

Frederick Irvine
32 Wymering Road
Portsmouth
Hants
PO2 7HY

Advice Declaration

20th January 2017

**Subject: Frederick Irvine – Railway Pension Scheme South West Trains
Section – 00031320**

Dear Sirs,

I – Heather Dunne of HDIFA – can confirm that Frederick has taken advice from myself when considering the transfer from the Railway Pension Scheme South West Train Section, which is a Safeguarded Benefit scheme, to Pension Practitioner, which is a Flexible Benefit arrangement. The advice which was given was based on the Transfer value of £139,766.96.

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 Railway Pension Scheme South West Train Section 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