

John Hammond
1F/15 Nga Yiu Tau
Sai Kung, N.T.
Hong Kong
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Mr. David Bojan
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To Whom It May Concern

My background had given me a lot of experience in the “Financial sector” but I had never looked at my own financial situation until I was actually past retirement age. The realization that my own circumstances were complex even to me and that I needed professional help led me to David Bojan via a mutual business connection.

I was immediately struck by his direct and very open attitude that demonstrated a deep experience of the UK QROPS options and regulations that enabled me to work with him to devise an investment strategy that supported my particular needs.

In the two years that I have worked with David I have benefitted from his timely communication and sound advice that has enabled us to make the changes necessary to protect and grow my invested funds.

You can have absolute confidence in David and his people at HFS.

Sincerely,



John Hammond
Retired