KRD Financial Advisers Limited 74 Worcester Road Hagley Stourbridge West Midlands DY9 0NJ

Date.....

Dear Sirs

Re Policy No.

I confirm that I have instructed you to act on my behalf as Independent Financial Advisers.

I therefore consent to you having my authority to obtain any necessary information in connection with the above policy.

As my instructions relate to the ongoing review of my financial and insurance requirements, I also authorise you to request the appropriate insurance/investment companies to amend their records to show yourselves as the servicing agents for my policies.

I also give consent for you to receive any commissions on the above policy/s for ongoing service

Yours faithfully

.....

(Please add your address here)