



# COMBINED FINANCIAL REMEDY PORTFOLIO

## CONSOLIDATED ASSET SCHEDULES & NEEDS ANALYSIS

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**CASE FILE REFERENCE:** Practice Case: Dr J. Miller vs Dr L. Miller

**CLIENT / INSTRUCTING PARTY:** Practice Case: Dr J. Miller vs Dr L. Miller

**PREPARED BY:** AccountScope Platform

**REPORT GENERATED DATE:** 06/06/2026

### CONFIDENTIALITY & LIABILITY NOTICE

Combined financial remedies case portfolio. Contains asset registers, liabilities schedules, property equity logs, pension registries, needs budget plans, and transaction changelog history logs.

## Report Portfolio Table of Contents

|            |   |                |
|------------|---|----------------|
| <b>01</b>  | <b>Executive Financial Summary</b> .....  | <b>Page 3</b>  |
|            | Overview of key financial metrics, liquidity posture, and case context.                               |                |
| <b>02</b>  | <b>Needs &amp; Expenditure Analysis</b> .....   | <b>Page 9</b>  |
|            | Detailed monthly cash-flow needs, historical spend, and proposed splits.                              |                |
| <b>03a</b> | <b>Matrimonial Asset Analysis</b> .....   | <b>Page 13</b> |
|            | Full Form E asset schedules, valuation statuses, ownership allocations, and audit logs.               |                |
| <b>03b</b> | <b>Net Worth Analysis</b> .....   | <b>Page 19</b> |
|            | Consolidated net worth intelligence, asset distribution, and equalisation ledger.                     |                |
| <b>04</b>  | <b>Integrity &amp; Compliance Report</b> .....  | <b>Page 20</b> |
|            | Data integrity scores, classification coverage, and automated warning checklists.                     |                |
| <b>05</b>  | <b>Forensic Analysis Methodology</b> .....  | <b>Page 21</b> |
|            | Technical documentation of NLP categorization models, normalization rules, and compliance frameworks. |                |

## Executive Dashboard

Total Income

£57,200.00

Total Expenses

£21,576.82

Net Position

£35,623.18

### Transaction Overview

160 transactions analysed

51 items flagged for review

Risk Rating: High

## Executive Summary

A total of 160 transactions were analysed for the period 18/01/2026–15/05/2026. 31.9% of transactions were flagged for review based on automated anomaly criteria. The overall transaction risk level is assessed as High.



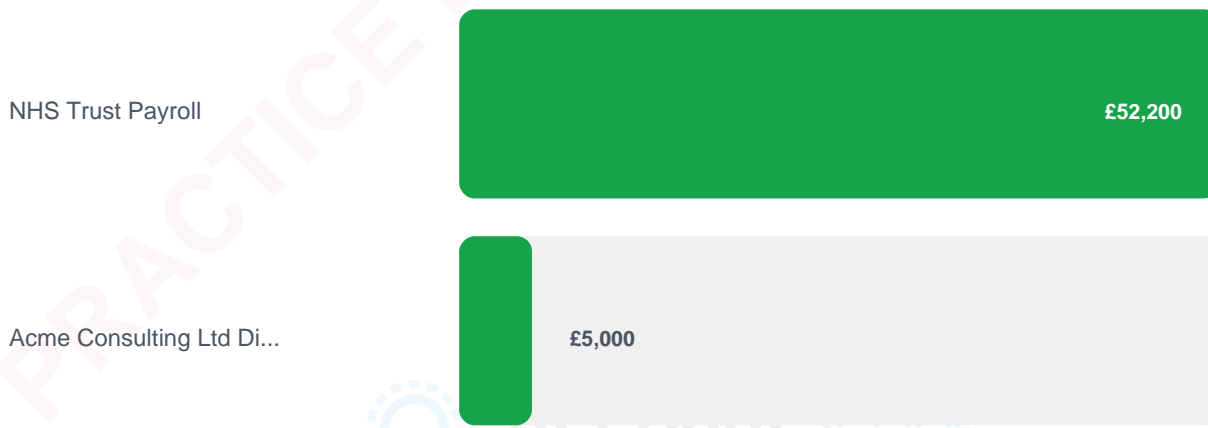
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## Income Analysis

### Top Income Sources

| Source                         | Amount     | % of Total |
|--------------------------------|------------|------------|
| NHS Trust Payroll              | £52,200.00 | 91.3%      |
| Acme Consulting Ltd Div Payout | £5,000.00  | 8.7%       |

### Income Sources - Visual Breakdown

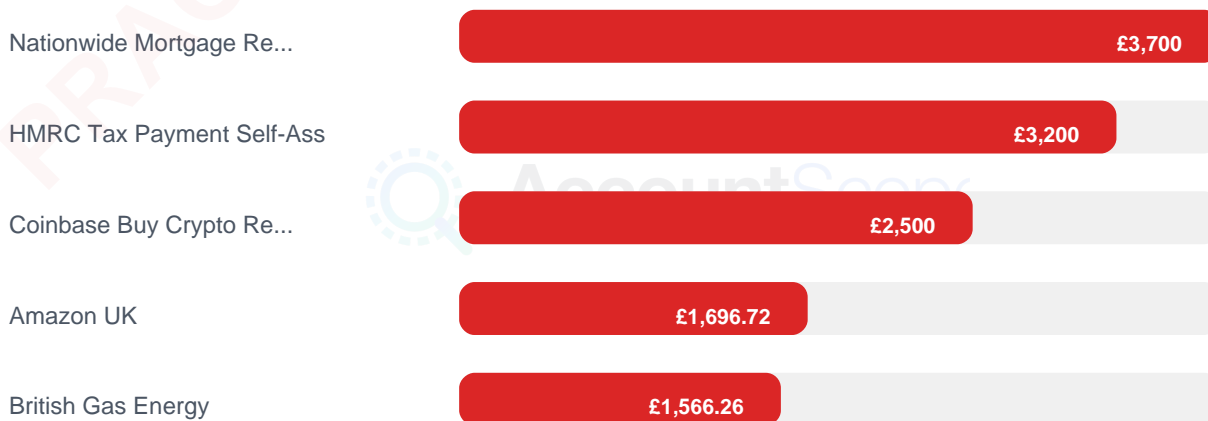


## Expense Analysis

### Top Expense Categories

| Category                      | Amount    | % of Total |
|-------------------------------|-----------|------------|
| Nationwide Mortgage Ref 90432 | £3,700.00 | 17.1%      |
| HMRC Tax Payment Self-Ass     | £3,200.00 | 14.8%      |
| Coinbase Buy Crypto Ref 039   | £2,500.00 | 11.6%      |
| Amazon UK                     | £1,696.72 | 7.9%       |
| British Gas Energy            | £1,566.26 | 7.3%       |

### Expense Categories - Visual Breakdown



## Flagged Transaction Analysis

### [!] 51 Transactions Flagged

31.9% of total transactions require review

| Flag Type            | Count | Priority |
|----------------------|-------|----------|
| Duplicate Payments   | 0     | High     |
| Round Numbers        | 1     | Medium   |
| Weekend Transactions | 40    | Low      |
| High Value Outliers  | 0     | High     |



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## High Value Transactions

### Top Outgoing Payments (> £1,000)

| Date       | Description                   | Amount    |
|------------|-------------------------------|-----------|
| 2026-05-12 | HMRC Tax Payment Self-Ass     | £3,200.00 |
| 2026-05-05 | Coinbase Buy Crypto Ref 039   | £2,500.00 |
| 2026-05-01 | Nationwide Mortgage Ref 90432 | £1,850.00 |
| 2026-04-01 | Nationwide Mortgage Ref 90432 | £1,850.00 |
| 2026-04-25 | St Marys Prep School Fees     | £1,200.00 |

### Top Incoming Deposits

| Date       | Description       | Amount    |
|------------|-------------------|-----------|
| 2026-04-06 | NHS Trust Payroll | £5,800.00 |
| 2026-03-28 | NHS Trust Payroll | £5,800.00 |
| 2026-03-19 | NHS Trust Payroll | £5,800.00 |
| 2026-03-09 | NHS Trust Payroll | £5,800.00 |
| 2026-02-28 | NHS Trust Payroll | £5,800.00 |

## Professional Disclaimer

This report is generated using automated analytical methods and is intended to assist financial review processes. It does not constitute a forensic investigation or expert opinion and should not be relied upon as sole evidence for legal proceedings. All findings should be verified by qualified accounting professionals.

This analysis is provided for informational purposes only and does not constitute financial, legal, or professional advice. Users are responsible for verifying all information and ensuring compliance with applicable laws and regulations.

AccountScope provides software tools for financial analysis. The accuracy of results depends on the quality and completeness of input data.

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*Report Date: 06/06/2026, 09:43:47*



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## Executive Summary

This Needs Budget / Schedule of Expenditure report has been forensic-compiled from imported bank transaction data for the case file Practice Case: Dr J. Miller vs Dr L. Miller. The underlying statement duration covers 3.8 months, which forms the basis for all calculated monthly equivalent rates. In accordance with instruction parameters, the "Current Costs" column reflects direct ledger-calculated averages, while adjustments are recorded separately in the manual overrides and future needs columns to preserve auditability.

## Budget Allocation Rollups (Monthly)

| Metrics                                      | Calculated Monthly Total |
|--|--------------------------|
| Total Base Current Cost (Direct Bank Ledger) | £4,130.69                |
| Total Manual Overrides / Adjustments         | £0.00                    |
| Total Adjusted Current Cost                  | £4,130.69                |
| Total Proposed Future / Needs Budget         | £5,018.05                |
| Allocation Split: Applicant Share            | £2,509.03                |
| Allocation Split: Respondent Share           | £2,509.03                |
| Allocation Split: Child Needs Share          | £0.00                    |

## Report Integrity Score™ Dashboard

96.5%

COURT

Reconciliation Level: 100%

Categorisation Coverage: 100%

Average AI Confidence: 95%

Validation Checks: PASSED

All validations passed. Report reconciled and approved for court submission.

## Schedule of Expenditure / Needs Budget

| Category Sub-Item    | Current Monthly | Adjustment | Proposed Needs | Difference | Auditor Notes  |
|----------------------|-----------------|------------|----------------|------------|--|
| <b>HOUSING</b>       |                 |            |                |            |  |
| Mortgage             | £962.63         | £0.00      | £1850.00       | +£887.37   | Nationwide monthly mortgage payments, verified by transaction history. |
| Rent                 | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Council tax          | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Water rates          | £131.88         | £0.00      | £131.88        | £0.00      | None   |
| Gas/Electricity      | £641.65         | £0.00      | £641.65        | £0.00      | None   |
| Home insurance       | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Maintenance/Repairs  | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Garden               | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| <b>HOUSEKEEPING</b>  |                 |            |                |            |  |
| Food                 | £570.91         | £0.00      | £570.91        | £0.00      | None   |
| Cleaning             | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Laundry              | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| <b>CAR/TRANSPORT</b> |                 |            |                |            |  |
| Car loan/lease       | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Petrol               | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Insurance            | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Road tax             | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Maintenance          | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Public transport     | £517.33         | £0.00      | £517.33        | £0.00      | None   |
| <b>EMPLOYMENT</b>    |                 |            |                |            |  |
| Uniform              | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Professional fees    | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| <b>INVESTMENTS</b>   |                 |            |                |            |  |
| Pensions             | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Savings              | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| <b>PERSONAL</b>      |                 |            |                |            |  |

| Category Sub-Item | Current Monthly | Adjustment | Proposed Needs | Difference | Auditor Notes |
|-------------------|-----------------|------------|----------------|------------|---------------|
| Clothing          | £441.44         | £0.00      | £441.44        | £0.00      | None          |
| Hair/Beauty       | £0.00           | £0.00      | £0.00          | £0.00      | None          |
| Healthcare        | £218.54         | £0.00      | £218.54        | £0.00      | None          |
| <b>RECREATION</b> |                 |            |                |            |               |
| Holidays          | £0.00           | £0.00      | £0.00          | £0.00      | None          |
| Gym               | £0.00           | £0.00      | £0.00          | £0.00      | None          |
| Entertainment     | £334.10         | £0.00      | £334.10        | £0.00      | None          |
| <b>CHILDREN</b>   |                 |            |                |            |               |
| School fees       | £312.21         | £0.00      | £312.21        | £0.00      | None          |
| School trips      | £0.00           | £0.00      | £0.00          | £0.00      | None          |
| Toys              | £0.00           | £0.00      | £0.00          | £0.00      | None          |
| Clothing          | £0.00           | £0.00      | £0.00          | £0.00      | None          |

## One-Off Large Expenditures (> £1,000)

| Date | Counterparty                          | Amount | Status | Audit Reason |
|------|---------------------------------------|--------|--------|--------------|
| -    | No transaction found exceeding £1,000 | -      | -      | -            |

## Auditor Override & Split Adjustment History

| Date       | Target Area        | Action details                         | Auditor Justification  | User    |
|------------|--------------------|--|--|---------|
| 2026-06-06 | Housing - Mortgage | Proposed Future Needs set to: £1850.00 | Nationwide monthly mortgage payments, verified by transaction history. | Analyst |

## Matrimonial Financial Remedies Overview

| Financial Remedy metric | Applicant Share | Respondent Share | Joint / Business | Total Marital Estate |
|-------------------------|-----------------|------------------|------------------|----------------------|
| Gross Valued Assets     | £805,000.00     | £420,000.00      | £650,000.00      | £1,225,000.00        |
| Outstanding Liabilities | £149,000.00     | £125,000.00      | £250,000.00      | £274,000.00          |
| Net Asset Value         | £656,000.00     | £295,000.00      | -                | £951,000.00          |

### POTENTIAL EQUALISATION POSITION (50/50 SPLIT TARGET):

Equalisation Transfer of £180,500.00 is required from Applicant to balance positions.

## Asset Integrity Score™ Dashboard

90%

VERIFICATION

Evidence Coverage: 100%

Valuation Freshness: 100%

Ownership Completion: 100%

Information Completeness: 100%

Audited Entries: 0%

## Matrimonial Assets Registry

| Asset / Subcategory  | Valuation Date | Ownership Split       | Status   | Evidence Proof              | Value (GBP) |
|--|----------------|-----------------------|----------|-----------------------------|-------------|
| <b>PROPERTY</b>  |                |                       |          |                             |             |
| Main Residence (Marital Home)<br>(Main Residence)            | 15/05/2026     | 50/50 (Joint)         | Verified | 1 document(s)<br>[Verified] | £650,000.00 |
| <b>BUSINESS INTERESTS</b>                                    |                |                       |          |                             |             |
| Acme Consulting Ltd (100% Owned)<br>(Limited Companies)      | 25/05/2026     | 100/0 (Applicant)     | Verified | 1 document(s)<br>[Verified] | £300,000.00 |
| <b>PENSIONS</b>  |                |                       |          |                             |             |
| NHS Defined Benefit Pension (J.<br>Miller)<br>(NHS Pensions) | 20/05/2026     | 100/0 (Applicant)     | Verified | 1 document(s)<br>[Verified] | £180,000.00 |
| Aviva private pension SIPP (L.<br>Miller)<br>(SIPPs)         | 22/05/2026     | 0/100<br>(Respondent) | Verified | 1 document(s)<br>[Verified] | £95,000.00  |

## Matrimonial Liabilities Registry

| Liability / Category                                      | Valuation Date | Ownership Split      | Status   | Evidence Proof              | Outstanding (GBP) |
|---|----------------|----------------------|----------|-----------------------------|-------------------|
| Nationwide Mortgage (Main Residence)<br>(Mortgages)       | 01/05/2026     | 50/50 (Joint)        | Verified | 1 document(s)<br>[Verified] | £250,000.00       |
| BMW PCP Vehicle Finance Agreement<br>(Finance Agreements) | 10/05/2026     | 100/0<br>(Applicant) | Verified | 1 document(s)<br>[Verified] | £24,000.00        |

## Property Equity Analysis Ledger

| Property Name                 | Est. Value | Mortgage | Equity   | Ownership Split %  | Applicant Net Share | Respondent Net Share |
|-------------------------------|------------|----------|----------|--------------------|---------------------|----------------------|
| Main Residence (Marital Home) | £650,000   | £250,000 | £400,000 | 50% App / 50% Resp | £200,000            | £200,000             |

## Business Interest Valuation Ledger

| Business Name                    | Personal Ownership % | Estimated Total Value | Personal Valuation Share | Evidence Provided |
|----------------------------------|----------------------|-----------------------|--------------------------|-------------------|
| Acme Consulting Ltd (100% Owned) | 100%                 | £300,000              | £300,000                 | Verified Accounts |

## Discovered & Declared Pension Schemes

This data serves as the legal CETV foundation for future actuarial PODE reviews and pension offset sharing calculations.

| Provider & Type  | Valuation Date | CETV Balance | Retirement Age | Annual Projection | Proof Evidence          |
|--|----------------|--------------|----------------|-------------------|-------------------------|
| NHS Defined Benefit Pension (J. Miller)<br>(Defined Benefit) | 20/05/2026     | £180,000.00  | 60             | N/A               | CETV Statement attached |
| Aviva private pension SIPP (L. Miller)<br>(SIPP)             | 22/05/2026     | £95,000.00   | 65             | N/A               | CETV Statement attached |

## Asset Register Change History & Audit Logs

Chronological record of modifications to ownership splits, asset values, and evidence attachments.

| Timestamp  | Asset / Liability Name | Auditor User | Action Triggered | Previous Value | New Value / Reason |
|--|------------------------|--------------|------------------|----------------|--------------------|
| No modifications have been recorded. Initial ledger created. |                        |              |                  |                |                    |

## Financial Remedy Asset Distribution

| Financial Remedy metric    | Value (GBP) |
|----------------------------|-------------|
| Total Gross Assets         | £1,225,000  |
| Total Liabilities          | £274,000    |
| Net Marital Estate         | £951,000    |
| Applicant Share            | £656,000    |
| Respondent Share           | £295,000    |
| Debt-to-Asset Ratio        | 22.4%       |
| Liquid Cash Assets         | £0          |
| Real Property Net Equity   | £400,000    |
| Total Pensions CETV        | £275,000    |
| Cryptocurrency Holdings    | £0          |
| Business Interest Holdings | £300,000    |

## System Reconciliations & Audit Trails

| Remedy Area                  | Integrity Score | Compliance Status        |
|------------------------------|-----------------|--------------------------|
| Matrimonial Asset Register   | 90%             | Verification Recommended |
| Needs & Expenditure Analysis | 96.5%           | Court Ready              |

## Verification Checklist & Warnings

' All automated database completeness and audit trail validations passed.

## Analytical Principles & Classification Standards

| Step | Methodology Component       | Operational Description  |
|------|-----------------------------|--|
| 01   | Transaction Categorization  | NLP models map raw transaction descriptions to standard Form E categories.                               |
| 02   | Expenditure Normalization   | Ledger expenditures are normalized into monthly equivalents based on date range duration.                |
| 03   | Asset & Liability Discovery | Automated scanning identifies recurring transactions matching pension, mortgage, or investment patterns. |
| 04   | Evidence & Audit Mapping    | Each ledger entry is cryptographically and reference-linked back to the verified source document.        |
| 05   | Ownership Allocation Split  | Net estate schedules calculate personal and joint shares to target financial remedies equalisation.      |