

**Policy** **Expert**



**Merry Christmas**  
And a happy new year



Thank you for your hard work &  
commitment throughout 2018.

Wishing you and your families  
a happy, healthy & prosperous 2019.

Best Wishes  
**MK Management Team**

A handwritten signature in black ink that reads "Adam Powell".

Adam Powell

A handwritten signature in black ink that reads "Dan Bunyan".

Dan Bunyan

A handwritten signature in black ink that reads "Chris Harris".

Chris Harris

A handwritten signature in black ink that reads "Steve Jones".

Steve Jones

A handwritten signature in black ink that reads "Tara Rist".

Tara Rist

A handwritten signature in black ink that reads "Emma Quay".

Emma Quay