

FEB 2026

Your pocketbook

Stephen & Sarah Miller

Prepared by:
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**Divitio
Wealth**

In your pocketbook

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An introduction to your pocketbook

This is your pocketbook; a single place where you can keep a record of the things you own. We hope this will prove a time-saver for you when you need to quickly find a policy number or check information about one of your pensions.

Whilst none of us like to think about the death of someone close to us, having a single record with key personal and financial information can also prove extremely helpful to those managing an estate and helps avoid something going missing.

As always, if anything changes, please contact us and we will help you update your details.

Contact information

Email: rajivnayyar@dynamicplanner.com

1. Your details

	Stephen	Sarah
Title	Mr	Mrs
First name	Stephen	Sarah
Middle name		
Last name	Miller	Miller
Preferred name		
Preferred pronouns	He/Him	
Date of birth	15/08/1970	01/06/1971
Gender	Male	Female
Marital status	Married	Married
Relationship	Marriage	
National insurance number		
Home phone number		
Mobile phone number	+447700900000	+447700900001
Email address	smiller@millers.com	sarahm@miller.com
Main residence	58 Rumbush Avenue, B87 6TY	58 Rumbush Avenue, B87 6TY
Country of residence	England	England
Country of domicile	England	England
Employment status	Working	Working

Your objectives

- Stephen to sell graphic design business, feeling unfulfilled
- Stephen and Sarah want to travel more and return to volunteer work, which is how they first met
- Regain a sense of purpose and freedom
- Sarah wishes to continue working for 10 more years due to her love for teaching
- Both would like to continue supporting their children until they're financially independent
- Pursue the dream of a campervan adventure around Europe

2. Your addresses

Stephen's addresses

Address	Started living here	Stopped living here
58 Rumbush Avenue, B87 6TY, United Kingdom (Main residence)	01/01/2020	

Sarah's addresses

Address	Started living here	Stopped living here
58 Rumbush Avenue, B87 6TY, United Kingdom (Main residence)	01/01/2020	

3. Your dependants

Dependants

Name of dependant	Dependent on	Relationship	Date of birth	Dependent until age
James Miller	Stephen & Sarah	Child	26/12/2008	21 (Dec 2029)
Notes: In higher education				
Jenny Miller	Stephen & Sarah	Child	25/11/2007	21 (Nov 2028)
Notes: In higher education				

4. Your health and legal details

Question	Stephen's responses	Sarah's responses
How would you describe the state of your health?	Excellent	Excellent
Do you smoke or vape?	No	No
Please provide us with any additional information about your health that you would like us to be aware of.		
Do you have a lasting power of attorney?	No	No
Do you have a will?	Yes	Yes
When did you last review your will?	2020	2022
Please provide us with any additional information about the provisions of your will. This could include who your executors are, your beneficiaries, and where the will is stored.		

5. Your employment details

Stephen's employment details

Job title	Employer	Type of employment	Start date	End date
Managing Director	Miller Designs	Director	01/01/2000	
Notes: Stephens own graphic design business				

Sarah's employment details

Job title	Employer	Type of employment	Start date	End date
Maths Teacher	Millbrook High	Employed	05/05/2010	
Notes: Maths teacher and head of year at the local secondary school				

6. Your savings, investments and pensions

PORTFOLIO VALUE

£714,098

BENCHMARK RISK PROFILE

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SUSTAINABILITY PROFILE

Medium importance

Your portfolio at a glance

Product description	Valuation date	Value
Stephen		
Personal Pension (Hargreaves Lansdown)	22/01/2026	£325,000
Prudential Individual Savings Account (Prudential)	03/02/2026	£84,098
Sarah		
Prudential Individual Savings Account (Prudential)	30/01/2026	£50,000
Berry Teacher Pension (Berry)	30/01/2026	£255,000
Total		£714,098

Your portfolio in detail

Personal Pension (Hargreaves Lansdown) Ref: 7890987 / Stephen

Funds held

Fund	Risk profile	Valuation date	Value	% of overall product
HL Select UK Growth A Acc		22/01/2026	£325,000	100.00%
Totals			£325,000	100%

Prudential Individual Savings Account (Prudential) Ref: 6543 / Stephen

Funds held

Fund	Risk profile	Valuation date	Value	% of overall product
WS Prudential Risk Managed Passive 4 R Acc	 5	03/02/2026	£59,875	71.20%
WS Prudential Risk Managed Passive 5 C Inc	 6	03/02/2026	£24,223	28.80%
Totals			£84,098	100%

Prudential Individual Savings Account (Prudential) Ref: P622IJ / Sarah

Funds held

Fund	Risk profile	Valuation date	Value	% of overall product
Pru PruFund Growth Fund S4	 5	30/01/2026	£50,000	100.00%
Totals			£50,000	100%

Berry Teacher Pension (Berry) Ref: LI97384 / Sarah

Funds held

Fund	Risk profile	Valuation date	Value	% of overall product
Teachers Managed Pn		30/01/2026	£255,000	100.00%
Totals			£255,000	100%

7. Your other assets and liabilities

OTHER ASSETS

£800,000

LIABILITIES OUTSTANDING

£220,000

Assets

Family home / Stephen & Sarah

Type	Main property
Address	58 Rumbush Avenue, Solihull, West Midlands, B87 6TY, United Kingdom
Ownership type	Tenants in common
Purchase valuation	£675,000 (01/01/2020)
Current valuation	£800,000 (22/01/2026)
Additional notes	

Liabilities

Mortgage / Stephen & Sarah

Type	Mortgage
Mortgage type	Repayment
Provider	Coventry BS
Policy/reference number	98468489
Secured on	Family home
Interest rate %	3.50 %
Interest rate end date	01/01/2030
Interest type	Fixed
Amount outstanding	£220,000 (30/01/2026)
Additional notes	

Repayment details

Amount	Frequency	Starting	Ending
£3,000	Monthly	Jan 2026	4 years

8. Your income and expenditure

Income

Name	Type	Owner	Amount	Frequency	Starting	Ending
Company Dividend	Dividend income (gross)	Stephen	£60,000	Annually	Jan 2026	When Stephen is 65 (Aug 2035)
Salary	Salary or wages (gross)	Stephen	£80,000	Annually	Jan 2026	When Stephen is 65 (Aug 2035)
Salary	Salary or wages (gross)	Sarah	£65,000	Annually	Jan 2026	When Sarah is 65 (Jun 2036)

Expenditure and goals

Name	Owner	Amount	Frequency	Starting	Ending
Memberships	Stephen & Sarah	£100	Monthly	Jan 2026	10 years
Utilities	Stephen & Sarah	£650	Monthly	Jan 2026	Rest of life
Financial support to children at university	 Stephen & Sarah	£400	Monthly	Feb 2026	Rest of life
Critical Illness premium	Stephen	£75	Monthly		Jan 2030
Mortgage repayment	Stephen & Sarah	£3,000	Monthly		

9. Your protection policies

Critical Illness (Legal & General)

Policy details

Policyholder	Stephen
Accepted on standard rates?	Yes
Premium amount	£75
Premium end date	01/01/2030
Policy notes	

Cover details

Type of cover	Life covered	Cover amount	Notes
Critical illness cover	Stephen	£450,000 one-off	
Life cover (Whole of life)	Stephen	£1,000,000 one-off	

