

Since my retirement, many of you still contact me regularly and long may this continue, I'm always happy to help where I can.

Unfortunately, in recent months I've received a small number of complaints made against me by a complaints company on behalf of 8 clients via Quilter and True Potential (TP). These complaints carry various false accusations that I have had to respond to and evidence that the accusations are all false, otherwise I personally would have to pay compensation to the former clients who complained.

Every complaint has been rejected by Quilter and TP each stating that I did my job properly and followed all the rules. Quilter and TP have decided that no former client/complainant is due any compensation.

Quilter, however, have decided to make a goodwill payment to these clients as part of the ongoing process within the Past Book Review. These former clients/complainants would have received these funds at some point in time without making false accusations and the claims management company receiving a large percentage of their goodwill payment.

I'm led to believe that the complaints company are also spreading false information about me, how your transfers were completed, my servicing of clients and how my firms failed (which they didn't).

I would like to clear this up and put an end to these false complaints. To achieve this and on the back of this letter, Gillian will be contacting you to arrange a short meeting with myself.

Firstly to give you any missing information and allow you to receive the Goodwill Payment from Quilter and secondly clear up any lies that have been spread and I am more than happy to discuss any issues that you may have and make sure that you are happy with the service that you have received from myself in the past.

I know many of you still stay in contact with each other, if your friends/colleagues haven't received their letter yet, they soon will. We are contacting everyone, and they will receive their letter within the month.

I know some clients have made a complaint against IBC regarding their Final Salary pension transfer. Some clients have received compensation and some haven't. However now that I'm fully retired, I will gladly help anyone who still wishes to make a compensation claim to the Financial Ombudsman Service. Likewise, I have no issue with people making genuine complaints against me for something you genuinely believe I have done wrong and I'm happy to discuss this with you in our meeting.

If you do not wish Gillian to contact you; please send a text to either myself or the office number and we will remove you from the contact list.

Looking forward to seeing you again.

Yours sincerely,

Paul