Matt Malcomson 11 Whitbarrow Road Lymm Cheshire WA13 9AG

Esther Salmon Retirement Capital 18 Soho Square London W1D 3QL

14-09-2019

Dear Sirs,

Policy number:

Scheme Name: Oxalis Holidays Ltd. RBS

Date of Birth: 5-10-1967

National Insurance number: NP238535B

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Please accept this letter as my instruction to provide any information requested in connection with the above numbered plan to Arbuthnot Latham & Co Ltd, **Arbuthnot House**, **7 Wilson Street, London, EC2M 2SN**.

This authority is to remain in place until you receive further instruction from me.

Yours faithfully,

Matt Malcomson