

Dear Former Client,

If you have registered a complaint against my myself or my former firms, I haven't yet been made aware of this complaint, apologies, please ignore this letter and place it in the bin as I'm not allowed to contact you. Please send me a text message updating me of this and I will remove you from all correspondence and contact.

We have left all personal information off this letter just in case any of you have changed address since we last spoke to you.

I'm drafting this letter to let you know that a company called Quilter (formerly known as Intrinsic) that regulated my firm and I during the period from 2016 till September 2019 has been doing a Past Book Review (PBR) of clients for around the last 18 months. If you transferred your pension after April 2019, you would never have been with Quilter and won't be included in the review, however if you contact me, we can clarify this.

Quilter have decided to do this PBR due to treating customers fairly rules and in many cases as a gesture of goodwill they will refund clients their ongoing fees, not because anyone has done any wrong, but just as a client goodwill exercise (same as the banks and many other financial firms have done in the past). In some cases, this can be a few hundred pounds or a few thousand pounds, depending on your pension fund value and length of time with Quilter.

Quilter is currently sending out letters at a rate of 2000 per week, however given that Quilter has hundreds of firms and millions of clients, this may take some time reach you. You may have already received a letter and even received a goodwill payment, if not, please be patient, you will receive your letter in due course.

However, if you wish to pursue this yourself, please use the attached letter and send it to the address below to make initial contact and Quilter will help you from there. I have left blank spaces for you to enter your details, dates and policy numbers, if you do not have these don't worry, we can supply them.

Alternatively, you can send your information to Quilter using the email address listed below, just type up your email using the same format as the letter. It can in some cases speed up the process, due to the replies from the 2000 weekly letters slowing down Quilter's mailroom.

**YOU DO NOT HAVE TO EMPLOY THE SERVICES OF A COMPLAINTS COMPANY TO RECEIVE THESE FUNDS, YOU WILL RECEIVE THE GOODWILL PAYMENT WITHOUT MAKING FALSE ACCUSATIONS OR PAYING A HUGE CHUNK OF THE MONEY TO THE CLAIMS COMPANY.**

**Customer Complaints Manager,  
PBR  
Quilter  
SUNDERLAND  
SR43 4JP**

**Email: [complaints@quilter.com](mailto:complaints@quilter.com)**