

**POLICY
SUMMARY**

For

Mr S Jones

June 2009

**This report was prepared by the
Well Money Clinic**

Please note, whilst every effort has been made to ensure the details contained in your summary are correct, sometimes the information given to us by product providers is inaccurate. Whilst we do check summaries before they are sent out, it is possible that on rare occasions, some are sent out containing incorrect information. We cannot therefore be held responsible for the accuracy of the information contained in your summary.

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INVESTMENT SUMMARY FOR MR S JONES

Policy Details

| Holder | Product Provider | Policy Number | Start Date | Investment | Frequency | Investment Fund |
|---|------------------|---------------|------------|------------|-----------|--------------------------------------|
| <u>Individual Savings Account (ISA)</u> | | | | | | |
| SJ | Cofunds | 283001 | 13/4/2007 | £7,000 | Single | M&G Gilt & Fixed Interest Income Acc |
| | | | 12/04/2008 | £7,200 | Single | Fidelity Moneybuilder UK Index A Acc |

Investment valuations and analysis for these policies below

INVESTMENT VALUATIONS AND ANALYSIS

| | | | | <u>Key Figures</u> | | | | | |
|---|------------------|---------------|--------------------------------|----------------------------|----------|-----------|---------------------------|-------------|-------------|
| Holder | Product Provider | Policy Number | Investment Fund | Previous Value Jun-2008 | Money In | Money Out | Current Value Jun-2009 | Return £ | Return % |
| <u>Individual Savings Account (ISA)</u> | | | | | | | | | |
| SJ | Cofunds | 283001 | M&G Gilt & Fixed Interest Inc | £6,792.33 | | | £6,853.12 | £60.79 | 0.89% |
| | | | Fidelity Moneybuilder UK Index | £6,782.72 | | | £5,553.48 | -£1,229.24 | -18.12% |
| Overall Total: | | | | £13,575.05 | | | £12,406.60 | -£1,168.45 | -8.61% |

PENSION SUMMARY FOR MR S JONES

Policy Details

| Holder | Product Provider | Policy Number | Start Date | Investment | Frequency | Investment Fund |
|----------------------------------|--------------------------|---------------|------------|-----------------|-------------------|--------------------|
| <u>Stakeholder Pension Plans</u> | | | | | | |
| SJ | Friends Provident | F46003/1379 | 02/08/2007 | £10,000 £100 | Single Monthly | Managed Managed |
| SJ | Aegon Scottish Equitable | 3267945-0F | 19/05/2005 | £10,000 | Single | Fixed Interest |

Investment valuations and analysis for these policies below

INVESTMENT VALUATIONS AND ANALYSIS

| | | | | <u>Key Figures</u> | | | | | |
|---------------------------------|--------------------------|---------------|-----------------|----------------------------|-----------|-----------|---------------------------|-------------|-------------|
| Holder | Product Provider | Policy Number | Investment Fund | Previous Value Jun-2008 | Money In | Money Out | Current Value Jun-2009 | Return £ | Return % |
| <u>Stakeholder Pension Plan</u> | | | | | | | | | |
| SJ | Friends Provident | F46003/1379 | Managed | £10,060.55 | £1,200.00 | | £8,661.14 | -£2,599.41 | -23.08% |
| SJ | Aegon Scottish Equitable | 3267945-0F | Fixed Interest | £12,677.67 | | | £12,897.33 | £219.66 | 1.73% |
| | | | | ----- | ----- | ----- | ----- | ----- | ----- |
| Overall Total: | | | | £22,738.22 | £1,200.00 | | £21,558.47 | -£2,379.75 | -9.94% |
| | | | | ===== | ===== | ===== | ===== | ===== | ===== |

PROTECTION SUMMARY FOR MR S JONES

| Life Company | Policy Number | Life Assured | Start Date | Maturity Date | Premium | Frequency | Sum Assured | Deferred Period |
|--------------|---------------|--------------|------------|---------------|---------|-----------|-------------|-----------------|
|--------------|---------------|--------------|------------|---------------|---------|-----------|-------------|-----------------|

Level Term Assurance

| | | | | | | | | |
|-----------------|---------|----|------------|------------|-------|---------|---------|-------|
| Scottish Widows | 3245986 | SJ | 01/08/2000 | 01/08/2010 | £5.28 | Monthly | £40,000 | N / A |
|-----------------|---------|----|------------|------------|-------|---------|---------|-------|

| | | | | | | | | |
|-----------------|------------|----|------------|------------|--------|---------|----------|-------|
| Legal & General | 05963875-5 | SJ | 18/04/2008 | 18/04/2028 | £39.72 | Monthly | £120,000 | N / A |
|-----------------|------------|----|------------|------------|--------|---------|----------|-------|

Income Protection Insurance (IPI)

| | | | | | | | | |
|--------------------|-----------------|----|------------|------------|--------|---------|------------|----------|
| Liverpool Victoria | 1363186-0032-1T | SJ | 01/04/2009 | 22/10/2028 | £72.23 | Monthly | £2,900 p/m | 6 Months |
|--------------------|-----------------|----|------------|------------|--------|---------|------------|----------|