

STATEMENT OF PROFESSIONAL STANDING

This statement of professional standing confirms

Fiona Elizabeth Garrett

FCA Reference Number: FEG01011

holds a qualification that is listed within the Appropriate Qualifications section of the FCA (Financial Conduct Authority) Handbook; complies with the FCA rules for Continuing Professional Development and FCA's Code of Conduct for Individuals.

You should check current FCA advice permissions in the FCA Register.

This SPS is valid for the period 20 July 2025 - 19 July 2026

John Somerville, Director of Financial Services

LIBF

Verification number: 137193

This SPS remains the property of the issuer and can be recalled at any time.

You can check this SPS in our Professional Services Register. Advisers can opt out of being included in this register.

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