



1st October 2017

PRIVATE & CONFIDENTIAL

Clerical Medical
PO Box 28121
15 Dalkeith Road
Edinburgh
EH16 9AS

Dear Sirs/Madam,

Advice Confirmation Letter

Mr R C Fillan – N4057760D Pension Transfer Account

I am writing to confirm that I, Mark Stewart at Sheards Wealth Management have fully advised Mr Fillan on this pension transfer.

I can confirm that I hold the relevant qualification that allows me to advice on this transfer. Our company FCA number is 561963. My Individual FCA reference number is MAS00095.

I can confirm that:

- Advice has been provided which is specific to the type of transaction proposed by the member, namely a transfer payment, conversion of benefits or payment of a lump sum to which section 48(1) of the Pension Schemes Act 2015 applies; and
- The adviser has permissions under Part 4A of the Financial Services and Markets Act 2000, or permission resulting from any other provision of that Act, to carry on the regulated activity in article 53E of the Regulated Activities Order {Advising on conversion or transfer of pension benefits}.

I trust that everything is in order, however, if you have any further queries please do not hesitate to contact me on 01484 448019.

Kind regards,

Mark Stewart
Director
Sheards Wealth Management

REGISTERED OFFICE

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