

Financial Future Report

Prepared for

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Report prepared on 19 December 2011 by: Nick Bewley

We believe this report to be an accurate view of your current situation and future requirements.
Where statutory limitations are imposed and exceeded we have made notes against these items.
These recommendations are based on the information given and are reliant on the accuracy of the information provided.

Foreword

Whatever your age or your present financial circumstances, it is essential to plan for the long-term future to ensure that you will be financially stable, however long you may live.

In addition, it is important to make sure that your dependants are provided for in the event of your early death or unexpected disability causing an inability to work and earn.

Disclosure

This report only provides broad-brushstroke guidelines that will help you plan your needs and will serve as a guide for discussions with us as your professional advisers. The quality of this analysis is dependent upon the accuracy of data provided by you and any calculations contained within the report must only be considered as estimates.

Actual results may vary substantially from the figures shown and it must be remembered that all growth rates are assessed as acceptable from our discussions and your and our individual opinions and cannot be relied upon as factual. No-one can guarantee the future performance of any of the financial products available and, similarly, all inflation rates are estimates provided by you and accepted by us as reasonable to our knowledge.

This report is based on your assessment of the value of your assets today and the potential changes in the values of those assets in future years.

We have explained to you that the values of assets can go down as well as up and that there can be no guarantees that the assets values will appreciate or depreciate. Any assumptions made must be accepted as an estimate and it must be understood that the actual values, rates of growth and inflation may be significantly different from those illustrated. Also, the rates of taxation may be changed by legislation in the future which is outside our and your control.

Also, in some cases, assumptions must be made concerning the sale or purchase of properties in the future and any figures shown are agreed between us but cannot be guaranteed or considered as legal advice. If necessary, you should discuss property valuations, legal and accounting matters directly with the appropriate professional advisers in each of those areas.

We will regularly re-assess the details in this report as your requirements and goals could easily vary in the future. This will allow us to replace estimated values with actual results and, therefore, the nearer to each event we become, the more accurate the report will become.

It is important to note that this report will look at the requirements and potential actions suggested but will not recommend any specific products to create the desired effect. This reporting tool is generic and is not regulated by the Financial Services Authority.

The selection of the appropriate insurance, protection, pension or investment product is the service provided by the Independent Financial Adviser who is formulating this report.

Retirement Strategy

The key question is - **“When will I run out of money?”**

It should be remembered that income after retirement is not just a question of pensions.

Firstly, it is important to assess from your current expenditure, what proportion of this will still be required after retirement and this figure should be rolled forward at an agreed inflation rate to assess the real level of outlay needed after retirement.

Then, here are just some of the questions you will need to ask yourself.

- ✚ Is my retirement age likely to change?
 - If so, at what age do I now plan to retire?
- ✚ Will I collect a tax-free lump sum from any of my pensions at retirement?
 - How much will that lump sum be?
- ✚ If I continue to invest as I am doing, what will be the value of my investments by the time I retire?
- ✚ Will I still have a mortgage to pay after I retire?
 - If so, for how long will I still have to pay the mortgage?
 - To pay off my mortgage early, how much per month extra would I need to pay?
 - How much sooner would paying this amount allow me to clear the mortgage?
 - How much would I save in interest by doing so?
 - When would I finish paying the mortgage if I did this?
 - If I pay off the mortgage early, would I increase my level of investments?
 - Will I be staying in this house forever or might I downsize?
 - If so, when is this likely to happen?
 - How much capital could I raise from the move to a smaller property?
 - Do I have any investment properties and, if so, how much are they worth?
 - Am I looking to purchase additional properties at home or abroad?
 - If so, when will this take place and how much is this likely to cost?
- ✚ Do I have any other assets that might be sold to increase my capital?
 - If so, when would I be likely to sell these and how much would I raise?

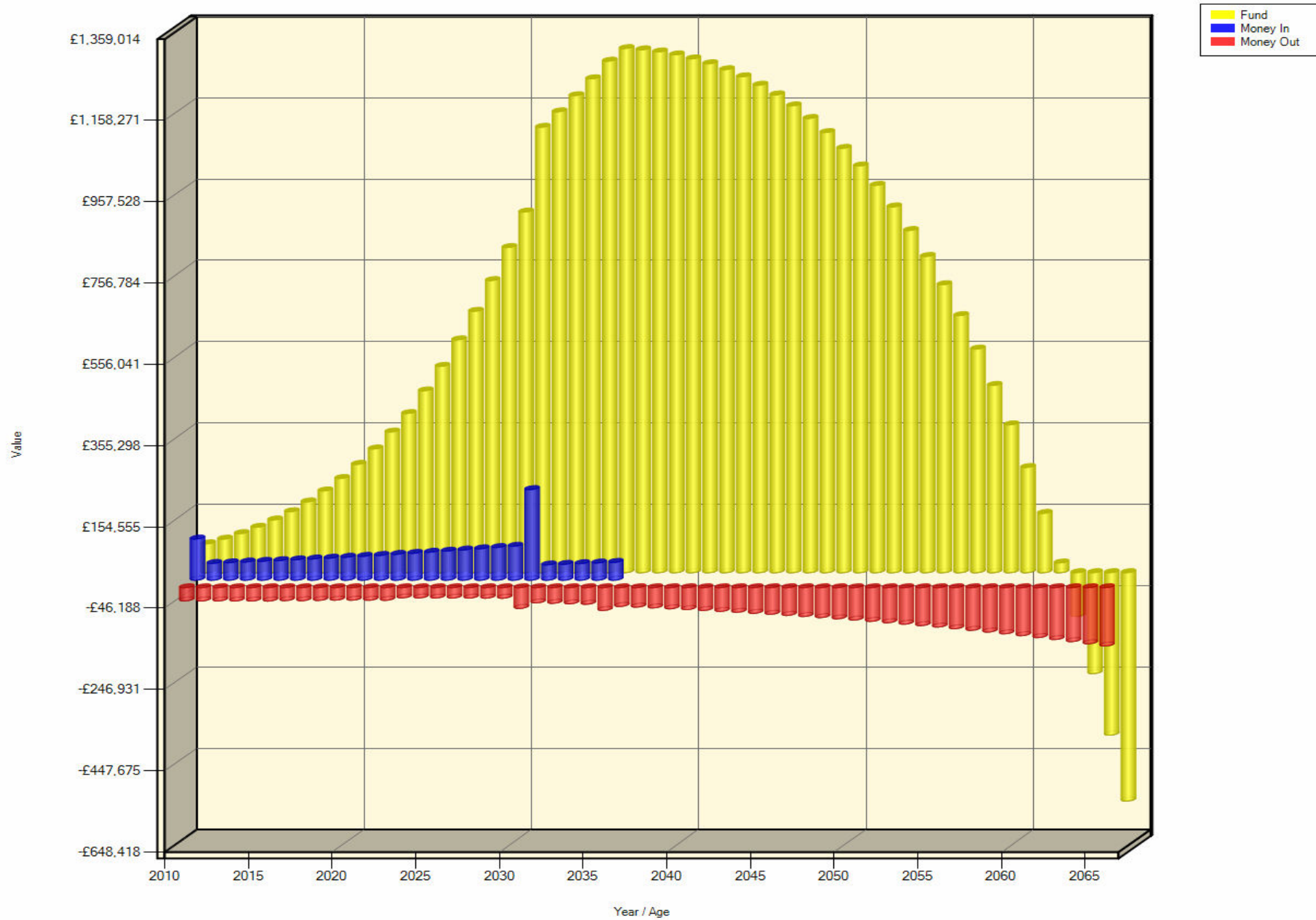
Plan Events

Client	From	Until	Amount	Percent	Index at	Frequency	Description
David	40		£61,757			Lump Sum In	Current Investment
David	40	45	£345			Annually Out	Policy Premium
David	40	45	£749			Annually Out	Policy Premium
David	40	47	£420			Annually Out	Policy Premium
David	40	48	£785			Annually Out	Policy Premium
David	40	52	£6,065			Annually Out	Mortgage Payment
David	40	60	£23,228		4.00%	Annually In	Net Income p.a.
David	40	60	£4,824			Annually Out	Debt (Variable Term)
David	40	60	£6,540			Annually Out	Other Expenditure
David	40	60	£600			Annually Out	Investments
David	40	60	£1,200		4.00%	Annually Out	Pension Contributions
David	60		£136,750			Lump Sum In	Pension Lump Sum
David	60	95	£25,000		4.00%	Annually Out	Pension Income
Ruth	35	42	£214			Annually Out	Policy Premium
Ruth	35	60	£552			Annually Out	Debt (Variable Term)
Ruth	35	60	£9,668			Annually Out	Other Expenditure
Ruth	35	60	£576		4.00%	Annually Out	Pension Contributions
Ruth	35	60	£16,535		4.00%	Annually In	Net Income p.a.
Ruth	60	90	£14,000		4.00%	Annually Out	Pension Income

Your plan assuming Growth @ 3.25% (Cautious)

Age 1 / Age 2	Lump Sum In	Annually In	Monthly In	Money Out	Fund	Description
40 / 35	£61,757	£39,764		£32,537	£71,364	David: Current Investment, David: Policy Premium, David: Policy Premium, David: Policy Premium, David: Policy Premium, David: Mortgage Payment, David: Net Income p.a., David: Debt (Variable Term), David: Other Expenditure, David: Investments, David: Pension Contributions, Ruth: Policy Premium, Ruth: Debt (Variable Term), Ruth: Other Expenditure, Ruth: Pension Contributions, Ruth: Net Income p.a.
41 / 36		£41,354		£32,608	£82,874	
42 / 37		£43,008		£32,682	£96,416	
43 / 38		£44,729		£32,759	£112,126	
44 / 39		£46,518		£32,838	£130,145	
45 / 40		£48,379		£32,922	£150,626	
46 / 41		£50,314		£31,914	£174,857	
47 / 42		£52,326		£32,004	£201,913	
48 / 43		£54,419		£31,464	£232,626	
49 / 44		£56,596		£30,776	£267,363	
50 / 45		£58,860		£30,877	£305,535	
51 / 46		£61,214		£30,982	£347,351	
52 / 47		£63,663		£31,092	£393,030	
53 / 48		£66,210		£25,141	£449,075	
54 / 49		£68,858		£25,259	£509,670	
55 / 50		£71,612		£25,382	£575,079	
56 / 51		£74,477		£25,510	£645,575	
57 / 52		£77,456		£25,643	£721,448	
58 / 53		£80,554		£25,782	£803,000	
59 / 54		£83,776		£25,926	£890,550	
60 / 55	£136,750	£87,127		£51,075	£1,100,037	David: Pension Lump Sum, David: Pension Income
61 / 56		£37,680		£37,533	£1,138,141	
62 / 57		£39,187		£38,625	£1,177,989	
63 / 58		£40,755		£39,761	£1,219,657	
64 / 59		£42,385		£40,943	£1,263,227	
65 / 60		£44,080		£56,172	£1,294,299	Ruth: Pension Income

66 / 61			£46,193	£1,291,166	
67 / 62			£48,041	£1,286,013	
68 / 63			£49,962	£1,278,694	
69 / 64			£51,961	£1,269,056	
70 / 65			£54,039	£1,256,935	
71 / 66			£56,201	£1,242,159	
72 / 67			£58,449	£1,224,548	
73 / 68			£60,787	£1,203,911	
74 / 69			£63,218	£1,180,047	
75 / 70			£65,747	£1,152,743	
76 / 71			£68,377	£1,121,777	
77 / 72			£71,112	£1,086,913	
78 / 73			£73,956	£1,047,904	
79 / 74			£76,915	£1,004,488	
80 / 75			£79,991	£956,392	
81 / 76			£83,191	£903,326	
82 / 77			£86,519	£844,988	
83 / 78			£89,979	£781,056	
84 / 79			£93,578	£711,196	
85 / 80			£97,322	£635,053	
86 / 81			£101,214	£552,256	
87 / 82			£105,263	£462,414	
88 / 83			£109,474	£365,116	
89 / 84			£113,853	£259,933	
90 / 85			£118,407	£146,409	
91 / 86			£123,143	£24,068	
92 / 87			£128,069	-£107,588	
93 / 88			£133,191	-£249,087	
94 / 89			£138,519	-£400,978	
95 / 90			£144,060	-£563,842	



Declaration

We enclose two copies of this Financial Future Report. Could you please retain one copy and return a signed copy in the enclosed pre-paid envelope.

David East

Signature

Ruth East

Signature

Date

Adviser Name Nick Bewley

Signature

Date

We believe this report to be an accurate view of your current situation and future requirements.
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