

Mrs Lisa Jones
Marchants Barn
Marchants Close
Hurstpierpoint
West Sussex
BN6 9UZ

Advice Declaration

3rd February 2017

Subject: Mrs L Jones – NI: NA373920B

Dear Sirs,

I – Heather Dunne of HDIFA – can confirm that Lisa Jones has taken advice from myself when considering the transfer from the American Express UK Pension Plan, which is a Safeguarded Benefit scheme, to Pension Practitioner, which is a Flexible Benefit arrangement.

I have confirmed within my recommendation that the transfer is in the client's best interest and therefore the most suitable option for their needs. The advice and recommendation I have provided are specific to this transaction.

I am a professional Pension Transfer Specialist, authorised by the Financial Conduct Authority, and am totally independent from both the American Express UK Pension Plan and Pension Practitioner. I have permissions to carry out the regulated activity in article 53E of the FCA's regulated activities order. The relevant company details are included below:

Heather Dunne (HID00002) trading as HDIFA (524600)

Units 4-6 Burnt House Farm Business Park, Bedlam Lane, Smarden, Kent TN27 8PG

HDIFA is an Appointed Representative of Financial Solutions Midhurst Limited (FSML)

FCA Number 459575

Chilgrove Business Centre, Chilgrove, West Sussex PO18 9HU

If you require any further details, please do not hesitate to contact us.

Yours faithfully,



.....
Heather Dunne ACII FPFS

Principal

To who it may concern:

CONFIRMATION OF THE REGULATORY STATUS AND PERMISSIONS AFFORDED TO HEATHER DUNNE TRADING AS HDIFA IN HER CAPACITY AS AN APPOINTED REPRESENTATIVE OF FINANCIAL SOLUTIONS MIDHURST LTD

I can confirm that Heather Dunne is fully authorised to undertake all activities in relation to pension transfer work, both DC and DB, and this firm is fully responsible for all regulatory aspects in relation to HDIFA's activities. In addition, this firm's PI insurers comprehensively cover HDIFA through this firm's permissions.

We do not check the advice on a case-by-case basis, though we do, as part of a wider process, ensure suitability of the advisory process employed by HDIFA.

We are mindful of the amendments to the regulatory framework currently being put forward to Parliament and await confirmation of the changes to the current legislation, which are merely a matter of technicality which has been documented publicly.

Unsigned sent electronically

R B Fenech
Director