

98 London Road
Cowplain
Waterlooville
Hampshire
PO8 8EW

Pension Practitioners
Daws House
33 – 35 Daws Lane
London
NW7 4SD

Dear Sirs

L & M Financing SSAS

Please accept this letter as my authorisation to pay an ongoing advice fee of 1% of the value of the L & M SSAS to Firmus Financial Services Ltd for ongoing investment advice.

A formal invoice will also be provided by Firmus Financial Services Ltd.

Yours faithfully

Signature: _____

Mark Flower

Date: _____

12/9/16