**Mr. B. Builder**

21 Paved driveway

Hedge end

Hampshire

PO5 2SF

**Date**

**RE: Your recommendation letter**

Dear Bob,

I trust you are well. It is with pleasure that I write to provide you with a review of your financial assets.

When we first met you informed me that you were keen to consider the following:

* A summary of your circumstances and likely future requirements
* Information about risk and how we ascertain the most appropriate recommendations for you
* A review of your existing holdings and savings
* A proposal based upon the information you have given us which includes a specific recommendation as to products

Firstly, permit me to explain the nature of this letter, it is intended to act as a guide and reference to my advice to you. While this letter is certainly detailed, it has been written with care to ensure that no stone is left unturned in a thorough examination of your finances. If any element of this letter requires clarification, please contact me at your earliest convenience so that we may review together.

Before providing a more in-depth review of your assets, here is a summary of my financial advice to you contained within 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**