



INSTITUTE OF
FINANCIAL
ADVISERS

Carol Lynne Garrett
UK Pension Transfers Ltd
P O Box 57147
Mana 5247
Porirua
Wellington

Dear Carol

Confirmation of Professional Designations

For the purposes of AFA authorisation this letter certifies that
Carol Lynne Garrett has been awarded the following professional designations by the
Institute of Financial Advisers:

Associate Life Underwriter (ALU)

Yours sincerely

Karen Shorter
Business Manager