

Address excluded for data protection

5 March 2009

Forbes Lawson

Dear Sir

We write to offer our thanks for the recent 'Financial Experience' we had with your company.

We made some investments, following advice from a Financial Adviser, around 10 years ago then supplemented these over the years by bits and pieces of savings and insurance policies. However, our approach was fairly disjointed and we had no real idea of the value of what we had in terms of 'had we enough to do what we wanted in future'. The current economic climate also caused us some concerns. We had never heard of Financial Planning before but decided to give it a go.

Having been through a financial review with an adviser in a bank some years ago, we expected more of the same i.e what did we have and where could it be invested. However, we quickly discovered that Financial Planning isn't about looking backwards or about where to invest for the next few years to (possibly) increase our savings, it was about our whole lifestyle, our future plans and expectations and whether we were on track financially to achieve our life goals. This wasn't a quick appointment and a few signatures on new investment forms, this was a whole in-depth financial experience, based on the facts of how we live, what we spend, our financial situation, what we plan for the rest of our lives and whether we can afford to do what we want to (with scope to change our plans if we need to). The simplicity of the process and the charts and graphs derived from our life information gave us a real different view of things. It was a real eye opener to look at our financial health in this way and made us far more aware of precisely what we need to do to achieve the lifestyle we want without unnecessary investments, policies, risks or commitments. It was really easy!

The recommendations made to us were straightforward (and there wasn't any pressure to buy in to something we didn't want – or need).

The whole process was an honest assessment for us. Because we included all of our future intentions and made the necessary adjustments, it also left us feeling confident and comfortable that we can enjoy the future we want without having to worry about whether we can actually afford to grow old. What really surprised us though was that we had never looked at money in this way and we realized that you don't need a fortune to do what you want.

The office staff were great - they did all the chasing for information and even provided letters to organisations for us. All we had to do was sign them off – what a boost! The coffee was also very welcome!

This was a brand new experience for us but we will definitely use this approach again because it allowed us to look so far ahead.

We would certainly recommend Financial Planning as an experience worth trying.

Grateful thanks for the help.

Name excluded for data protection