From: Richard Fillan richard@fillans.co.uk

Subject: Drawdown etc.

Date: 11 October 2018 at 11:30

To: Merle Oper merle@pensionpractitioner.com

Hi Merle

Now I'm 55(!), who should I be speaking to about my options regarding tax free lump sums/drawdown etc., from my Pension Scheme?

Would it be you, or the pensions guy at Sheards who introduced me to PensionPractitioner in the first place?

Regards Richard

Richard Fillan

Managing Director

Fillans & Sons Ltd

