement

Retirement is assumed to be when Harry reaches, or would have reached, age 60. Any change you indicated in the basic living expenses is applied at that time.

General Inflation Rate

A general inflation rate of 3% is used for all basic living expenses and where indicated.

Education Payments

Education costs are stated as annual amounts but are assumed to be paid in 12 monthly payments. Payments are assumed to start in August of each year unless a specific starting date is stated.

Assumptions in this Analysis (Continued)

Scenario: Final Proposal

Education Inflation Rate

An education inflation rate of 6.000% is used for all education funding expenses. Historically, the cost of education has experienced a rate different than the general inflation rate of all goods and services. Adjustments for the education inflation rate are made in January of each year.

Costs Associated with Long-Term Care

Estimated costs of long-term care are based on the average costs for a nursing home stay in the current county of residence (Shropshire), adjusted for the current level of long-term care inflation rate. Basic living expenses are further adjusted as if disabled and any salary or retirement contributions are discontinued. (Estimated costs based on Laing and Buisson survey carried out in 2003.)

YOUR CURRENT SITUATION

Other Facts Used

Scenario: Final Proposal

Harry Williamson

Age: 55 Male Born: 23 Sep., 1953

Email Address: handb22@hotmail.com

Do not use Email for Notifications

Harry and Brenda are married. Home Phone: 0122 938290

Business Phone: 0122 956478

Mailing Address

55 Yew Tree Avenue Shrewsbury, , SY1 2AJ

Children and Dependents

Name Date of Birth Gender Relationship Dependent of Jamie 29 Aug., 1978 Male Child Brenda, Harry Jackie 20 Jan., 1981 Child Brenda, Harry Female Christopher 23 Feb., 2006 Grandchild Not a Dependent Male 04 Jul., 2008 Not a Dependent Susie Female Grandchild

Salaries

		Current		Inflation
Employer	Employee	Salary	Frequency	Rate
ABC Communications	Harry	£3,850	Monthly	3.000%
Pearson and Co.	Brenda	£1,450	Monthly	3.000%
Solicitors			•	
Harry's part-time work	Harry	£1,000	Monthly	3.000%

Current Bank Accounts, Savings, Deposit

Account		Current		Interest					
Name	Owner	Balance	Balance As Of	Rate					
Cash Account	Brenda, Harry	£0	02 Sep., 2008	0.000%	This asset is the Cash Account				
On Line Savings Account	Brenda, Harry	£5,000	02 Sep., 2008	4.500%					
Building Society	Brenda, Harry	£5,490	02 Sep., 2008	4.750%					
Tax-Efficient Investments									

	Current	
Owner	Balance	Balance As Of
Harry	£15,436	02 Sep., 2008
Brenda	£14,326	02 Sep., 2008
	Owner Harry Brenda	OwnerCurrent BalanceHarry£15,436Brenda£14,326

Investment Trust

					Rate	es
Name/Symbol	Owner	Current Value	Balance As Of	Basis	Div. Rate	App. Rate
Harry Unit Trusts	Harry	£2,340	02 Sep., 2008	£1,500	0.000%1	6.400%

Age: 52 Female Born: 10 Mar., 1956

Email Address: handb23@hotmail.com

Do not use Email for Notifications

Interest Rate 6.000% 6.000%

Other Facts Used (Continued)

Scenario: Final Proposal

Stocks

Name/ SymbolOwnerCurrent ValueBalance As Of Balance As OfBasis BasisRate RateDiv. Rate RateApp. RateHarry's Share PortolioHarry£23,1450.2 Sep., 2008£15.0001.300%1 6.200%Raticement PlansCurrent BalanceBalance As Of RateGrowthGrowth Contrib.EmployeeNameOwnerBalance BalanceBalance As Of BalanceGrowth Contrib.EmployeeNameOwnerBalance Balance0.2 Sep., 20086.000% 6.000%£100£100ParchaseBrenda£25,4300.2 Sep., 20086.000% 6.000%nanaHarry Standard Life Harry Standard LifeHarry£7,6800.2 Sep., 20086.000% 6.000%nan'aHarry Standard Life BrendaHarry£5,4300.2 Sep., 20086.000% 6.000%n'an'aName Service BrendaBenefit £3,540Lump Sum 0.2 Sep., 2008ScowsStart 3.000%n'aName Personal Loan Secure by Morage Brenda, HarryBalance As Of £45,000Start 2.008ScowsScowsScowsPersonal Loan Secure by Drive Rate Balance as of 2. Sep., 2008Marrest 2. Sep.Sco 2.000%ScowsScowsPersonal Loan Secure by Interest Balance As Of £45,000ScowsScowsScowsScowsScowsPersonal Loan Secure by Drive Rate Balance HarryScowsScowsScowsScowsScowsStart<											Ra	tes
Retirement Plans Retirement Retirement Plans Retirement Ret	Name/ Symbol Harry's Share Portfoli	Owne Harry	er	(Curren Value	t Bala 5 02 S	nce As Of		E £15	Basis	Div. Rate	App. Rate
Retirement PlansCurrent Balance 			Ŷ	4	23,14.	02.0	cp., 2000		215	,000	1.30070	0.20070
NameOwnerBalanceBalanceAs of BalanceRateContrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib. Contrib.Contrib.Contrib. Contrib.Contrib.Contrib. Contrib.Contri	Retirement Plans			C 111	rront			Gro	wth	Owno		mployor
ABC MoneyHarry£45,37802 Sep., 2008 6.000% £500£500PurchasePerson StakcholderBrenda£25,48002 Sep., 2008 6.000% $f100$ £100Harry XXA PPPHarry£4,53002 Sep., 2008 6.000% n/a n/a Harry ClericalHarry£6,54002 Sep., 2008 6.000% n/a n/a Medical PPPHarry£7,68002 Sep., 2008 6.000% n/a n/a Harry Standard LifeHarry£7,68002 Sep., 2008 6.000% n/a n/a Harry Standard LifeHarry£5,43002 Sep., 2008 6.000% n/a n/a Harry Standard LifeHarry£5,43002 Sep., 2008 6.000% n/a n/a Harry Standard LifeHarry£5,400 22 Sep., 2008 6.000% n/a n/a NameOwnerBenefitLump SumLump SumLum SumStarting when BrendaBalance As OfCostAppreciationRate 3.000% Starting when BrendaFrenda, HarryValueBalance As OfBasisRateDownerCurrent ValueValueStart 3.000% Personal Loan Secured by this AssetEury StandardNonthly 5.750% Personal PropertyEuryEuryEuryStartNameOwnerCurrent ValueValue As Of ValueGrowth BasisRate RateLife Insurance-IndividualNonthly£100,000	Name	Owner		Bala	ance	Balance	e As Of	GIO	Rate	Contr	ib.	Contrib.
Purchase interval int	ABC Money	Harry		£45	378	02 Sep	2008	6.00	0%	£500		£500
Pearson Stakeholder Harry XA PP HarryBrenda Harry $\pounds 25,480$ $\pounds 4,530$ 02 Sep., 2008 6.000% 6.000% $n'a$ $\pounds 100$ $n'a$ $\pounds 100$ $n'a$ $\pounds 100$ $n'a$ $\pounds 100$ $n'a$ $\pounds 100$ $n'a$ $\hbar 100$ <td>Purchase</td> <td></td> <td></td> <td></td> <td>,270</td> <td>0- 00p.</td> <td>, 2000</td> <td>0.00</td> <td></td> <td></td> <td></td> <td></td>	Purchase				,270	0 - 00p.	, 2000	0.00				
Harry XA PPP HarryHarry $\pounds 4,530$ 02 Sep., 20086,000% 6,000% n'an'an'aHarry Clerical 	Pearson Stakeholder	Brenda	L	£25	,480	02 Sep.	, 2008	6.00)0%	£100		£100
Harry Clerical Medical PP Harry Scottish Harry Scottish Harry Scottish Harry Scottish Harry Marry Scottish Harry Scottish Harry Marry Scottish Harry Scottish Harry Marry Scottish Harry Standard Life Harry Standard Life Harry Scottish Harry Standard Life Harry Marry Standard Life Harry Life Harry Standard Life Harry Standard Life Harry Life Harry Life Harry Life Harry Life Harry Harry Harry Standard Life Harry Harry Standard Life Harry Harry Harry Standard Life Harry Harry Harry Harry Standard Life Harry Harry Harry Harry Standard Life Harry Harry Ha	Harry AXA PPP	Harry		£4	,530	02 Sep.	, 2008	6.00)0%	n/a		n/a
Medical PPP Harry Sottish Harry & £7,680 02 Sep., 2008 6.000% n/a n/a Widows Harry Standard Life Harry £5,430 02 Sep., 2008 6.000% n/a n/a Final Salary Scheme Name Owner Benefit Lump Sum Lump Sum Lump Sum Start Brenda Retained Brenda £3,540 £0 £12,350 3.000% Starting when Brenda Final Salary & £3,540 £0 £12,350 3.000% Starting when Brenda Final Salary & £425,000 02 Sep., 2008 £0 3.000% Personal Loan Secured by this Asset Balance as of Balance As Of Basis 3.000% Personal Loan Secured by this Asset Balance as of Balance Payment Frequency Rate 20 Sep., 2008 £45,600 £495 Monthly 5.750% Personal Property Personal Possessions Brenda, Harry £45,000 02 Sep., 2008 £0 0.000% Effe Insurance-Individual Name Insured Owner Beneficiary Amount Premium Frequency Value Life Insurance -Individual Name Insured Owner Harry £1,250 90 Days Lifetime £45 Monthly £0 Disability Insurance-Individual	Harry Clerical	Harry		£6	,540	02 Sep.	, 2008	6.00)0%	n/a		n/a
Harry Scottish Harry £7,680 02 Sep., 2008 6.000% n/a n/a Widows Harry Standard Life Harry £5,430 02 Sep., 2008 6.000% n/a n/a Final Salary Scheme Name Owner Benefit Lump Sum Lump Sum Rate Start Brenda Retained Brenda £3,540 £0 £12,350 3.000% Starting when Brenda Final Salary Residences Family Home Owner Value Balance As Of Basis Brenda, Harry £425,000 02 Sep., 2008 £0 3.000% Personal Loan Secured by this Asset Balance as of Balance Payment Frequency Rate 3.000% Personal Property Personal Property Name Owner Value Beneficiary Amount Value As Of Growth Rate Start Start Basis Rate Personal Prosessions Brenda, Harry £45,000 02 Sep., 2008 £0 0.000% Life Insurance-Individual Name Insured Owner Beneficiary Amount Premium Frequency Value Disability Insurance-Individual	Medical PPP											
Widows Harry Standard Life Harry £5,430 02 Sep., 2008 6.000% n/a n/a Final Salary Scheme Start Start Starting when Brenda £3,540 £0 Lump Sum Lump Sum Lump Sum Lump Sum Inflation Rate Starting when Brenda Start Residences European Current Value Balance As Of £425,000 Cost 02 Sep., 2008 Appreciation £00 % Start Personal Loan Secured by this Asset Mortgage £45,600 Payment Frequency Interest Rate 5.750% Growth Easis Name Owner Ware Brenda, Harry Current £45,000 Value £45,000 Starting when Brenda £45,000 Personal Property Current £45,000 Value As Of £45,000 Growth Rate 5.750% Name Owner £45,600 Value £45,000 Starting when Brenda £0 Mortgage £0 Mortgage £0 Current \$10,000 Starting when Brenda \$2.5750% Personal Property Current £45,000 Value As Of £45,000 Basis \$10,000 Growth £0 Name Insured Die Owner Harry Beneficiary Harry Amount Period Premi	Harry Scottish	Harry		£7	,680	02 Sep.	, 2008	6.00)0%	n/a		n/a
Final Salary Standard Life Frary 12,3430 02 Sep., 2008 0.000% in a in a in a in a final Salary Scheme Final Salary Scheme Name Owner Benefit Lump Sum Lump Sum Lump Sum Service Inflation Rate Start Service SFamily Home Owner Value Balance As Of Basis Rate Balance as of Balance Payment Frequency Rate Balance as of Balance Payment Frequency Rate Balance as of Balance Payment Frequency Rate Current Value As Of Growth Name Owner Value School 0.000% for the start School 0.000% in a in the start school 0.000% in a in the start school 0.000% is starting when Brenda retires Fersonal Property Name Owner Value School 2.5ep., 2008 for 0.000% in a in the start school 0.000% is starting when Brenda retires Life Insurance-Individual Name Insured Owner Beneficiary Amount Premium Frequency Value for bic	Widows	TT		C.5	120	02 5	2009	C 00	00/	/		/
Final Salary Scheme Name Owner Benefit Lump Sum Death In Service Inflation Rate Starting when Brenda Brenda Retained Brenda £3,540 £0 £12,350 Inflation Rate Starting when Brenda Residences Family Home E E E Starting when Brenda Starting when Brenda Dwner Value Balance As Of Cost Appreciation Rate 3.000% Starting when Brenda Personal Loan Secured by this Asset Balance As Of Basis Rate 3.000% Personal Loan Secured by this Asset Personal Loan Secured by this Asset Mortgage Payment Frequency Rate S.750% S.750% <t< td=""><td>Harry Standard Life</td><td>Harry</td><td></td><td>to</td><td>,430</td><td>02 Sep.</td><td>, 2008</td><td>0.00</td><td>10%</td><td>n/a</td><td></td><td>n/a</td></t<>	Harry Standard Life	Harry		to	,430	02 Sep.	, 2008	0.00	10%	n/a		n/a
Name Brenda Retained BrendaOwner BrendaBenefit £3,540Lump Sum £0Death inflation Service Lump Sum £12,350Inflation Rate 3.000%Start Starting when Brenda retiresResidences Family Home $£3,540$ $£0$ $£12,350$ 3.000% $Starting when BrendaretiresResidencesFamily HomeE12,3503.000\%Starting when BrendaretiresOwnerBrenda, HarryE12,3502.00\%AppreciationRate3.000\%Personal Loan Secured by this AssetBalance20 Sep., 2008InterestRate5.750\%Personal Loan Secured by this AssetBalance20 Sep., 2008InterestRate5.750\%Personal PropertyInterestRate5.750\%Personal PossessionIc. cars$	Final Salary Schen	ne										
Name BrendaOwner £3,540Benefit £0Lump Sum £12,350Rate Rate \$12,350Starting when Brenda retiresBrenda Retained Final SalaryBrenda£3,540£0£12,3503.000%Starting when Brenda retiresResidences Family HomeCurrent Value Balance As Of Brenda, HarryCurrent £425,000Cost O2 Sep., 2008Appreciation Basis £0Starting when Brenda retiresOwnerCurrent Value Balance As Of BalanceCost Basis £0Appreciation Rate \$3.000%Personal Loan Secured by this Asset Balance D2 Sep., 2008Interest £425,000Interest Rate \$5.750%Appreciation Rate \$1.000%Personal PropertyCurrent Value £45,000Value As Of Value £45,000Growth Basis Rate \$2.008Growth Basis Rate \$2.000%Name Life Insurance-IndividualOwner HarryBeneficiary HarryFace Amount Amount Premium \$100,000Cash Yalue \$3.000%Name Life Insurance-IndividualNonthly HarryMonthly BeneficiaryFace Amount Premium Amount \$100,000Cash Yalue \$3.000%Name Life Insurance-IndividualNonthly HarryMonthly BeneficiaryFace Amount Premium \$4.0000Cash Yalue \$4.0000Name Disability Insurance-IndividualMonthly Benefit Period Benefit Period Period Period Period Period Period Period Period Period Period Period Period Period Premium Frequency \$4.5 MonthlyYa							Death I	n				
Name losured owner beneficiary frequency frequency for the start of the start retires for the start retires fo	Neme	0		Donofit			Servic	e Infla	ation	C4		
Direction Retained Retained Final Salary E3,340 E0 £12,330 3.000% Statiting when brenda retires Residences Family Home Current Value Balance As Of Basis Rate Rate Rate Brenda, Harry £425,000 02 Sep., 2008 £0 3.000% Statiting when brenda retires Balance Secured by this Asset Mortgage Interest Balance Payment Frequency Rate 3.000% Personal Loan Secured by this Asset Literest Balance Payment Frequency Rate Statiting when brenda retires D2 Sep., 2008 £45,600 £495 Monthly 5.750% Personal Property Current Value As Of Growth Basis Rate Name Owner £45,000 02 Sep., 2008 £0 0.000% Life Insurance-Individual Kanount Premium Frequency Value Statiting Value Cash Monthly Value Life Insurance First To Harry Harry Harry £100,000 £35 Monthly Value £0 Disability Insurance-Individual Monthly Waiting Benefit Period Period Period Premium Frequency Personal Harry Harry £1,250 90 Days Lifetime £45 Monthly Name Insured Owner Benefit Period Period Period Period Period Peremium Frequency Disability Insur	Name Dranda Datainad	Dranda		f2 540	Lum	p Sum	Lump Sur	n 0 20		Start	ina what	Dranda
Residences Family Home Current Value Balance As Of Basis Rate Brenda, Harry £425,000 02 Sep., 2008 £0 3.000% Personal Loan Secured by this Asset Balance as of Balance Payment Frequency Rate Balance as of Balance Payment Frequency Rate D2 Sep., 2008 £45,600 £495 Monthly 5.750% Personal Property Name Owner Value As Of Growth Personal Possessions Brenda, Harry £45,000 02 Sep., 2008 £0 0.000% inc. cars Life Insurance-Individual Name Insured Owner Beneficiary Amount Premium Frequency Value Life Insurance First To Harry Harry £100,000 £35 Monthly £0 Disability Insurance-Individual Name Insured Owner Beneficiary Amount Premium Frequency Value Life Insurance First To Harry Harry £100,000 £35 Monthly £0 Die Disability Insurance-Individual	Final Salary	Dieliua		£5,540		tO	£12,55	0 5.0	00%	retire	ing when	i Dienua
Residences Family HomeOwnerCurrent Value £425,000Balance As Of 02 Sep., 2008Cost Basis £0Appreciation Rate 3.000%Personal Loan Secured by this Asset Balance as of 02 Sep., 2008Mortgage £45,600 $Payment$ £495Frequency MonthlyRate Rate 5.750%Personal Loan Secured by this AssetInterest Balance as of 02 Sep., 2008Interest E495Interest RateBalance £495Payment MonthlyFrequency S.750%Rate RateGrowth BasisRate Personal PropertyName Personal Possessions Brenda, HarryCurrent £45,000Value 62 Sep., 2008Growth Basis £0Owner Rate 0.000%First To DieOwner HarryBeneficiary HarryFrequency AmountFrequency Personal AmountFrequency PereniumCash Monthly Fo MonthlyColspan="6">Cash MonthlyName Life Insurance Life Insurance DieOwner First To DieBeneficiary HarryFrequency AmountPremium FrequencyFrequency Kate Cash MonthlyCash MonthlyName Life Insurance-IndividualNomer Harry HarryMonthly E1,25090 DaysBenefit 	i mai Salary									icuit		
Owner Brenda, HarryCurrent Ld25,000Balance AS OF 02 Sep., 2008Cost Basis f0Appreciation Rate 3.000%Personal Loan Secured by this Asset Balance as of 02 Sep., 2008Mortgage Balance £45,600Payment FrequencyInterest Rate 5.750%SolowPersonal PropertySolowEulerent £45,000NonthlySolowPersonal PropertySolowSolowSolowName Life Insurance-IndividualOwner Banda, HarrySolowSolowSolowLife Insurance DieSolowBeneficiary HarryFace AmountPremium FrequencyGrowth Cash Value £35Name Life Insurance DieOwner HarryBeneficiary HarryFace AmountPremium FrequencyCash Value £35Name Life Insurance InsuredOwner HarryBeneficiary HarryFace AmountPremium FrequencyFrequency Value £35Disability Insurance-IndividualHarry HarryHarry £1,25090 DaysLifetimeFrequency FeriodFrequency FeriodFrequency Feriod	Residences Family Home											
Owner Brenda, HarryValue $\pounds 4225,000$ Balance As Of 02 Sep., 2008Basis 			Current				Co	st Ap	precia	ation		
Brenda, Harry £425,000 02 Sep., 2008 £0 3.000% Personal Loan Secured by this Asset Balance as of Balance Payment Frequency Rate D2 Sep., 2008 £45,600 £495 Monthly 5.750% Personal Property Name Owner Current Value As Of Growth Payment Frequency Rate 5.750% Personal Possessions Brenda, Harry £45,000 02 Sep., 2008 £0 0.000% Life Insurance-Individual Name Insured Owner Beneficiary Amount Premium Frequency Value Life Insurance First To Harry Harry £100,000 £35 Monthly £40 Disability Insurance-Individual Name Insured Owner Beneficiary Amount Premium Frequency Value Life Insurance First To Harry Harry £100,000 £35 Monthly £0 Disability Insurance-Individual	Owner		Value	Balance	As Of		Bas	is	· .	Rate		
Personal Loan Secured by this Asset Balance as of D2 Sep., 2008 $\frac{Mortgage}{\pounds 45,600}$ $\frac{Payment}{\pounds 495}$ $\frac{Frequency}{Monthly}$ $\frac{Rate}{5.750\%}$ Personal Property Name Owner $\frac{Current}{Value}$ $\frac{Value As Of}{02 Sep., 2008}$ $\frac{Basis}{\pounds 0}$ $\frac{Growth}{Rate}$ personal Possessions Brenda, Harry $\frac{\pounds 45,000}{02 Sep., 2008}$ $\frac{\pounds 0}{0.000\%}$ Life Insurance-Individual Name Insured Owner Beneficiary $\frac{Face}{Harry}$ $\frac{Frequency}{\pounds 100,000}$ $\frac{\pounds 35}{Monthly}$ $\frac{Cash}{Value}$ $\frac{Value}{400}$ $\frac{First To}{Die}$ Harry $\frac{Harry}{Harry}$ $\frac{Harry}{\pounds 1,250}$ $\frac{Monthly}{90 Days}$ $\frac{Benefit}{Period}$ $\frac{Premium}{Pereiod}$ $\frac{Premium}{Premium}$ $\frac{Frequency}{Frequency}$ $\frac{Kate}{Monthly}$	Brenda, Harry		£425,000	02 Sep.,	2008		-	EO	3.0	00%		
Mortgage Balance as of 02 Sep., 2008 Mortgage £45,600 Payment £495 Frequency Monthly Interest Rate 5.750% Personal Property Current Value Value As Of Value Growth Basis Growth Rate Rate Name Owner Current Value Value As Of Sep., 2008 Growth £0 Output Life Insurance-Individual Beneficiary Face Amount Frequency Cash Value £100,000 Cash £35 Monthly Frequency Value £0 Disability Insurance-Individual Monthly Harry Monthly Harry Monthly £100,000 Benefit £35 Premium Frequency Frequency Cash Value £0 Disability Insurance-Individual Monthly Harry Monthly £1,250 90 Days Lifetime Frequency £45 Frequency	Personal Loan Secure	d by this A	Asset									
Balance as of D2 Sep., 2008 Balance £45,600 Payment £495 Frequency Monthly Rate S.750% Personal Property Current Value Value As Of Basis Growth Basis Name Owner Current £45,000 Value As Of 0.000% Growth Basis Name Owner Exact factor State Corrent factor Current Value Value As Of Basis Growth Rate Basis Life Insurance-Individual Face Cash Value Cash Value Cash Value Cash Value Cash Value Name Insured Owner Beneficiary Face Amount Premium Premium Frequency Value fo Disability Insurance-Individual Monthly Disability Insurance Monthly Harry Waiting Benefit Benefit Period Premium Frequency Name Insured Owner Monthly Benefit Period Period Premium Frequency Disability Harry Harry Enefit Period Period Premium Frequency Use of the company Monthly Senefit Period Period Premium Frequency Disability Harry	r ensenur Llouir Secure	Morte					Intoro	et				
D2 Sep., 2008 £45,600 £495 Monthly 5.750% Personal Property Current Value As Of Growth Name Owner £45,000 02 Sep., 2008 £0 0.000% Life Insurance-Individual E45,000 02 Sep., 2008 £0 0.000% Name Insured Owner Beneficiary Face Cash Name Insured Owner Beneficiary Amount Premium Frequency Value Die Die Harry Harry £100,000 £35 Monthly £0 Disability Insurance-Individual Monthly Waiting Benefit Period Premium Frequency Name Insured Owner Benefit Period Period Premium Frequency Value Harry Harry Harry £1,250 90 Days Lifetime £45 Monthly	Balance as of	Bala	ince	Payment	Freq	uency	Ra	te				
Personal Property Name Owner Current Value Value As Of Basis Growth Rate Personal Possessions Brenda, Harry £45,000 02 Sep., 2008 £0 0.000% Life Insurance-Individual Face Face Cash Value Cash Value Name Insured Owner Beneficiary Amount Premium Frequency Value Life Insurance First To Die Harry Harry £100,000 £35 Monthly £0 Disability Insurance-Individual Monthly Waiting Benefit Period Premium Frequency Value Disability Insurance-Individual Monthly Waiting Benefit Period Premium Frequency Value Disability Insurance Insured Owner Benefit Period Premium Frequency £0 Disability Insurance Harry Harry Benefit Period Period Premium Frequency Personal Harry Harry Yalue Yalue Yalue Yalue Yalue	02 Sep., 2008	£45,	,600	£495	Mon	thly	5.750	%				
Personal PropertyName Personal PossessionsOwner Brenda, HarryCurrent Value $\pounds 45,000$ Value As Of 2 Sep., 2008Basis $\pounds 0$ Growth Rate 0.000% Life Insurance-IndividualInsured Owner First To DieOwner HarryBeneficiary HarryFace Amount $\pounds 100,000$ Growth Basis $\pounds 0$ Disability InsuranceInsured First To DieOwner HarryBeneficiary HarryMonthly Period $\pounds 100,000$ Premium Period Period PeriodFrequency Period <b< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></b<>												
Name Personal PossessionsOwner Brenda, HarryCurrent ValueValue As Of L45,000Basis BasisGrowth Rate 0.000%Life Insurance-Individual£45,00002 Sep., 2008£00.000%Name Life InsuranceInsured First To DieOwner HarryBeneficiary HarryFace AmountCash MonthlyDisability Insurance-IndividualOwner HarryBeneficiary HarryFace AmountCash MonthlyDisability InsuranceFirst To DieHarry HarryHarry £100,000£35Monthly FrequencyDisability InsuranceInsured HarryOwner HarryMonthly £1,250Benefit PeriodPremium FrequencyFrequency £45Name Disability DisabilityHarry HarryHarry £1,25090 DaysLifetime£45Monthly	Personal Property											
NameOwnerValueBasisRatePersonal PossessionsBrenda, Harry£45,00002 Sep., 2008£00.000%inc. carsLife Insurance-IndividualLife Insurance-IndividualNameInsuredOwnerBeneficiaryAmountPremiumFrequencyValueLife InsuranceFirst ToHarryHarry£100,000£35MonthlyValueDisability Insurance-IndividualNameInsuredOwnerBenefitPeriodPeriodPremiumFrequencyDisability Insurance-IndividualNameInsuredOwnerBenefitPeriodPeriodPremiumFrequencyPersonalHarryHarry£1,25090 DaysLifetime£45Monthly				Cu	rrent	Value A	s Of				Growt	h
Personal Possessions Brenda, Harry £45,000 02 Sep., 2008 £0 0.000% Life Insurance-Individual Face Cash Name Insured Owner Beneficiary Amount Premium Frequency Value Life Insurance First To Harry Harry £100,000 £35 Monthly £0 Disability Insurance-Individual Monthly Waiting Benefit Period Premium Frequency £45 Name Insured Owner Benefit Period Period Premium Frequency Disability Harry Harry £1,250 90 Days Lifetime £45 Monthly Insured Owner Benefit Period Premium Frequency Personal Harry Harry £1,250 90 Days Lifetime £45 Monthly	Name	Owner		v	alue				Bas	is	Rat	е
Life Insurance-IndividualNameInsuredOwnerBeneficiaryAmountPremiumFrequencyCashLife InsuranceFirst To DieHarryHarry£100,000£35Monthly£0Disability Insurance-IndividualNameInsured HarryOwnerMonthly Benefit Benefit Benefit PeriodBenefit Period PeriodPremium Premium FrequencyNameInsured HarryOwnerMonthly Benefit Benefit PeriodBenefit Period PeriodPremium Frequency £45Frequency K45	Personal Possessions inc. cars	Brenda	, Harry	£45	,000,	02 Sep.	, 2008		t	EO	0.000%	6
NameInsuredOwnerBeneficiaryAmountPremiumFrequencyValueLife InsuranceFirst To DieHarryHarry£100,000£35Monthly£0Disability Insurance-IndividualNameInsuredOwnerMonthly BenefitWaiting PeriodBenefit PeriodPremium FrequencyFrequencyPersonal DisabilityHarryHarry£1,25090 DaysLifetime£45Monthly	Life Insurance-Indi	vidual										
Life Insured Owner Harry £100,000 £35 Monthly £0 Disability Insured Owner Benefit Benefit Period Period Premium Frequency Personal Harry Harry £1,250 90 Days Lifetime £45 Monthly	Namo I	nsured	Owner	Ronof	iciary		Face Amount	Promi	um	Froque	nev	Cash Value
Disability Insurance-Individual Monthly Waiting Benefit Name Insured Owner Benefit Period Period Personal Harry £1,250 Disability Lifetime £45 Monthly Lifetime £45	Life Insurance F	First To	Harry	Harry	iciai y		£100.000	f	235	Month	lv.	fO
Disability Insurance-Individual Name Insured Owner Benefit Personal Harry Harry £1,250 90 Days Lifetime £45 Monthly Disability	Inclusion Insurance I	Die	Hally	Hally			2100,000	L	.55	WIOIIII	Iy	20
NameInsuredOwnerMonthly Benefit PeriodBenefit PeriodBenefit PeriodPeriod PeriodPremium Premium FrequencyPersonalHarryHarry£1,25090 DaysLifetime£45MonthlyDisabilityLineuroperiodLifetime£45Monthly	Disability Insuranc	e-Indivic	lual									
NameInsuredOwnerBenefitPeriodPeriodPremiumFrequencyPersonalHarryHarry£1,25090 DaysLifetime£45MonthlyDisabilityDesurance				Мс	onthly	Waitin	g Ber	nefit				
Personal Harry Harry £1,250 90 Days Lifetime £45 Monthly Disability	Name I	nsured	Owner	B	enefit	Period	Per	iod	Pre	mium	Freque	ncy
	Personal I	Harry	Harry	£	1,250	90 Day	ys Life	etime		£45	Month	ly
	Disability											

¹ Dividends are assumed to be reinvested in similar investments.

Presented by: Ross Mackereth ABC Financial Services

Other Facts Used (Continued)

Scenario: Final Proposal

Gifts

••			
Church Donations			
Donor:	Harry	Already started and ending after the il	lustration.
Initial Gift:	£500	Growth Rate after Transfer:	0.000%
Annual Increase:	3%	Deduction Limit:	
		Frequency of Gifts:	Annual
RSPCA			
Donor:	Brenda	Already started and ending after the il	lustration.
Initial Gift:	£100	Growth Rate after Transfer:	0.000%
Annual Increase:	3%	Deduction Limit:	
		Frequency of Gifts:	Annual

Essential Living Expenses

Amount	Frequency	Percent Continuing after First Death	Percent Continuing after First Disability	Percent Continuing after First Retirement
£750	Monthly	70%	100%	70%
illustration.				
£650	Monthly	70%	100%	70%
illustration.				
£650	Monthly	70%	100%	100%
illustration.				
£1,000	Annual	0%	0%	100%
g after the il	lustration.			
£2,000	Annual	70%	100%	0%
g when both	clients retire.			
	Amount $\pounds750$ illustration. $\pounds650$ illustration. $\pounds1,000$ g after the il $\pounds2,000$ g when both	AmountFrequency£750Monthlyillustration.£650£650Monthlyillustration.£650£1,000Annualg after the illustration.£2,000£2,000Annualg when both clients retire.	AmountFrequencyPercent Continuing after FirstAmountFrequencyDeath£750Monthly70%illustration.10%£650Monthly70%illustration.10%£650Monthly70%illustration.10%£1,000Annual0%g after the illustration.10%£2,000Annual70%g when both clients retire.100%	$\begin{array}{c c c c c c c } & & & & & & & & & & & & & & & & & & &$

Specific Need Expenses

Description	Amount	Frequency		
Contribution to	£5,000	Monthly		
Granddaughter's Wedding		•		
Starting when Susie turns 25 and e	ending after a	one time occurrence.		
Brenda's Mother's Home Help	£250	Monthly		
Costs				
Already started and ending after 10	0 years.			
Retirement Holidays	£5,000	Annual		
Starting when both clients retire and ending after 10 years.				

Education Expenses

Description	Amount	Frequency	Percent of Estimated Aid
Contribution to University	£2,000	Annual	0%
Costs			

Starting when Christopher turns 18 and ending after 4 years.

Debt

		Current		Interest Rate
Liability Name	Owner	Balance	Balance As Of	
Loan for Family	Brenda, Harry	£45,600	02 Sep., 2008	5.750%
Home	-		-	
Car Loan	Brenda	£2,750	02 Sep., 2008	7.500%
Lifetime Mortgage	Brenda, Harry	£0	27 Oct., 2008	6.000%
Credit Account	•			

Other Facts Used (Continued)

Scenario: Final Proposal

Future Purchase

Description Golf Timeshare **Future Owners** Brenda, Harry Anticipated Cost £25,000 Inflation Start

3.000%

Starting when Harry retires