

18th August 2012

F.A.O. John Baxter

Re: Reference

John

Please regard the passage below as reflective of my regard for your company.

"I have used John Baxter and the team from Unividual as my financial advisors for 3 years. By focusing on my individual needs, they have gained both my trust and confidence. They have consistently and diligently provided me with the right advice and information (often before I am aware that I need it!).

It's not easy to find a Financial Advisor that will truly deliver impartial and proactive advice, but John does this time and again.

I would not hesitate to recommend John to anyone that needs expert advice on any financial matter. He is very genuine in his recommendations and this gives me peace of mind at all times. I have every confidence in recommending John as a first class financial adviser."

Regards



John Carew