

LIBF

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STATEMENT OF PROFESSIONAL STANDING

This statement of professional standing confirms

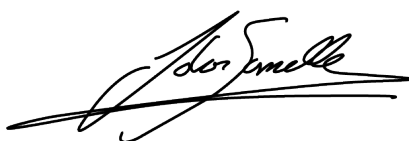
Melvyn Oades

FCA Reference Number: MX000055

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 27 December 2025 - 26 December 2026



John Somerville, Director of Financial Services

LIBF

Verification number: 142485

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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