

Name and address provided, withheld at the request of the sender

Dated 28th March 2012

Hi

I don't really know where to start, I first contacted Greg at the end of 2008, I had been advised 15 months earlier by an IFA to invest in an offshore SIPP, before going down the annuity route. The IFA was employed by a company who I had known for almost 20 years, I had no reason to believe that they would not act in my best interests.

This testimonial to Greg Vaughan Financial Services is a reflection of my own experience of using his company. I had tried to understand the nature of my "investment" for almost 12 months, when the true facts began to emerge it was clear that I needed help, thank heavens for the internet. There were plenty of people offering assistance; many of them appeared to be vultures preying on ill informed victims. I don't know why I selected Greg; but it was a very good decision on my part.

I had all pertinent documents and many more too, it would be too complicated and uninteresting for me to explain the full circumstances. Let me just say that both the IFA and the investment company were guilty of gross errors during the set up phase of the investment plans. There was use of misleading statements such as guarantee and 100% protection and there was ample proof that the IFA did not understand the product that he had recommended. I was convinced that this would form the basis of my claim.

Once I had completed my "information dump" to Greg, I felt confident that I had provided sufficient information for Greg to process my claim. Greg has a gift in his use and understanding of words, he quickly helped me look in the right direction and I went through a process of re-calibration. I took his advice, all of it and he guided me at every step of the process. It was a long and very difficult process; we were pushed back at every step of the way until my claim was put in front of the Ombudsman.

You need to be very patient, as the favourable ruling was not confirmed until late 2011; when I thought that all was lost (at numerous points in the 3 year process) he was always there, offering advice based on experience, rather than the culture that exists in other parts of our financial system. Communication was always easy with

him, you don't need to be a computer expert, but it certainly helped when I was called upon to refute claims from the company who the IFA worked for, or support my case with details from events up to 4 years ago.

To all who read this testimonial, I cannot praise Greg enough. You can rely on him, he doesn't unduly encourage you and his advice is spot on. He will always be straight with you, which is very comforting and it results in no unpleasant surprises.