

4th January 2019

To Whom It May Concern:

I happy to offer the following information to act as a reference for Unividual.

Unividual has provided my family with expert financial advice for some 15 years. Over the years Unividual has always offered a responsive, professional and personal service. The quality of advice has been second to none, covering a broad range of topics, from protection to investments to pensions and mortgages.

Unividual has a strong team of advisors that consistently demonstrate they understand my needs and have the expertise to recommend the best course of action. Unividual also support my business, both by ensuring our staff have appropriate advice and also by advising the board on appropriate protection and insurance. It is worth specifically mentioning the recent advice I have received regarding the transfer of my Defined Benefit Pension. This has been a complicated process that Unividual have helped navigate by providing excellent advice and insight. The effect of this has been to put both my family and company in a more advantageous position for our long-term financial security. Unividual were able to help due their in-depth knowledge of both myself, my family and my company by advising us for many years.

It is worth noting that Ntegra's other main board directors have also been advised by Unividual for approximately 18 years each.

I am more than happy to have a call to discuss my experience in more detail if required.

Yours faithfully,



Andy Langley  
CEO