**Mr. B. Builder**

21 Paved driveway

Hedge end

Hampshire

PO5 2SF

**Date**

**RE: Your recommendation letter**

Hi Bob,

It was great seeing you and Sheryl last week. I’m sending you this letter to let you know what’s going on with your finances.

When we saw each other at your BBQ, you said you were most interested about:

* A summary on how your money is performing with us right now
* A bit more information about the risk you’re taking with your investments
* A review of your existing holdings and savings
* Potentially a recommendation if there appears to be anything outstanding or appropriate given your circumstances.

Before I proceed, let me explain how this letter works. It’s meant to act as a guide in the advice I give you. It may seem lengthy but the idea is that it is thorough to make sure your assets have been in fact carefully reviewed. If you feel like you need anything better explain, message me and we can chat.

Here is a summary of my advice to you contained in this letter:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| *Provider* | *Policy number* | *Value* |  | *Recommended provider* | *Recommendation* |
| Existing pension | Xyz | £ |  | New provider | Consolidate with your new Aviva personal pension with which you have already transferred your Royal London pension. |

It is important to understand the context in which my advice is given, the “big picture” and your long-term view on your investments is paramount, as such here is an overview of your overall finances:

* Protection:
* Investments:
* Cash:
* Retirement

I suggest that once we have completed the work outlined in this letter that we meet again to discuss the outstanding items listed above.

Should you have any further questions, please do contact my office so we may book a time to discuss. My office number is 02 324 23423.

Sincerely yours,

John

**Practice Owner, Automwrite**