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xxxxxx xxxxxxxx@hotmail.com

xxxxxx xxxxxxxx,

xxxxxx,

Hants.

SO53 xxx

19<sup>th</sup> September 2020

Dear xxxxxxxx,

I would like to give feedback on one of your financial advisors, Simon Hicks, who works in the Bath office.

My husband and I had a recommendation to see Simon, and I must admit to being rather sceptical to begin with. At the age of 60 we have managed our finances very well and had built up some savings in various products, as well as having some buy-to-let properties. I wasn't sure about relinquishing any control of the purse strings.

From the start Simon listened carefully to our values and aspirations and suggested a number of changes to our portfolio. We were advised to take out protection in the form of life insurance along with changes to my pension and our ISAs.

We also confided in Simon that we have always dreamt of being able to find a property suitable for multigenerational living, where we could live comfortably with our children and grandchildren.

So many things have happened in the last two years that have made us sing the praises of Simon Hicks. Firstly the Covid pandemic was so frightening that I took much comfort from that life insurance. Although our investments dropped in value as the market dipped, Simon had spread our funds differently, because I had a lower tolerance of risk than my husband. This meant I could see clearly how my own savings were protected from a sharp fall, and quickly recovered. My husband's made a wider fluctuation, but one that suited him well.

Finally Simon encouraged us to look for that dream home, and recently secured us a mortgage on it. At the moment the sales are going through (so anything can happen) but regardless of the outcome I am moved to write to you. Simon has taken one of our ideals and has shown us how it can become a reality. He did this thoughtfully, patiently, with great respect and with an astonishing attention to detail. Whatever hurdle he encountered he had a plan A, B and C. He is super-responsive whenever we contact him, and he is incredibly intelligent. He is so knowledgeable about financial planning, that he inspires confidence. Everything is explained well, and we are never rushed into a decision.

I cannot thank you enough for employing this young man. He has just changed the lives of three generations of Dunkleys, and we would never have achieved this without him.

With much gratitude,

  
Christine xxxxxxxx