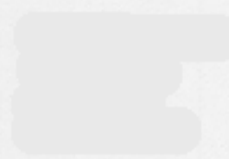


- 7 MAR 2006



06/03/2006

Mrs Alison Young
Annuity-Advisor.co.uk
The Granary
Rectory Farm Offices
Warrington
Peterborough
PE8 6UT

Dear Alison

I want to thank you and Roger Davidge for your assistance in finding me a much better annuity than I had expected.

The information you sent was very helpful and Roger's explanations were extremely clear. This made the form filling relatively easy.

Your service has been excellent and I would recommend your company to other people looking for the best advice on pensions.

Yours sincerely

H Veasey

H Veasey