

I am writing to thank you for the recent work you have done on restructuring my pension arrangements.

Like many people in my mid-forties, I had collected quite a bit of baggage! Seven pension pots from various jobs, an ex-husband, a new husband and step-family, and a child with long term care needs. Oh and now I was setting up my own business.

Having decided it was time to sort my pensions out and with a goal of trying to create something that would not only create a retirement income for me but also leave a capital sum that could be passed on to the children, I turned up to meet with you clutching a pile of papers in one hand and a wish list in the other.

You carefully and patiently listened to my needs, the family situation and a chunk of history. You reviewed the papers and assessed my appetite to risk. Over the next few weeks you investigated all of my options and wishes, however unorthodox, carefully steering me through the costs and implications of each choice and arriving at a proposed, perfect solution.

I cannot recommend you highly enough; rather than a one size fits all, I know I have a solution that is genuinely tailored to mine and my families needs both now and in the long term.