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1st September 2012

Univídual

We have been with John at Univídual for the best part of 10 years. John's visits are always to be welcomed; informative and delivered with enthusiasm. John has a talent for getting the balance between explaining the intricacies of finance and the markets, and relating this to one's personal circumstances. In summary: we put our full trust in him and his company; and the bottom line of course: I believe our savings are in a better position that if we had not made his acquaintance

Yours sincerely

Peter & Ann Poskett

P Poskett

A. Poskett.