



# Russell & Co.

## Chartered Accountants

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Our Ref: BR/ME/PPPreview

30 September 2011

Mr P E Lisewski  
2nd Floor  
40D Gledstones Road  
Barons Court  
London W14 9HU

Dear Paul

### PENSION REVIEW

In conjunction with our IFA practice we are conducting a review of all our clients' personal pension plans.

Many clients have existing pension arrangements, some of which they contribute to regularly and some that are fully paid up. The reason for the review, is that it has become clear that a great number of these old style personal pension plans are potentially outdated, and perhaps no longer in the clients best interests.

With the review we are undertaking, please be assured that the initial meeting will be conducted at Russell & Co's expense. We will then discuss and agree any charges before proceeding further. We only need a response from you, either by telephoning our office or replying with an email, letting us know if you would like to review any plans you have in place.

In our review, we will be looking at the provider charges, the flexibility of your specific pensions and also focusing on performance. This is an opportunity for us to make sure that any pension contracts you have continue to meet your needs fully, and make adjustments if need be.

As mentioned above, would you therefore be kind enough to telephone or email us at **[russell@russellinvestments.co.uk](mailto:russell@russellinvestments.co.uk)** on receipt of this letter, simply giving us the name of your pension providers and the contract reference numbers. We can then go ahead with the review process in conjunction with our IFA practice and will let you have our findings and recommendations thereafter.

If you do **not** have an existing pension arrangement but would like to discuss new pension options, then please do contact us now as part of this review.

Yours sincerely

Andy Russell