



for
Harry Williamson
and
Brenda Williamson

Presented by:
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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
- Household Expenses
- Golf Subs

Other specific expenses

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

Education expense:

- Contribution to University Costs

Pay debts:

- Loan for Family Home
- Car Loan

Planned gifts:

- Church Donations
- RSPCA

Planned future purchases:

- Golf Timeshare Transaction

Retirement Plans

Asset	Limit Uses to	Current Balance
ABC Money Purchase	Retirement	£45,378
Pearson Stakeholder	Retirement	£25,480
Harry AXA PPP	Retirement	£4,530
Harry Clerical Medical PPP	Retirement	£6,540
Harry Scottish Widows	Retirement	£7,680
Harry Standard Life	Retirement	£5,430
Brenda Retained Final Salary	Retirement	£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

Your Test Drive's Goals (Continued)

Scenario: Current Situation

Assets available for retirement

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

"Restricted Assets" that should not be used for retirement

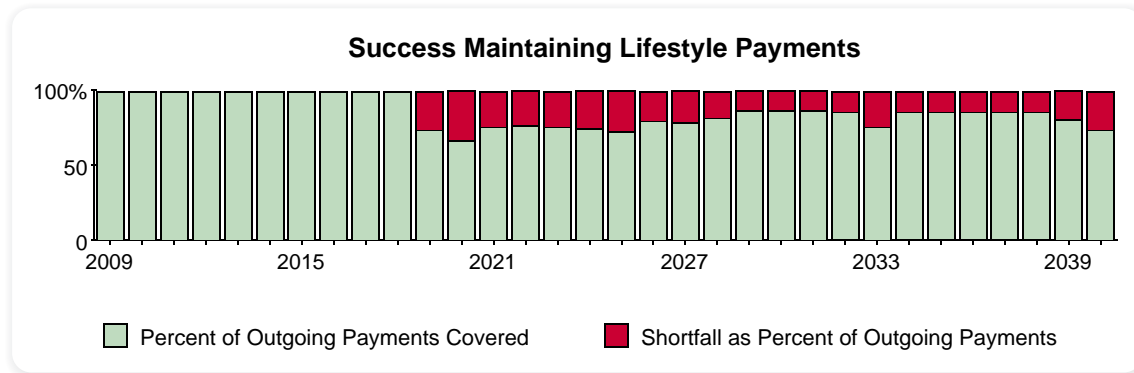
Asset	Limit Uses to	Current Balance
Family Home	Do Not Use	£425,000
Personal Possessions inc. cars	Do Not Use	£45,000

A successful "test drive" provides for these goals.

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 £1,865 could help eliminate the shortfall.
- Monthly savings¹ between now and 2019 of £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

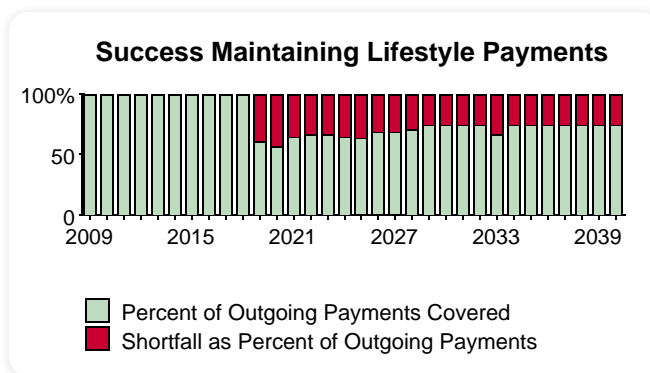
Additional "test drives" can be taken to evaluate changes.

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?

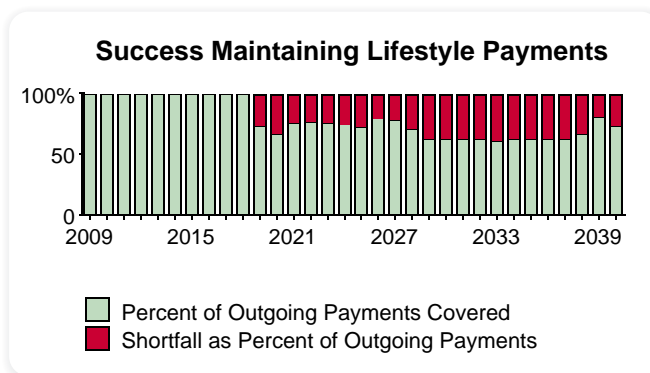


A shortfall occurs in March of 2019 with "restricted assets" equal to £665,801 at the end of that year.

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 £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.

COMPARISON

Comparison of Scenarios

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 Situation

Scenario 2: Final Proposal

Major Scenario Differences

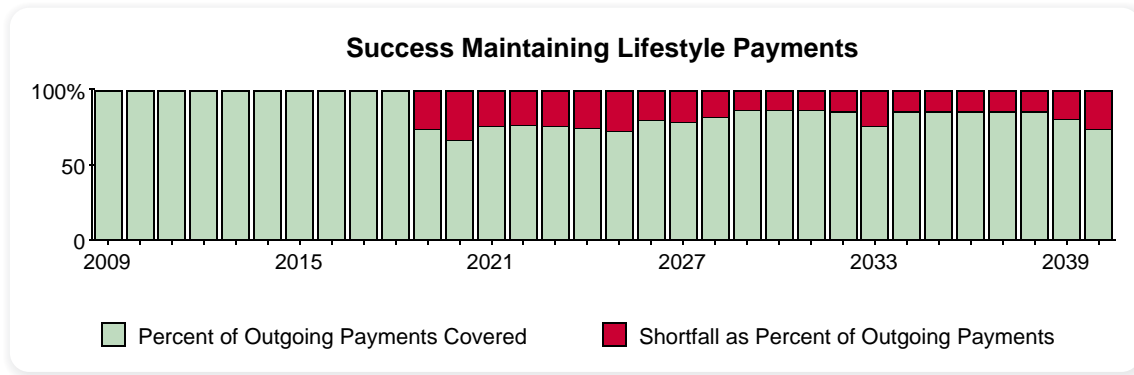
The complete analyses of scenarios being compared should be reviewed for differences. The chart below shows the differences in these two scenarios:

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

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

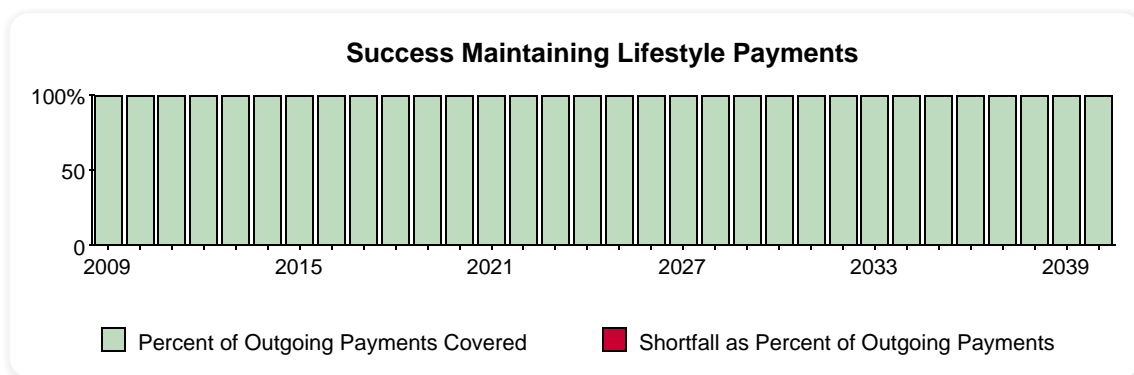
Test Drive Results

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.

COMPARISON

Sources of Retirement Income

Scenario 1: Current Situation

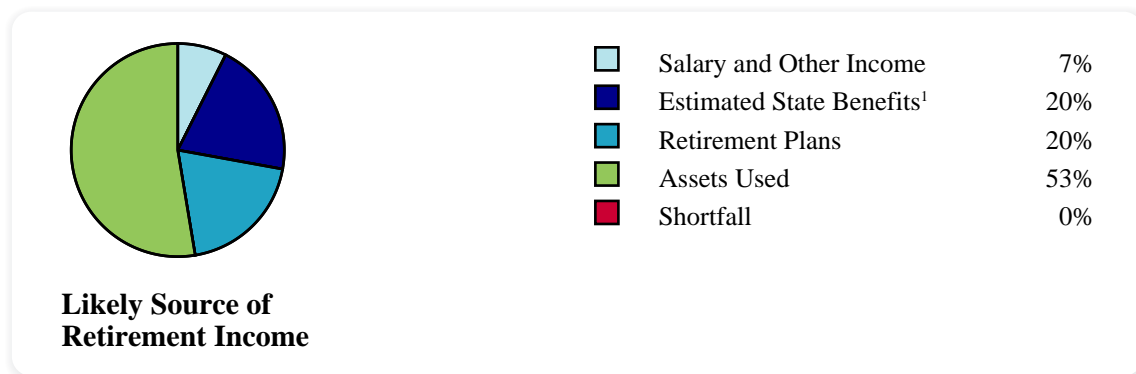
The value of each source of income at the start of retirement



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

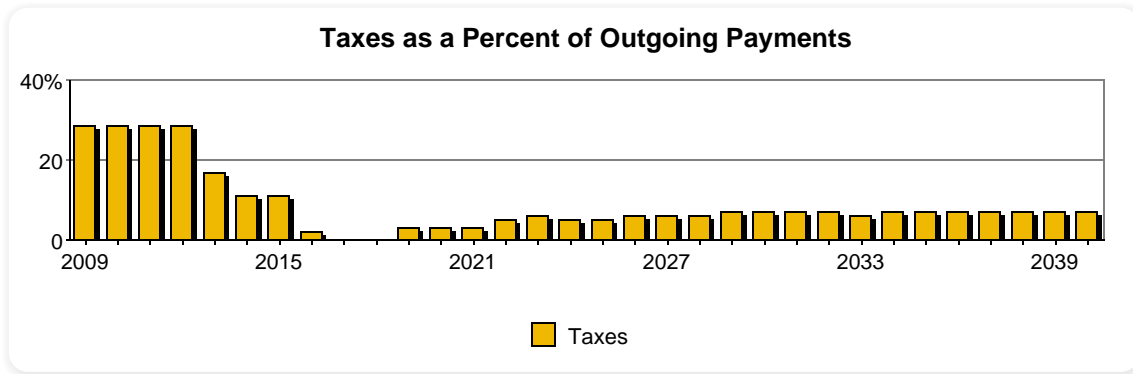
The value of each source of income at the start of retirement



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.

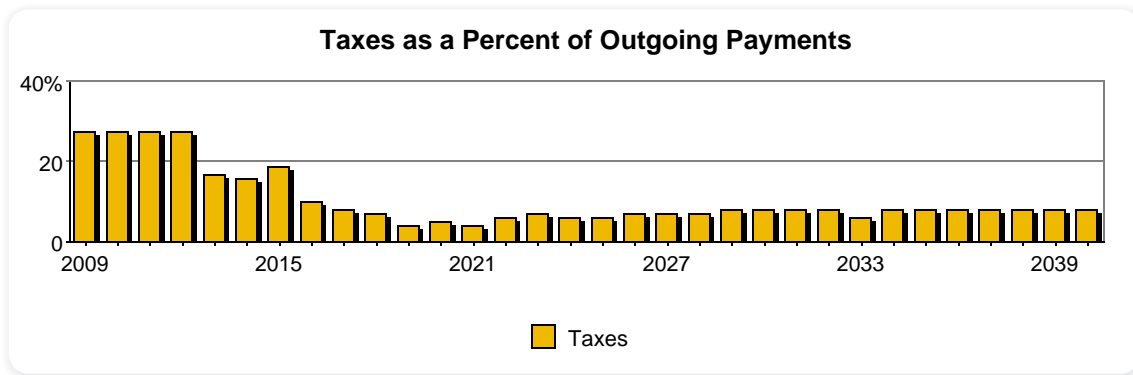
Taxes during Retirement

Scenario 1: Current Situation



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

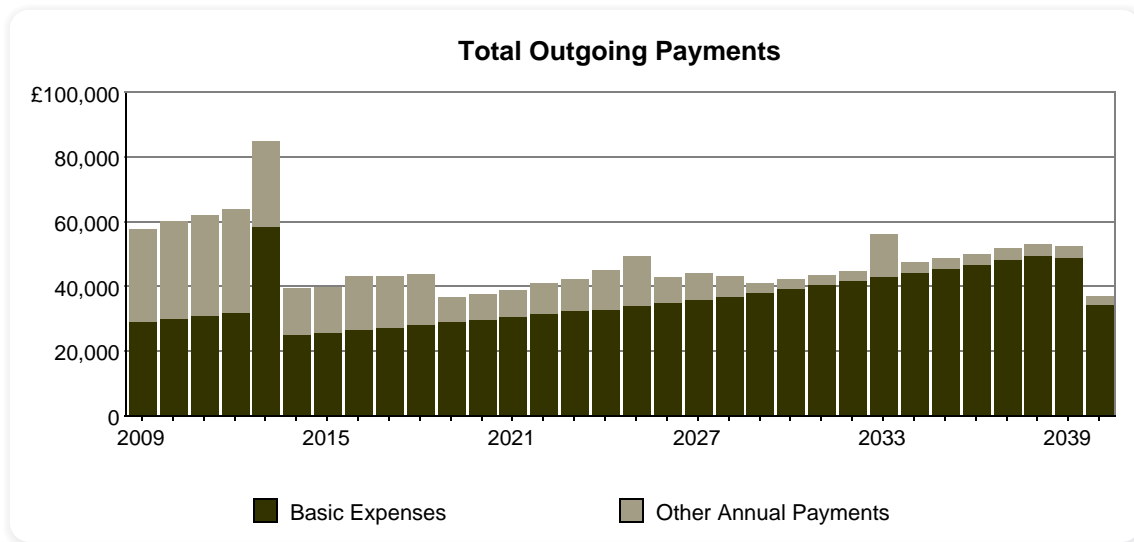
Scenario 2: Final Proposal



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

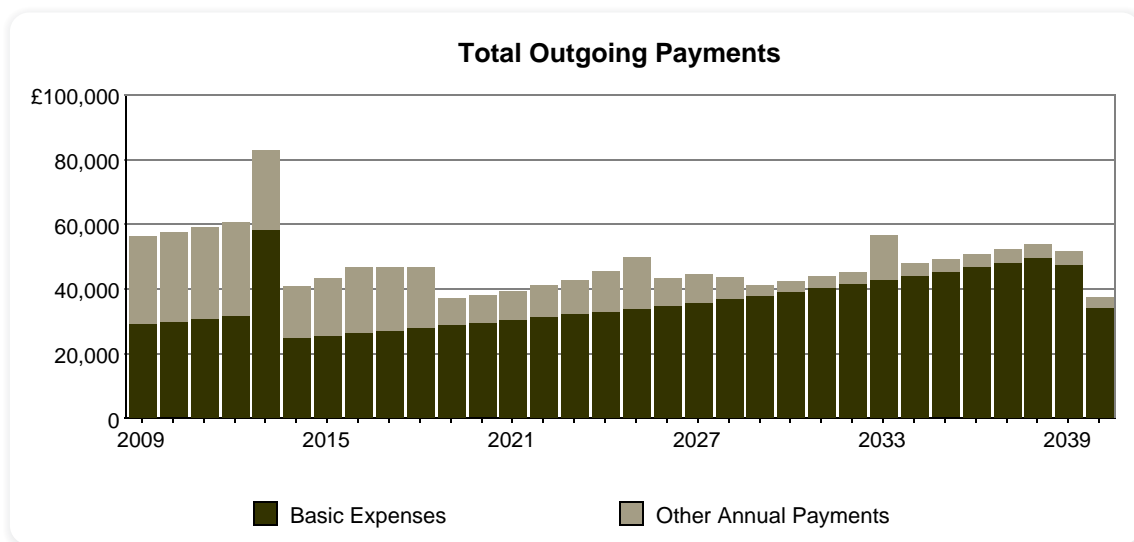
Your Retirement Payments

Scenario 1: Current Situation



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

Scenario 2: Final Proposal

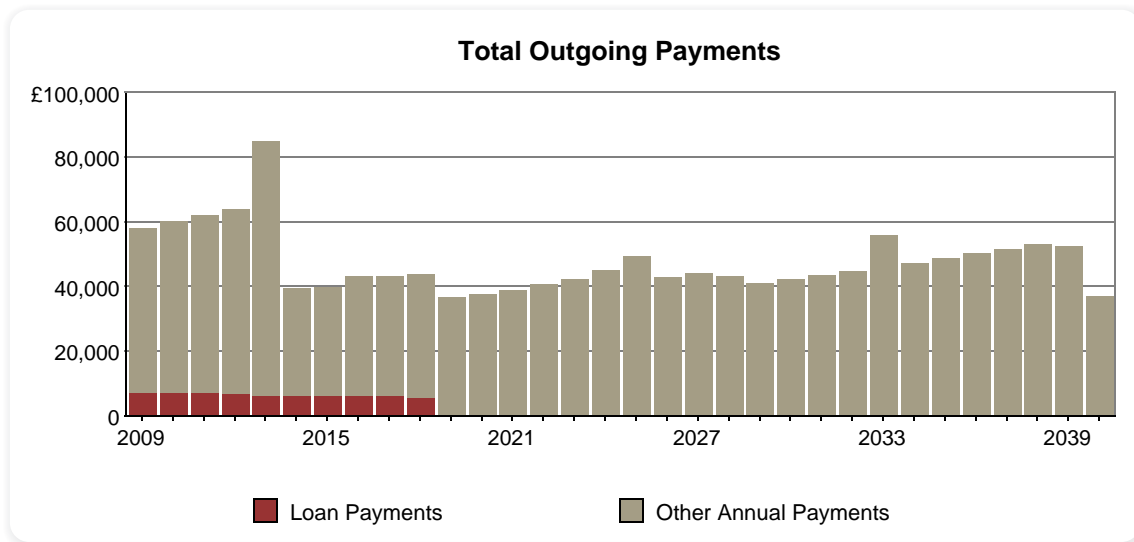


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COMPARISON

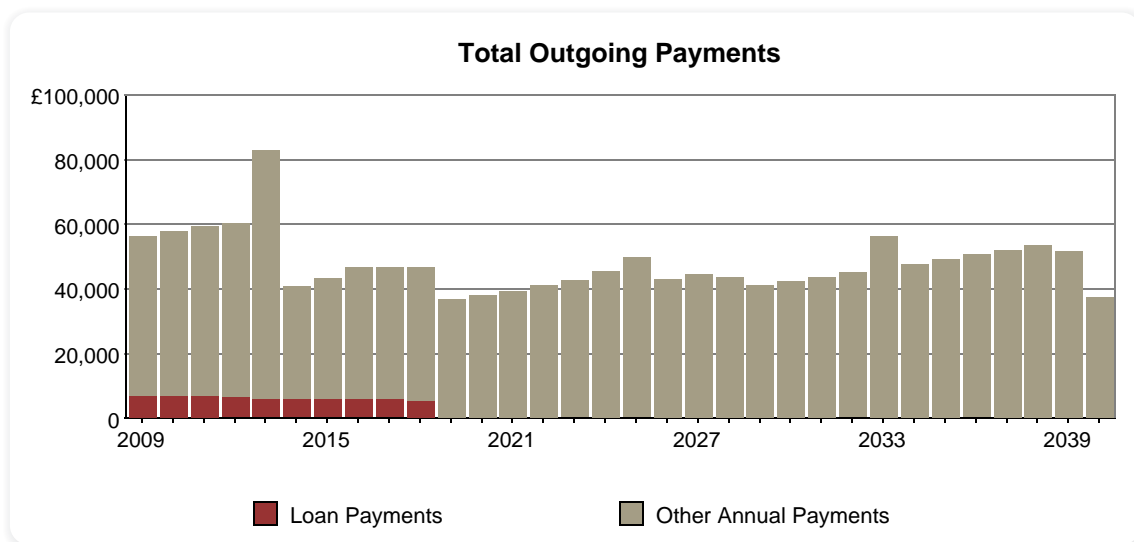
Your Retirement Payments

Scenario 1: Current Situation



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Scenario 2: Final Proposal

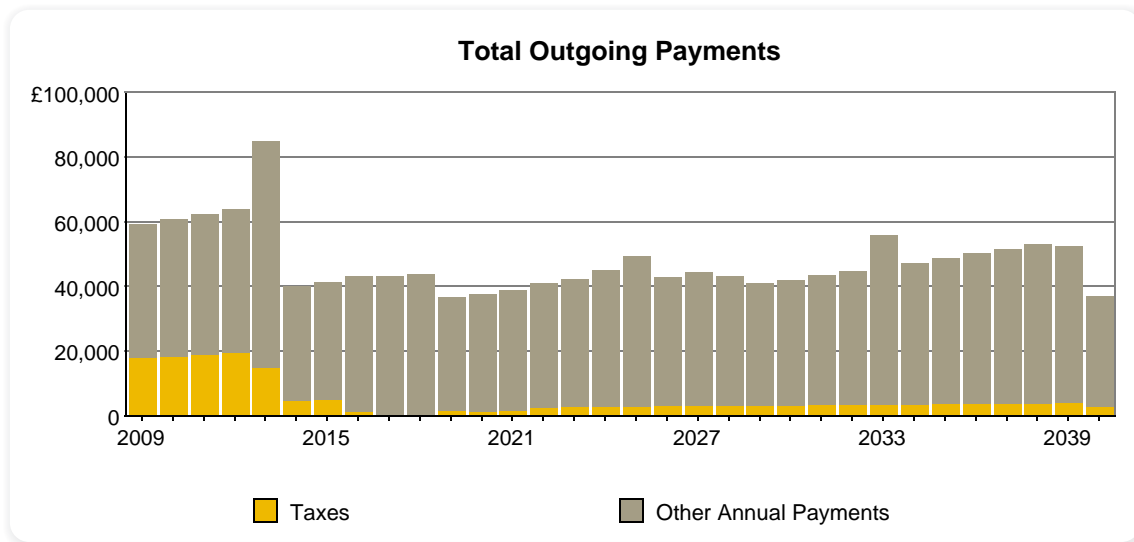


This represents the outgoing payments necessary to support your lifestyle for this scenario.

COMPARISON

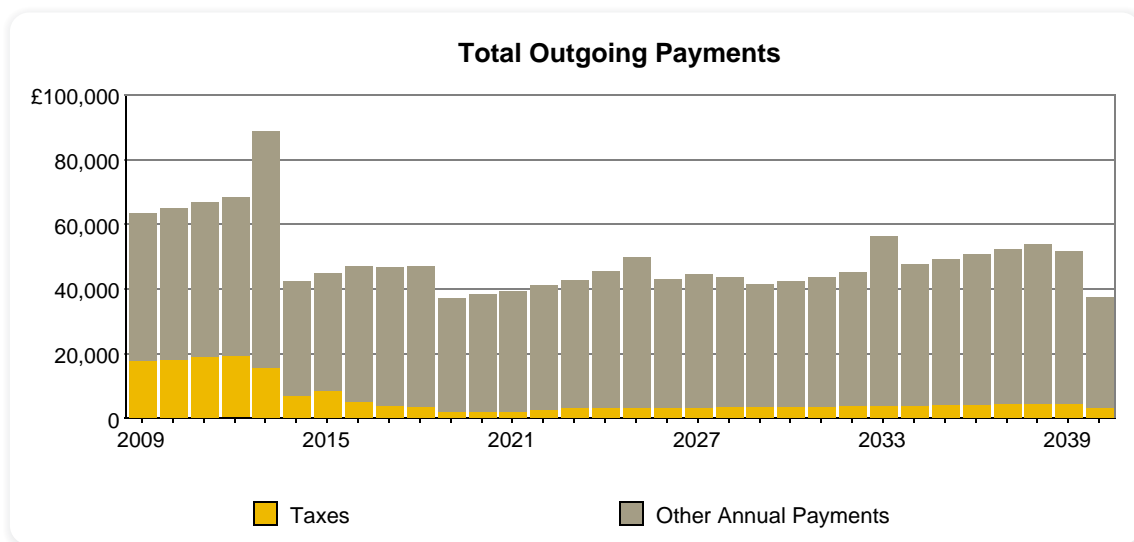
Your Retirement Payments

Scenario 1: Current Situation



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

Scenario 2: Final Proposal

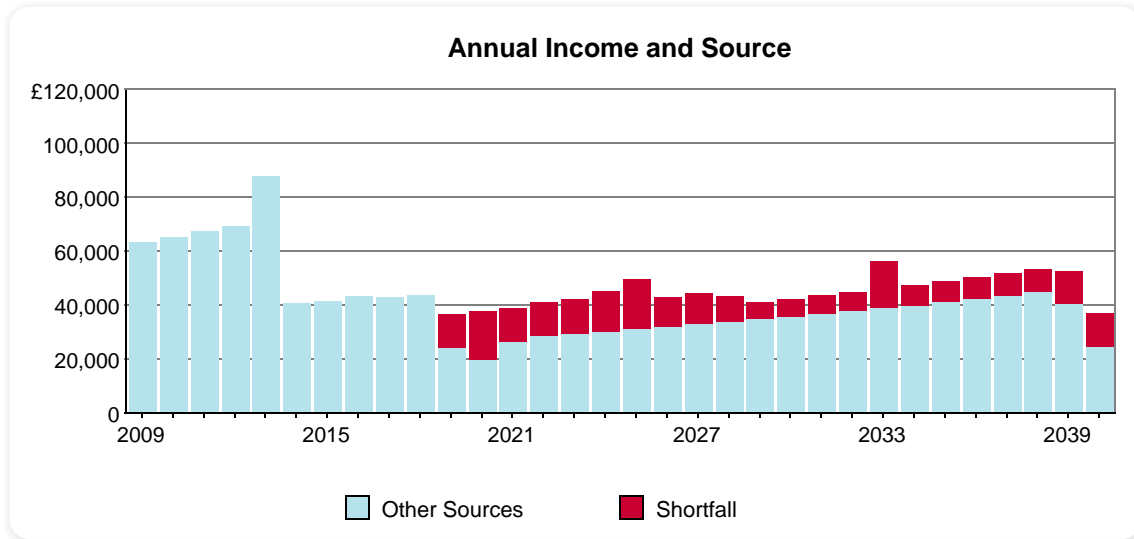


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COMPARISON

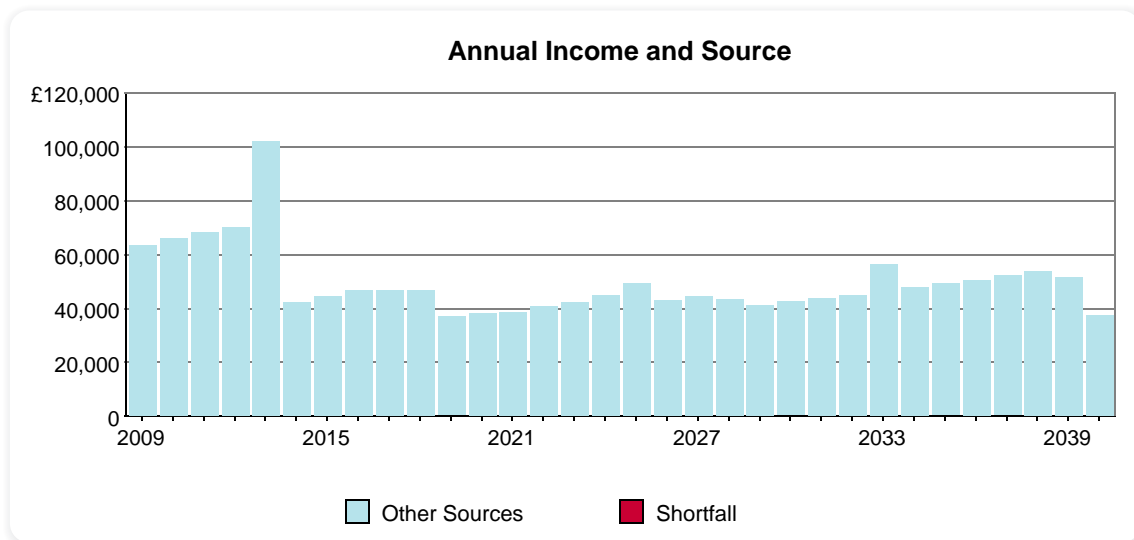
Income and Shortfalls

Scenario 1: Current Situation



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

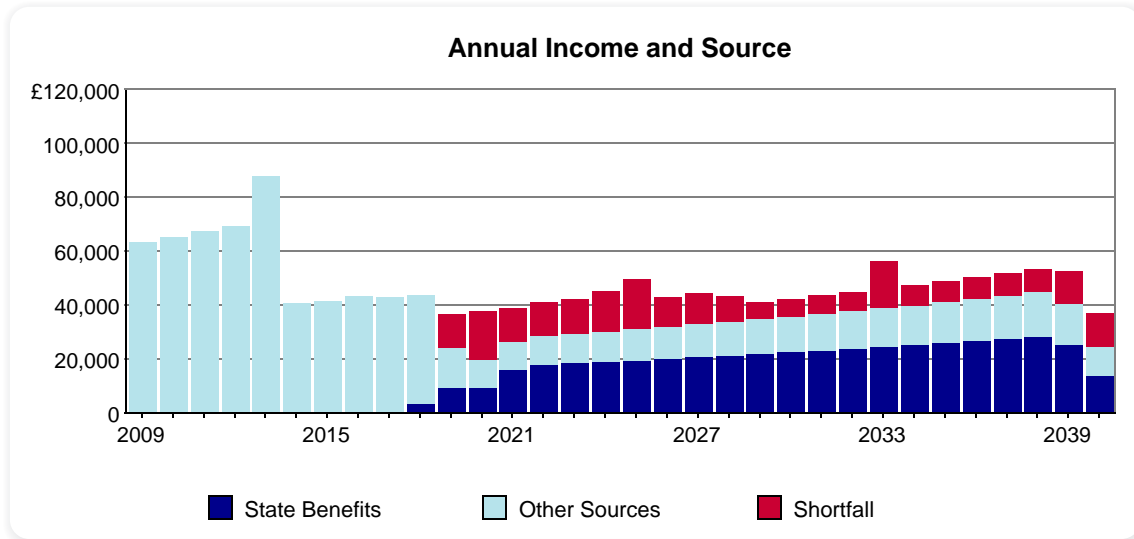
Scenario 2: Final Proposal



COMPARISON

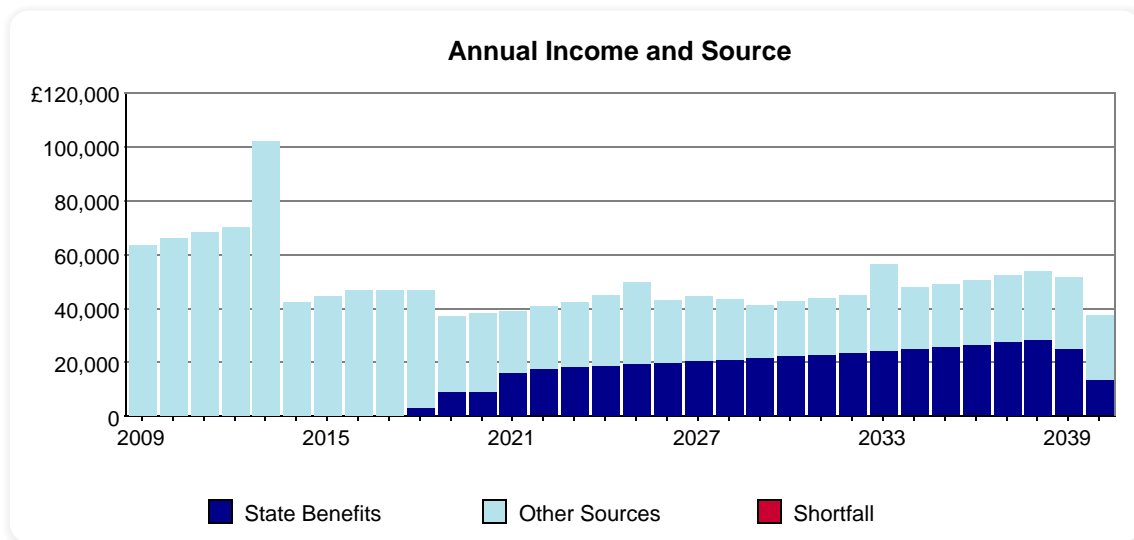
Income and Shortfalls

Scenario 1: Current Situation



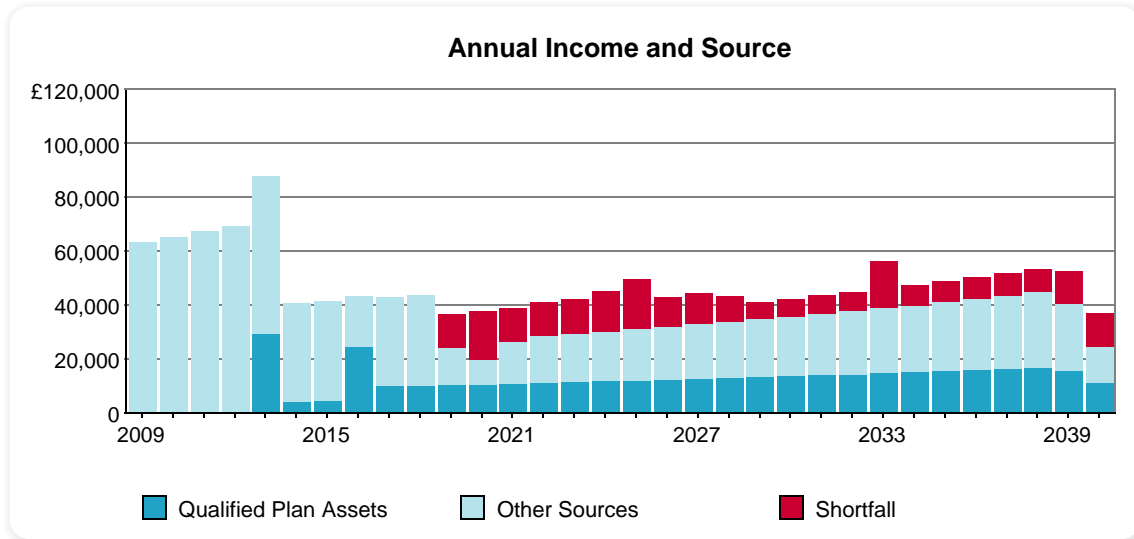
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Scenario 2: Final Proposal



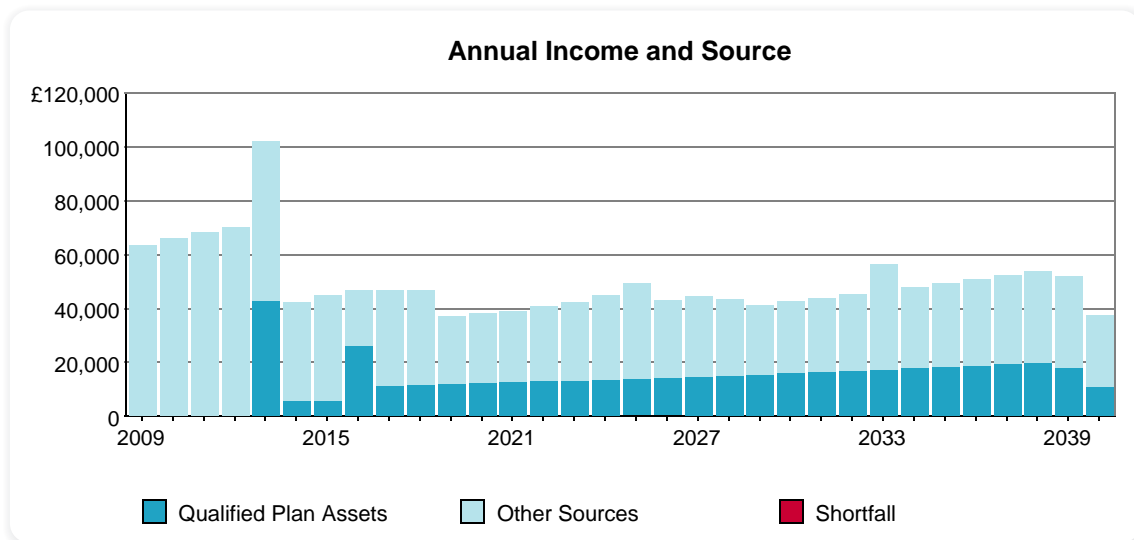
Income and Shortfalls

Scenario 1: Current Situation



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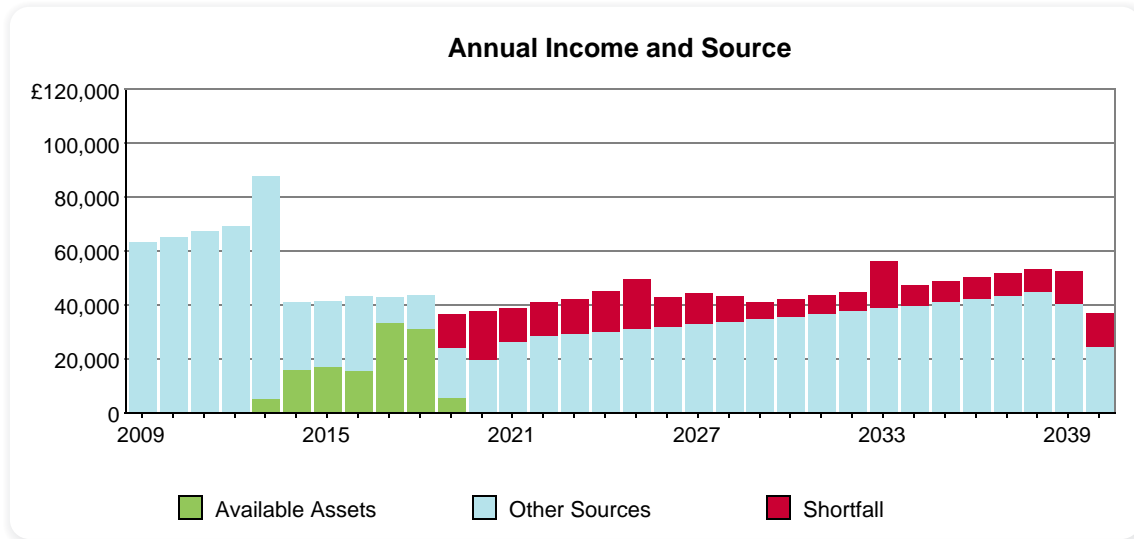
Scenario 2: Final Proposal



COMPARISON

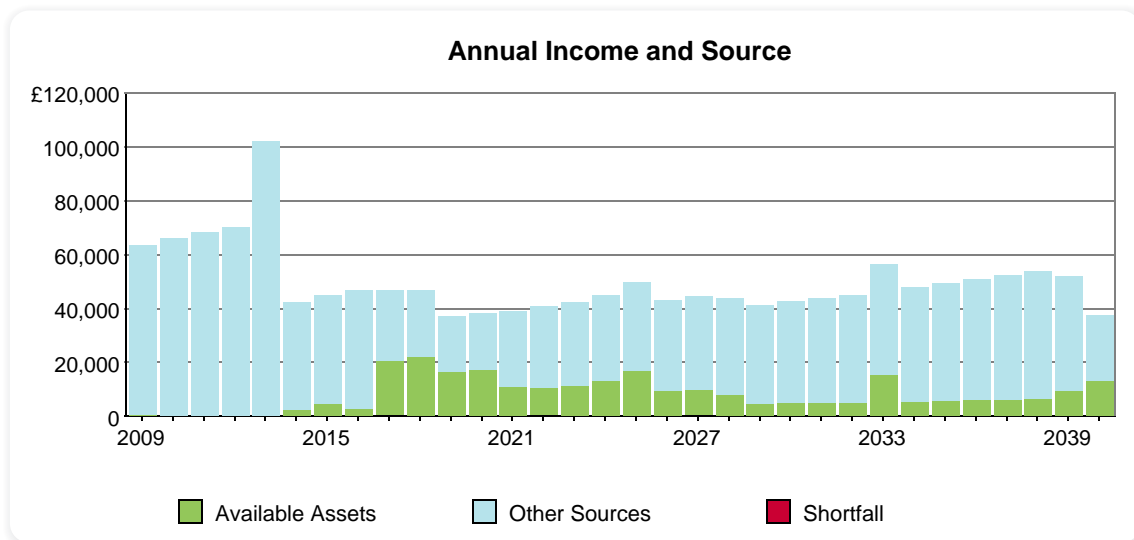
Income and Shortfalls

Scenario 1: Current Situation



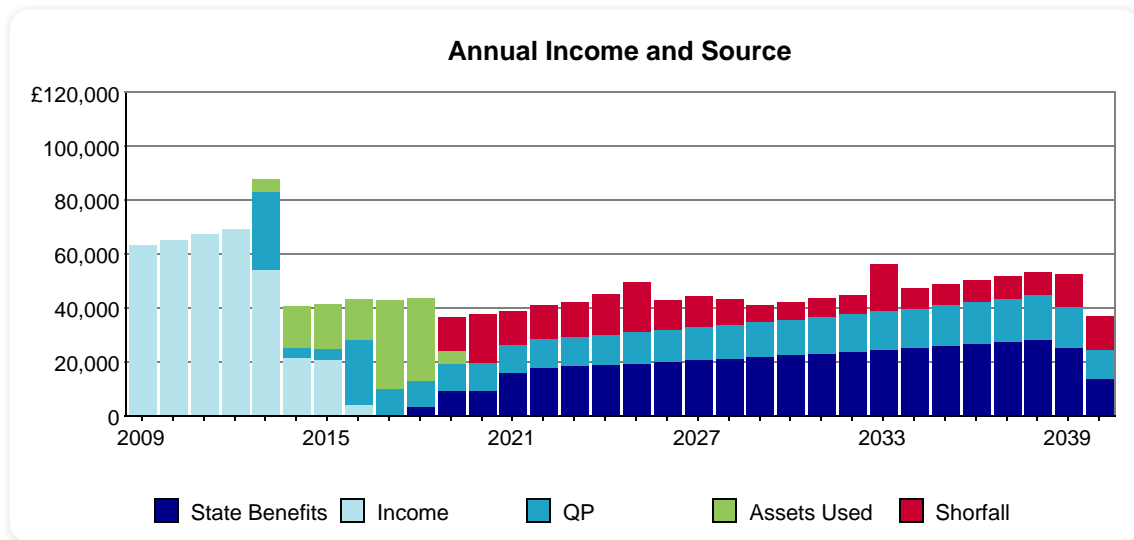
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Scenario 2: Final Proposal



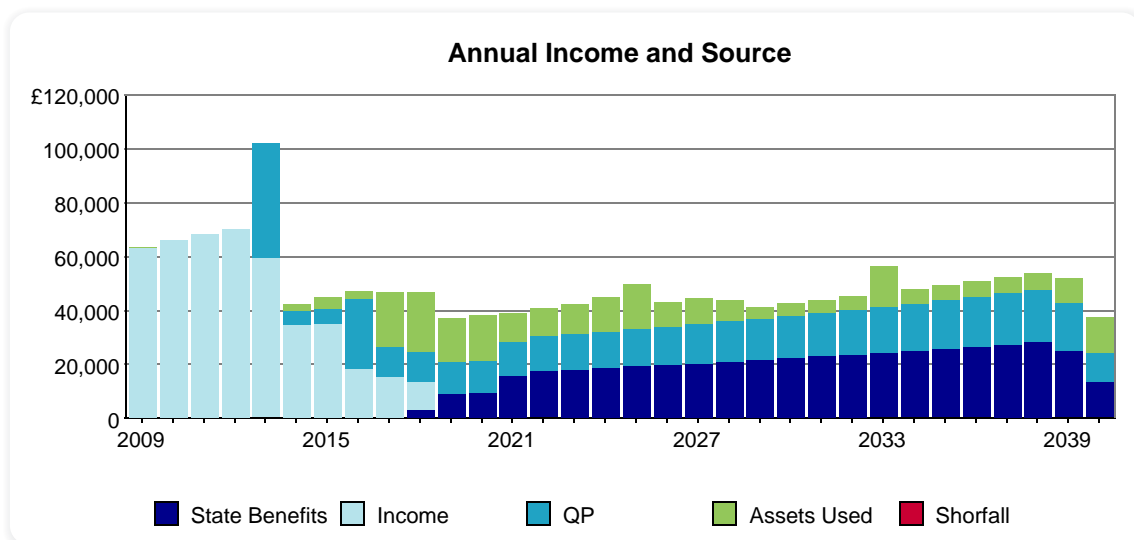
Income and Shortfalls

Scenario 1: Current Situation



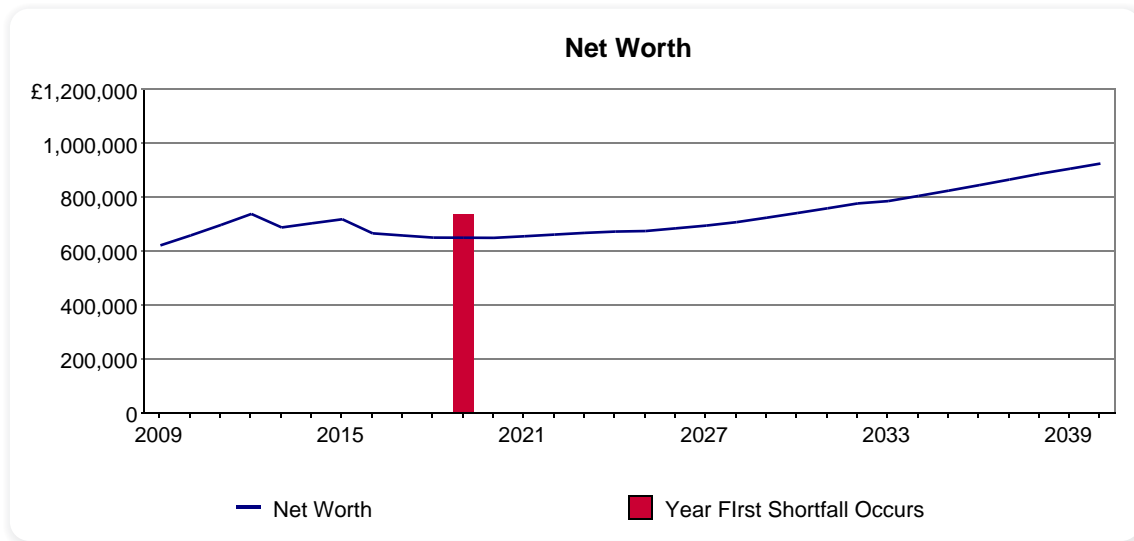
A shortfall occurs in March of 2019 with "restricted assets" equal to £665,801 at the end of that year.

Scenario 2: Final Proposal



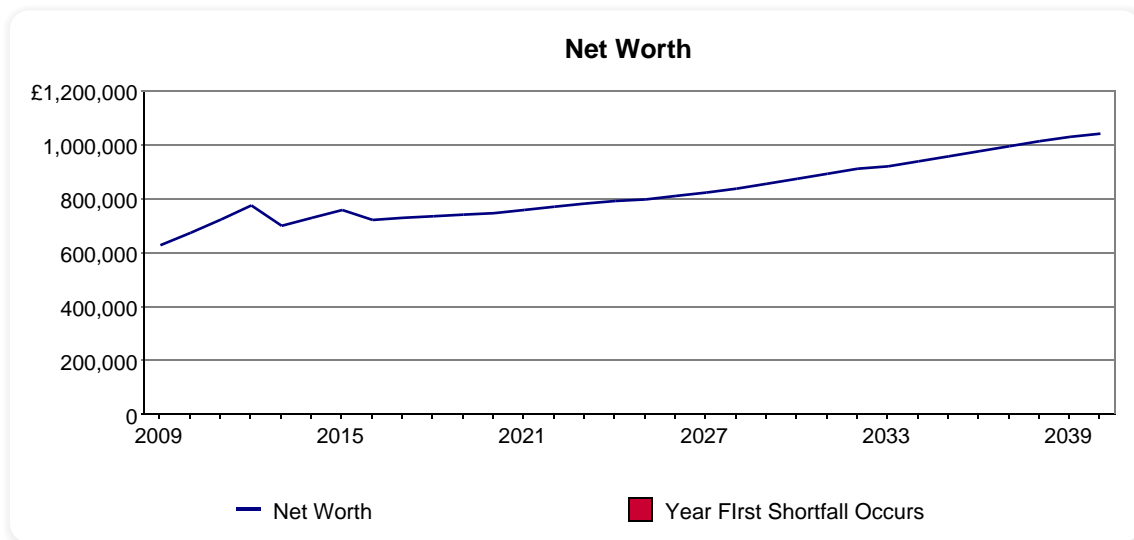
Alternative Sources

Scenario 1: Current Situation



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

Scenario 2: Final Proposal



COMPARISON

Cash Flow

Scenario 1: Current Situation

Year	Total Outgoing Payments	Total Income	Shortfall
2009	61,190	63,600	0
2010	63,467	65,704	0
2011	65,447	67,664	0
2012	67,478	69,675	0
2013	88,249	54,392	0
2014	40,918	21,490	0
2015	41,358	20,777	0
2016	43,512	3,567	0
2017	43,354	522	0
2018	43,931	3,055	0
2019	36,665	8,871	12,575
2020	37,746	9,136	18,276
2021	38,856	15,826	12,430
2022	40,934	17,622	12,437
2023	42,405	18,151	13,096
2024	45,228	18,696	15,083
2025	49,600	19,256	18,594
2026	42,968	19,834	11,075
2027	44,410	20,429	11,604
2028	43,383	21,042	9,637
2029	41,040	21,673	6,325
2030	42,263	22,324	6,549
2031	43,522	22,993	6,780
2032	44,819	23,683	7,019
2033	56,319	24,394	17,428
2034	47,531	25,125	7,517
2035	48,948	25,879	7,777
2036	50,408	26,655	8,045
2037	51,911	27,455	8,321
2038	53,460	28,279	8,606
2039	52,681	25,122	12,134
2040	37,155	13,500	12,723

Scenario 2: Final Proposal

Year	Total Outgoing Payments	Total Income	Shortfall
2009	63,839	63,600	0
2010	65,523	66,767	0
2011	67,258	68,771	0
2012	68,844	70,792	0
2013	89,427	60,042	0
2014	42,495	34,826	0
2015	44,991	35,105	0
2016	47,189	18,325	0
2017	47,120	15,201	0
2018	47,083	13,309	0
2019	37,167	8,870	0
2020	38,429	9,136	0
2021	39,425	16,305	0
2022	41,401	18,063	0
2023	42,864	18,528	0
2024	45,689	19,138	0
2025	50,062	19,530	0
2026	43,423	19,981	0
2027	44,865	20,462	0
2028	43,841	21,042	0
2029	41,509	21,673	0
2030	42,748	22,324	0
2031	44,022	22,993	0
2032	45,334	23,683	0
2033	56,849	24,394	0
2034	48,076	25,125	0
2035	49,510	25,879	0
2036	50,987	26,655	0
2037	52,508	27,455	0
2038	54,074	28,279	0
2039	52,127	25,122	0
2040	37,644	13,500	0

COMPARISON

Your Net Worth Values

Scenario 1: Current Situation

Year	Cumulative Annual Shortfall	Net Worth
2009	0	624,470
2010	0	661,863
2011	0	701,242
2012	0	742,491
2013	0	691,762
2014	0	707,430
2015	0	722,517
2016	0	669,638
2017	0	661,487
2018	0	653,639
2019	12,575	653,225
2020	30,851	652,730
2021	43,281	658,613
2022	55,717	665,039
2023	68,814	671,371
2024	83,897	676,299
2025	102,492	678,317
2026	113,567	688,471
2027	125,171	698,735
2028	134,807	711,621
2029	141,132	728,495
2030	147,681	745,841
2031	154,462	763,672
2032	161,480	782,003
2033	178,908	790,685
2034	186,425	810,062
2035	194,202	829,986
2036	202,247	850,472
2037	210,568	871,539
2038	219,174	893,202
2039	231,307	912,246
2040	244,030	931,635

Scenario 2: Final Proposal

Year	Cumulative Annual Shortfall	Net Worth
2009	0	631,484
2010	0	678,237
2011	0	728,009
2012	0	780,937
2013	0	704,454
2014	0	734,430
2015	0	763,714
2016	0	726,377
2017	0	734,417
2018	0	740,262
2019	0	746,377
2020	0	751,834
2021	0	763,883
2022	0	776,166
2023	0	787,821
2024	0	797,576
2025	0	803,372
2026	0	816,557
2027	0	829,172
2028	0	843,890
2029	0	862,310
2030	0	880,954
2031	0	899,811
2032	0	918,868
2033	0	927,687
2034	0	946,448
2035	0	965,311
2036	0	984,252
2037	0	1,003,244
2038	0	1,022,256
2039	0	1,038,384
2040	0	1,050,331

Assumptions in this Analysis

Scenario: Final Proposal

Harry Williamson	Age: 55	Male	Born: 23 September, 1953
Brenda Williamson	Age: 52	Female	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.)

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	Female	Child	Brenda, Harry
Christopher	23 Feb., 2006	Male	Grandchild	Not a Dependent
Susie	04 Jul., 2008	Female	Grandchild	Not a Dependent

Salaries

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

Current Bank Accounts, Savings, Deposit

Account Name	Owner	Current Balance	Balance As Of	Interest Rate
Cash Account	Brenda, Harry	£0	02 Sep., 2008	0.000%
On Line Savings Account	Brenda, Harry	£5,000	02 Sep., 2008	4.500%
Building Society	Brenda, Harry	£5,490	02 Sep., 2008	4.750%

This asset is the Cash Account

Tax-Efficient Investments

Account Name	Owner	Current Balance	Balance As Of	Interest Rate
Harry's ISAs	Harry	£15,436	02 Sep., 2008	6.000%
Brenda's ISAs	Brenda	£14,326	02 Sep., 2008	6.000%

Investment Trust

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

¹ Received in Cash

YOUR CURRENT SITUATION

Other Facts Used (Continued)

Scenario: Final Proposal

Stocks

Name/ Symbol	Owner	Current Value	Balance As Of	Basis	Rates	
					Div. Rate	App. Rate
Harry's Share Portfolio	Harry	£23,145	02 Sep., 2008	£15,000	1.300% ¹	6.200%

Retirement Plans

Name	Owner	Current Balance	Balance As Of	Growth Rate	Owner Contrib.	Employer Contrib.
ABC Money Purchase	Harry	£45,378	02 Sep., 2008	6.000%	£500	£500
Pearson Stakeholder	Brenda	£25,480	02 Sep., 2008	6.000%	£100	£100
Harry AXA PPP	Harry	£4,530	02 Sep., 2008	6.000%	n/a	n/a
Harry Clerical Medical PPP	Harry	£6,540	02 Sep., 2008	6.000%	n/a	n/a
Harry Scottish Widows	Harry	£7,680	02 Sep., 2008	6.000%	n/a	n/a
Harry Standard Life	Harry	£5,430	02 Sep., 2008	6.000%	n/a	n/a

Final Salary Scheme

Name	Owner	Benefit	Lump Sum	Death In Service Lump Sum	Inflation Rate	Start
Brenda Retained Final Salary	Brenda	£3,540	£0	£12,350	3.000%	Starting when Brenda retires

Residences

Family Home

Owner	Current Value	Balance As Of	Cost Basis	Appreciation Rate
Brenda, Harry	£425,000	02 Sep., 2008	£0	3.000%

Personal Loan Secured by this Asset

Balance as of	Mortgage Balance	Payment	Frequency	Interest Rate
02 Sep., 2008	£45,600	£495	Monthly	5.750%

Personal Property

Name	Owner	Current Value	Value As Of	Basis	Growth Rate
Personal Possessions inc. cars	Brenda, Harry	£45,000	02 Sep., 2008	£0	0.000%

Life Insurance-Individual

Name	Insured	Owner	Beneficiary	Face Amount	Premium	Frequency	Cash Value
Life Insurance	First To Die	Harry	Harry	£100,000	£35	Monthly	£0

Disability Insurance-Individual

Name	Insured	Owner	Monthly Benefit	Waiting Period	Benefit Period	Premium	Frequency
Personal Disability Insurance	Harry	Harry	£1,250	90 Days	Lifetime	£45	Monthly

¹ Dividends are assumed to be reinvested in similar investments.

Other Facts Used (Continued)

Scenario: Final Proposal

Gifts

Church Donations

Donor:	Harry	Already started and ending after the illustration.	
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 illustration.	
Initial Gift:	£100	Growth Rate after Transfer:	0.000%
Annual Increase:	3%	Deduction Limit:	
		Frequency of Gifts:	Annual

Essential Living Expenses

Description	Amount	Frequency	Percent Continuing after First Death	Percent Continuing after First Disability	Percent Continuing after First Retirement
Standing Orders	£750	Monthly	70%	100%	70%
Already started and ending after the illustration.					
Household Expenses	£650	Monthly	70%	100%	70%
Already started and ending after the illustration.					
Entertainment	£650	Monthly	70%	100%	100%
Already started and ending after the illustration.					
Golf Subs	£1,000	Annual	0%	0%	100%
Starting on Aug 01, 2009 and ending after the illustration.					
Regular Holidays	£2,000	Annual	70%	100%	0%
Starting on Aug 01, 2009 and ending when both clients retire.					

Specific Need Expenses

Description	Amount	Frequency
Contribution to Granddaughter's Wedding	£5,000	Monthly
Starting when Susie turns 25 and ending after a one time occurrence.		
Brenda's Mother's Home Help Costs	£250	Monthly
Already started and ending after 10 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 Costs	£2,000	Annual	0%
Starting when Christopher turns 18 and ending after 4 years.			

Debt

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

Other Facts Used (Continued)

Scenario: Final Proposal

Future Purchase

Description	Future Owners	Anticipated Cost	Inflation	Start
Golf Timeshare	Brenda, Harry	£25,000	3.000%	Starting when Harry retires