

Date: 23 October 2009



Dear Sir/Madam

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Welcome to Towry Law

Further to Tim Kirley's letter, we are delighted to have acquired Edward Jones U.K., subject to approval by the FSA. We look forward to continuing to offer you a high level of service and investment expertise. Towry Law and Edward Jones share a passion for providing quality investment advice and services to our clients.

**Towry Law Financial
Services Limited**
Towry Law House
Western Road
Bracknell RG12 1TL

I believe that, with the quality of associates in both firms and the strength of our services, we will be the leading provider of Wealth Advice in the UK.

I also want to reiterate Tim Kirley's point that nothing changes. We have acquired Edward Jones but your financial adviser remains your financial adviser and your account remains your account. As we bring the two companies together, we aim to bring to you a wider range of services and advice.

Thank you for being a client of Edward Jones and we look forward to developing our relationship with you within the Towry Law group.

Yours sincerely,



Andrew Fisher
Chief Executive
Towry Law