

John Baxter

To: Martin Richardson
Subject: RE: Pension Decisions

Since meeting John Baxter we have achieved complete peace of mind with regard to our financial situation and income going into retirement. There is nothing like having the confidence of knowing that one has considered all the options, from every angle and made the right decisions for one's situation. We simply could not have achieved this without all the hard work that the back office team at Unividual are prepared to do on our behalf and the knowledge and expertise of John himself. We only wish we could have had the support of Unividual 25 years earlier. Not least because our meetings with John are always fun in spite of the subject matter! We have recommended Unividual to friends and colleagues and would not hesitate to make that recommendation to anyone who feels they need financial planning assistance - and who doesn't?"

Martin and Dianne (Sixtyish)
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