

*Suitability Report for Geoffrey Jones
In relation to benefits in the M&S Pension Scheme*

If there is any information with which you do not agree, or on which you require clarification, most especially our understanding of your Attitude to Risk, please let us or David Knight know as soon as possible



Heather Dunne ACII FPFS
Chartered Financial Planner

Enclosures:

Appendix One – Risk Warnings
Appendix Two – Transfer Analysis Report
Appendix Three – Validation Sheet
Pension Practitioner Key Features Document

Please sign, date and return the attached copy of this Suitability Report as confirmation that you understand the contents and have received all the enclosures referred to.

Sign: _____



Date: _____

26.1.17.

*Suitability Report for Lisa Jones
In relation to benefits in the Amex Pension Scheme*

If there is any information with which you do not agree, or on which you require clarification, most especially our understanding of your Attitude to Risk, please let us or David Knight know as soon as possible



Heather Dunne ACII FPFS
Chartered Financial Planner

Enclosures:

Appendix One – Risk Warnings
Appendix Two – Transfer Analysis Report
Appendix Three – Validation Sheet
Amex Pension Scheme Discharge Forms
Pension Practitioner Application Forms
Pension Practitioner Key Features Document

Please sign, date and return the attached copy of this Suitability Report as confirmation that you understand the contents and have received all the enclosures referred to.

Sign: Lisa Jones Date: 26.1.17