

Dear Sirs,

We hereby appoint

**Garbetts Financial Strategies (which is a trading name of Heritage Financial Services (SIB No. 185508)) of Newnham House, 90A Pyle Street, Newport, Isle of Wight, PO30 1UJ, who are authorised and regulated by the Financial Services Authority, as our Independent Financial Adviser.**

To enable them to advise us, we give authorisation to: -

1. Provide them with any information they may request regarding the under mentioned contract(s).
2. Transfer the under mentioned contract(s) to the agency of Garbetts Financial Strategies and pay them any renewal commission for servicing this/these contract(s).
3. To avoid clerical omission, please transfer any other contract(s) held by the same client to the same agency.

We understand that, other than the specific areas that they give written advice on, Garbetts Financial Strategies are not responsible for previous advice or subsequent action or inaction concerning these policies.

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Please enter details below

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Policy Number:

Contract Type:

**Name:**

Signature..... Date.....

**Address:**