



30th August 2012

John and his team have been advising me on my personal finances for the last 11 years. He has helped me manage my finances from the post graduate, bachelor days when securing a mortgage seemed to be impossible but they achieved it, through to when I was in a position to invest in funds & their sound advice proved invaluable, to most recently starting my own business, getting married and having children. I have used Unividual's expertise to deal with every significant financial decision I have made & it has always been sound, well thought through advice, tailored to my specific situation. I would highly recommend them.

A handwritten signature in black ink, appearing to read "Mark Joll", written in a cursive style.

Mark Joll
Director