

Pension Trader  
Statement of Recent Account Activity



Barclays Stockbrokers  
Tay House  
300 Bath Street  
Glasgow  
G2 4LH

Account number 481/09021213/00

000160 000476 CTVW003A 1272730011 1 OF 4

Keith Vanessa Hickman Pen Sch  
Daws House, 33-35  
Daws Lane  
London  
NW7 4SD

Page 1 of 7  
Tel 0800 279 6551  
e-mail stockbrokers@barclays.com  
Web www.BarclaysStockbrokers.co.uk

**BARCLAYS**

19th November 2014 to 20th November 2014

Date	Transaction Description	Debit	Credit	Balance
20/11/14	BALANCE BROUGHT FORWARD			0.00
	Balance transferred from old portfolio		14,286.17	14,286.17
	BALANCE CARRIED FORWARD			14,286.17
	Interest rates			
	19/11/2014 to 20/11/2014			
	£1 - £999 0.00%			
	£1000 - £12499 0.00%			
	£12500 - £24999 0.00%			
	£25000 - £149999 0.00%			
	£150000 - £249999 0.00%			
	£250000 + 0.50%			
Total		0.00	14,286.17	14,286.17

000476 1 OF 4 CTVW003A

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 0207 741 4100 or 0800 678 1100.

Barclays offers wealth and investment management products and services to its clients through Barclays Bank PLC and its subsidiary companies. Barclays Stockbrokers is a trading name of Barclays Bank PLC (Registration No. 1026167 Registered VAT No. 243 8522 62) which is a member of the London Stock Exchange and ISDX. Barclays Bank PLC is registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The registered address is 1 Churchill Place, London E14 5HP.

Pension Trader  
Account Valuation - Sector and Investment Summary

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Valuation Date: 20th November 2014

Sector and Investment	Quantity	Mid Market Price (p)	Mid Market Value (£)	Book Cost (£)	Profit/ (Loss) (%)	Gross Yield (%)
<b>OIL &amp; GAS PRODUCERS</b>						
BG GROUP ORD GBP0.10	524	1027.5P	5,384.10	6,040.20	(10.86)	1.9
BP ORD USD0.25	1,634	440.15P XD	7,192.05	8,060.94	(10.78)	5.8
ROYAL DUTCH SHELL B'ORD EUR0.07	365	2322P XD	8,475.30	8,041.55	5.39	5.2
<b>MINING</b>						
BHP BILLITON PLC USD0.50	297	1625P	4,826.25	5,539.07	(12.86)	4.8
RIO TINTO ORD GBP0.10	124	2942P	3,648.08	3,977.98	(8.29)	4.6
<b>AEROSPACE &amp; DEFENSE</b>						
ROLLS ROYCE HOLDINGS ORD GBP0.20	507	844.5P XD	4,281.62	5,415.00	(20.93)	2.7
<b>GENERAL INDUSTRIALS</b>						
REXAM ORD GBP0.8035714	1,000	445.3P	4,453.00	5,085.19	(12.43)	4.7
SMITHS GROUP PLC ORD GBP0.375	248	1209P XD	2,998.32	2,994.46	0.12	3.7
<b>SUPPORT SERVICES</b>						
EXPERIAN PLC ORD USD0.10	465	998P	4,640.70	5,008.37	(7.34)	2.4
<b>BEVERAGES</b>						
DIAGEO ORD GBP0.28 101/108	208	1887.5P	3,926.00	4,024.08	(2.43)	3.0
<b>HOUSEHOLD GOODS &amp; HOME CONST</b>						
RECKITT BENCKISER GROUP PLC ORD GBP0.10	85	5230P	4,445.50	4,029.21	10.33	2.9
<b>TOBACCO</b>						
BRITISH AMERICAN TOBACCO ORD GBP0.25	104	3709P	3,857.36	3,525.01	9.42	4.3

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Page 3 of 7  
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TOBACCO						
IMPERIAL TOBACCO GROUP GBP0.10	133	2890P	3,843.70	3,011.43	27.63	4.9
PHARMACEUTICALS & BIOTECH						
ASTRAZENECA ORD USD0.25	100	4766.5P	4,766.50	4,128.31	15.45	4.0
GLAXOSMITHKLINE ORD GBP0.25	348	1471P XD	5,119.08	5,534.99	(7.51)	6.0
GENERAL RETAILERS						
MARKS & SPENCER GROUP ORD GBP0.25	941	475.7P XD	4,476.34	4,522.81	(1.02)	4.0
NEXT ORD GBP0.10	45	6655P	2,994.75	2,487.39	20.39	2.4
MEDIA						
BRITISH SKY BROADCASTING GROUP ORD GBP0.50	491	896.5P XD	4,401.82	4,028.93	9.25	4.0
PEARSON ORD GBP0.25	176	1230P	2,164.80	2,015.94	7.38	4.4
REED ELSEVIER GBP0.1444	569	1064P	6,054.16	5,028.86	20.38	2.6
WPP PLC ORD GBP0.10	235	1297P	3,047.95	3,001.73	1.53	3.0
TRAVEL & LEISURE						
COMPASS GROUP PLC ORD GBP0.10625	314	1058P	3,322.12	2,992.06	11.03	2.8
INTERCONTINENTAL HOTELS GROUP ORD GBP0.1580547	149	2573P	3,833.77	3,011.59	27.30	1.9
WHITBREAD ORD GBP0.76797385	74	4436P	3,282.64	2,960.48	10.88	1.8
FIXED LINE TELECOMS						
BT GROUP ORD GBP0.05	730	381P	2,781.30	2,522.90	10.24	3.3

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<b>MOBILE TELECOMMUNICATIONS</b>						
VODAFONE GROUP ORD USD0.2095238	2,493	228.6P	5,699.00	6,940.85	(17.89)	5.4
<b>GAS, WATER &amp; MULTIUTILITIES</b>						
CENTRICA ORD GBP0.061728395	878	298.6P	2,621.71	3,527.76	(25.68)	6.4
UNITED UTILITIES GROUP PLC ORD GBP0.05	571	914.5P	5,221.80	4,027.86	29.64	4.4
<b>BANKS</b>						
BARCLAYS PLC ORD GBP0.25	1,470	235.9P XD	3,467.73	4,032.64	(14.00)	3.1
HSBC HOLDINGS PLC ORD USD0.50	1,812	633.5P XD	11,479.02	12,055.42	(4.78)	4.9
STANDARD CHARTERED PLC ORD USD0.50	622	922.3P	5,736.71	9,034.12	(36.50)	6.2
<b>NON LIFE INSURANCE</b>						
RSA INSURANCE GROUP PLC ORD GBP1.00	855	465P	3,975.75	3,680.39	8.02	0.0
<b>LIFE INSURANCE</b>						
AVIVA ORD GBP0.25	671	535P	3,589.85	3,025.87	18.63	3.2
LEGAL & GENERAL GROUP ORD GBP0.025	1,399	245P	3,427.55	3,026.28	13.25	4.4
<b>REAL ESTATE INVESTMENT TRUSTS</b>						
BRITISH LAND CO ORD GBP0.25	427	750.5P	3,204.64	2,519.79	27.17	3.7
<b>EQUITY INVESTMENT INSTRUMENTS</b>						
HICL INFRASTRUCTURE CO LTD ORD GBP0.0001	5,772	151.7P	8,756.12	7,508.93	16.60	4.8
TR PROPERTY INVESTMENT TRUST ORD GBP0.25	2,329	268P	6,241.72	5,033.14	24.01	3.1

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PREFERENCE ROLLS ROYCE HOLDINGS C SHS ENTITLEMENT (JAN 2015) PRICE IS NOT AVAILABLE	45,630			58.00		
Totals			171,638.81	171,459.53	0.10	3.9

Account Summary	£
Cash Held	14,286.17
Stock Value	171,638.81
Unsettled Deals	0.00
Total Account Value	185,924.98
Change from Last Valuation	7,196.00

Performance since 22nd October 2014	%
Change in Stock Value	4.29
Change in Account Value	4.02
FTSE 100 Performance	5.09
FTSE All Share Performance	4.83
Index values	20th November 2014
FTSE 100	6,696.59
FTSE All Share	3,571.87

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Sector Summary	Mid Market Value (£)	Approx. Gross Income (£)	Gross Yield (%)
OIL & GAS PRODUCERS	21,051.45	959.65	4.6
MINING	8,474.33	398.41	4.7
AEROSPACE & DEFENSE	4,281.62	113.57	2.7
GENERAL INDUSTRIALS	7,451.32	321.51	4.3
SUPPORT SERVICES	4,640.70	113.51	2.4
BEVERAGES	3,926.00	119.48	3.0
HOUSEHOLD GOODS & HOME CONST	4,445.50	129.39	2.9
TOBACCO	7,701.06	356.74	4.6
PHARMACEUTICALS & BIOTECH	9,885.58	498.07	5.0
GENERAL RETAILERS	7,471.09	251.33	3.4
MEDIA	15,668.73	520.16	3.3
TRAVEL & LEISURE	10,438.53	222.28	2.1
FIXED LINE TELECOMS	2,781.30	92.42	3.3
MOBILE TELECOMMUNICATIONS	5,699.00	306.64	5.4
GAS, WATER & MULTIUTILITIES	7,843.51	396.15	5.1
BANKS	20,683.46	1,030.76	5.0
NON LIFE INSURANCE	3,975.75	0.00	0.0
LIFE INSURANCE	7,017.40	265.88	3.8
REAL ESTATE INVESTMENT TRUSTS	3,204.64	118.19	3.7
EQUITY INVESTMENT INSTRUMENTS	14,997.84	611.08	4.1
PREFERENCE	0.00	0.00	0.0
<b>Totals</b>	<b>171,638.81</b>	<b>6,825.22</b>	<b>3.9</b>






## How to read your Barclays Stockbrokers Statement and Valuation

The following notes are intended to help you understand your valuation and statement. If you have any questions, or you cannot reconcile the holdings to your records, please call us. Advisory clients should contact their Advisor.

Page 7 of 7

### Valuation

The valuation shows you a "snapshot" of your Account – the stock held and quantity will therefore be the actual amount you held as at close of business on the Account Valuation date (shown on the valuation). For ISAs, the "Total Account Value" in the "Account Summary" box is the figure we used to calculate the administration charge. We confirm that you are the beneficial owner of the share holding(s) under Barclayshare Nominees Limited, as at the close of business on the Valuation Date.

<b>Index Linked</b>	Please note that, where applicable, the value of any Index Linked securities appearing on your Barclays Stockbrokers valuation statement has been adjusted to reflect accrued interest and the retail pricing indexation (RPI) ratio.	
<b>Mid Market Price</b>	The mid-price (that is halfway between the buying and selling price) of the shares as at the close of business on the day before the Valuation Date.	
<b>Mid Market Value</b>	The number of shares multiplied by the "mid-market price". The total value of this column is shown at the bottom of the table.	
<b>Book Cost</b>	The total price you have paid for your holding (including commission, stamp duty and PTM levy (if applicable)), including any additional amounts you paid to take up the shares in a rights issue etc. If you have lodged or transferred in stock, but not informed us of the original book cost, we will note a book cost of that stock at either £0 or £1. This will be reflected in the % figure shown under Profit/(Loss). If you want to change the Book Cost for lodged or transferred stock, please contact us.	
<b>Profit/(Loss)</b>	How each individual holding is performing (in percentage terms) relative to the Book Cost. This will not take into account indexation or taper relief.	
<b>Gross Yield</b>	The return earned on an investment before tax. We currently work it out by "grossing up" the net dividend of the share by 10%, and then expressing it as a percentage of the share price.	
<b>Total Account Value</b>	A summary (in pounds sterling) of the value of your Account and the amount it has changed since the last valuation.	
<b>Cash held</b>	The balance on your Account on the date the statement is issued.	
<b>Performance</b>	A summary (in percentage terms) of the change in value of your stock and Total Account Value since your last valuation (we do not display these values on your first statement) and the changes in the FTSE 100 and the FTSE All Share for comparison. For Non-Managed products, please note that these are execution only or advisory products and Barclays is not responsible for the performance of holdings within your Account. For Managed ISA products, please see the notes on your statement of your recent account activity page.	

### Statement

<b>Date</b>	The date on which we made the entry on your account. For example, for a market transaction, this will be the date we settled your deal. For dividends, this will be the date we added them to your account.		
<b>Transaction Description</b>	The nature and type of transaction.		
<b>Debit and Credit</b>	The value (in pounds sterling) of any credits or debits made to your account. At the bottom of these columns are the totals of all credits or debits.		
<b>Balance</b>	The balance (in pounds sterling) of your account after the transaction. At the bottom of this column, we show the final account balance.		

#### Our Client Service hours (for non-Advisory clients) are

Monday to Thursday	07.30 - 19.00	Saturday	09.30 - 12.30
Friday	07.30 - 18.00	(excluding Bank Holidays)	

\*Calls to 0800 numbers are free if made from a UK landline and calls to 0141 numbers are charged at local rate, mobile costs may vary - please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

Advisory clients should contact their Advisor for all their needs.

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