Your adviser
Julien Model
Demo Central Branch

Ms Camille SAMPLE
12 Demonstration Street
75000 FICTIONAL CITY

Your 2026 annual review

Accounts, savings, insurance policies and loans as at 31 October 2026

Your key indicators

Over the last 12 months

INDICATOR	VALUE	CHANGE	TREND
Average balance	€4,150	+8.6% ▲	
Monthly savings	€420	+12.0% ▲	
Card spending	€1,380	-5.1% ▼	
Bank fees	€6	0.0%	

Your accounts and savings

PRODUCT	BALANCE	SHARE	1-YR RETURN
Essential current account	€6,150	4.2%	0.0%
Easy-access savings	€22,950	15.6%	+2.4% ▲
Horizon life insurance (euro fund)	€87,600	59.4%	+3.1% ▲
Equity savings plan	€18,650	12.7%	-4.2% ▼
24-month term deposit	€12,000	8.1%	+2.9% ▲
Total	**€147,350**	**100%**	**+2.3% ▲**

Demo Bank, a fictitious company with share capital of €1,000,000. Demonstration document: all data is fictitious.

Your October budget

Spending by category

CATEGORY	AMOUNT	SHARE
Housing	€920	43%
Groceries	€480	23%
Transport	€310	15%
Leisure	€260	12%
Health	€140	7%
Total	**€2,110**	**100%**

Recent transactions

Essential current account

Date	Description	Debit	Credit
	Balance at 30 Sep		**2,418.35**
2 Oct	Card Central Supermarket	86.42	
4 Oct	Salary transfer Example Ltd		2,850.00
5 Oct	Direct debit Energy	112.00	
8 Oct	Card Restaurant	46.80	
10 Oct	Direct debit Home insurance	34.38	
	Balance at 10 Oct		**4,988.75**

Your insurance policies

Policy	Renewal	Status	4-year trend	Premium
Home Comfort	01/03/2027	Up to date		€412.50
Motor Comprehensive	15/01/2027	To renew		€768.00
Family Health	01/01/2027	Up to date		€1,284.60
Income protection	30/06/2027	Unpaid		€96.00
Annual total				**€2,561.10**

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Your home insurance

Your cover

Comfort plan

COVER	LIMIT	EXCESS
Property damage		
Fire, explosion	€150,000	€150
Water damage	€50,000	€150
Theft and vandalism	€15,000	€300
Liability		
Personal liability	€3,000,000	€0
Legal expenses	€20,000	€0

Upgrade your plan

Cover	Essential	Your plan: Comfort	Premium
Liability	✓	✓	✓
Fire, water damage	✓	✓	✓
Theft and vandalism	×	✓	✓
Glass breakage	×	✓	✓
New-for-old	×	×	✓
24/7 assistance	×	✓	✓
Monthly premium	**€18**	**€27**	**€39**

Your mortgage

Loan no. 0000-12345 · fixed rate 3.15% · 240 months

Your next six instalments

Due date	Principal	Interest	Insurance	Instalment	Outstanding
05/11/2026	€610.79	€500.36	€24.50	€1,135.65	€190,000.00
05/12/2026	€612.40	€498.75	€24.50	€1,135.65	€189,387.60
05/01/2027	€614.01	€497.14	€24.50	€1,135.65	€188,773.59
05/02/2027	€615.62	€495.53	€24.50	€1,135.65	€188,157.97
05/03/2027	€617.24	€493.91	€24.50	€1,135.65	€187,540.73
05/04/2027	€618.86	€492.29	€24.50	€1,135.65	€186,921.87

Review based on information held by Demo Bank at 31 October 2026. Past performance is not a guide to future performance. Demonstration document: no real data.