

## **A Client View**

To Whom It May Concern,

My wife and I engaged with the Spectrum IFA Group years ago and have been delighted with the quality services provided by Craig Welsh ever since. The best word I can find to describe Craig's service is: exemplary.

This has included advising on investment vehicles, creating then advising on our investment portfolio and helping to establish the right approach to dealing with pensions.

Every aspect of our interaction with Craig has been spot-on. Examples include:

- *Professionalism*. In every aspect,
- *Confidentiality*. In all cases there was no doubt that our information was being treated so,
- *Timeliness*. If it had to happen by a certain time, then it would do. If it simply had to be addressed by Craig or ourselves in the current timeframe, then yes, this was clear,
- *Responsiveness*. If we needed Craig's input: it would be there,
- *Independence*. It was never felt that there was any aspect of ulterior motives or linked allegiances,
- *Impartiality*. Never being told to go with a particular investment; suggested approaches were always what was indicated,
- *Simply being a really nice guy to deal with*.

In the past I had no hesitation in recommending him to several important work colleagues. I know each of them went ahead and engaged with Craig. Indeed, I myself without doubt would seek out Craig when appropriate. I'd much prefer that to dealing with anyone else.

**Thank you Craig!**

**Terry Gray, June 2023**