



Advice Report

Prepared for

John Wheadon

Prepared by

Thomas Quinn

Authorised Representative of

deVere USA, Inc.

License No. 801-78041 (SEC)

6th Floor
767 Third Avenue
New York, 10017
United States of America

Date: 17th February 2016

What this document is about

This document explains my advice. It also contains the Client Agreement, which details the disclosures required to be made by deVere USA, Inc. and the terms we do business on, as well as the Confirmatory Instructions.

Please ensure that you read and understand each section of this Advice Report.

My contact details:

You can contact me on my email address: thomas.quinn@devere-usa.com

Confidential

All the information provided by you and contained within this Advice Report has been treated in the strictest of confidence.

Section 2: My advice to you

This section tells you:

- My recommendation
- The recommended product and provider choice
- Risk warnings that you need to pay attention to
- Important things my advice does not cover.

Please read this section carefully and ask me if you have any questions.

Recommendation

You have advised me that you wish to retire at the age of [REDACTED]

You clearly understand the importance of planning for your retirement and a summary of your UK pension plans/assets are detailed below.

Defined Benefit Pension Plan(s)

Employee/Scheme Name	Transfer Value	Transfer
[REDACTED]	£ [REDACTED]	Confirmed

