**Mr. B. Builder**

21 Paved driveway

Hedge end

Hampshire

PO5 2SF

**Date**

**RE: Your recommendation letter**

Dearest Bob,

I trust you are well. My team and I wish that you and Sheryl are having a lovely Autumn. It is with tremendous pleasure that I write to provide you with a review of your well-performing financial assets.

When we first met we discussed at great length your wishes for your financial objectives, the big picture if you will for your finances over the next 20 years. You were strongly minded to consider the following:

* A “big picture” overview of your circumstances and vista into your future requirements
* A deep dive into your risk profile, how we propagate risk within our portfolios and how we carefully ascertain the most suitable home for your investments.
* An intricate review of your existing assets 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. Allow me to iterate how it is my team’s first and utmost priority to ensure that you receive the highest quality advice and we are deeply endeavored to this, as such should you require any clarification please do contact me or my team at your earliest convenience so that we may assist.

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**