

FDM MURRAY

Portishead

17/12/2018

To whom it may concern,

RE: Gregory Harris FPFS Chartered Financial Planner

I am a professional engineer, having started work in 1970 as an engineer cadet in the merchant navy and rising to the rank of chief engineer. I next joined Lloyds Register as an Engineer Surveyor where I had several posts including Senior Engineer –In- Charge of the Industrial Division, Kuwait for 5 years.

A few years after my return to the UK, I joined an Independent Inspection Company as Engineer Surveyor, where I am currently Joint Technical Lead for Pressure Systems.

Throughout my career I have planned for my eventual retirement, contributing either to company schemes, private or both and I am now planning to retire at the end of the year.

I currently have a Final Salary Pension and State Pension as well as a couple of Unitised with Profit Policies. These policies although giving returns, never performed to my expectations.

In June 2018, I thought it prudent to seek out the advice of a Regulated Financial Adviser and, having eventually chose Unividual, was subsequently contacted by Greg. Over the next 6 months my wife and I have had several meetings, emails and phone calls with Greg to discuss my options and requirements and undertake a full financial assessment.

My profile was an accurate assessment in that I am generally very cautious when it comes to financial matters, edging towards stable but low return, which Greg pointed out, was limiting my options. Greg's assessment of my wife was similarly accurate which meant that we had several options, finally settling on a balanced approach which offered stability and the prospect of a reasonable return on my investment. I would emphasise that at no point did we feel pressurised in any way to invest.

We settled on investing with a company recommended by Greg, in September 2018, but would point out, that it is too early in the process to judge performance.

My wife and I were also in the process of selling and purchasing a property, Greg also provided constructive advice in this respect.

During the financial review Greg also noticed that I could have been overpaying tax and advised that I should seek the assistance of a tax accountant, which is currently ongoing and is looking optimistic.

In our association with Greg we have found him to be extremely courteous, professional and client focused.

Yours sincerely



Frank Murray
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