Dear Obi One,

**Your annual financial review**

**If the client responds to a pre-review letter requesting information**

Following our recent letter to you, thank you for supplying the information we requested.

We have matched the information with the products and investments we hold for you and we are of the view that they remain suitable.

(OR … they are no longer suitable, as follows:

Firm to detail what is unsuitable, why and the consequence of not changing.

We would like to help you to get back on track. To do this we need to make an appointment for you to come in and see us, discuss over the phone etc.

Please note that we estimate the fee for this work will be £x. We anticipate using the fees you already pay us for servicing these investments. We have a minimum fee and If there is any shortfall, we will expect you to settle the difference.)

**If the client fails to respond to a pre-review letter requesting information, or responds and the information held is substantially the same:**

Following our recent letter to you, thank you for supplying the information we requested / we have not heard from you.

Based on that information, we are satisfied the products and investments you hold remain suitable.

**For all clients**

**Services we provide for you**

These are set out in our Terms of Business which we sent you in our review pack on (date).

**Aggregated costs and charges**

You will have received a statement from your product provider setting out all the costs and charges taken from your investments over the previous 12 months, together with an idea of the resultant impact on your investments. If you have any queries regarding these charges, please contact us.

**Summary**

We have reviewed your financial position and relevant personal circumstances. Based on the information you have given us we believe the products you have, and where relevant their underlying investments, remain suitable, given your objectives.

Yours sincerely