Dear Obi won,

**Your annual financial review**

Your annual review is due!

The review will be done remotely. You have the option of a video or telephone review. Alternatively you may decide, because nothing material has changed since we last had a review, that no review is necessary.

**Important general information**

Services we provide for you

These are set out in our Terms of Business. the latest version of which is available on our website at skyfall.com. We draw your attention to a number of items which have changed, most importantly;

* We will always actively seek to review the suitability of the recommendations we have made historically, on an annual basis – this will continue to require your participation in supplying us with updated information about you;
* Our Privacy Policy Statement conforms with new data protection regulations. Please read this and the section on data protection in your Terms carefully. It is also available on our website if this is easier for you to access.
* Please note that while our charges have not changed, our minimum levels have. If over time the fees we take from your plans falls below that minimum, we reserve the right to require the difference.

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.

Your investment risk level

The latest information we have on file confirms you are a moderate risk investor. This means (describe a moderate risk investor characteristics).

If you feel this is not the way you want your money to be invested going forward, please let us know and we will help you reassess your risk level.

**Documents supplied with this letter**

Funds valuation

We attach the latest valuations for you records. (Firms can give an investment commentary here if the wish to.) If you do have a review, we will discuss this with you at the time.

Personal information update form

To help us complete the review adequately, we need to update the information we hold for you. We would therefore be grateful if you could complete the attached form (We suggest you attach the 1-page form).

Pension benefit nomination form

We note you have a pension which we service for you. We have attached a death benefit nomination form to complete, so we can be sure the right people get the funds if you pre-decease them. We will arrange for this to be lodged with your pension company.

**Contacting us about your review**

Please email us at [jamesbond@skyfall.com](mailto:jamesbond@skyfall.com) or phone us on 007-007007 to let us know what you would like to do. If you wish to have a review, we will arrange a suitable time.

**If we don’t hear from you or you confirm you don’t want a review**

Based on the information we currently have for you, we believe the products you have, and where relevant their underlying investments, remain suitable, given your objectives.

We would of course prefer you to have a review.

But in case we don’t if you need our help over the next year, or decide to do anything “off plan” with your finances, and need to run that past us, please call before you proceed, so we can make sure, as far as possible, that you remain on track with your mid and long term planning.

We look forward to hearing from you.

Yours sincerely