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FROM: Henry McCulloch.

DATE: 10th August, 1990.

TO: Area Sales Managers.

HIGH ACHIEVERS QUARTERLY LUNCHEON

I attach a note of the Consultants who have qualified for the High Achievers Quarterly Luncheon. Would you please pass this information out at your sales meetings.

Unfortunately, because of holidays, I have simply not been able to pull together a suitable date when everyone could be present. I am therefore going to combine the second and third quarter luncheons. This means that all second quarter qualifiers will be invited to attend the next luncheon in October. I have written to those concerned individually.

H McCulloch

PRIVATE AND CONFIDENTIAL

Ivor Kellock Esq.,
City Branch.

HMC/GMF

15th January, 1991.

Dear Ivor,

CONSULTANT OF THE MONTH - DECEMBER 1990

Many congratulations on being appointed Consultant of the Month. - I now expect you to go from strength to strength. As a token of our appreciation to record the award, a gift voucher for £25.00 will follow shortly.

I would be grateful if you would arrange for a professional photographer to take your picture for our "Hall of Fame". The portraits should provide six prints of two different head portraits matt finish, full colour, size 125mm x 125mm. The cost will, of course, be met by the Company. The photographs should be obtained as quickly as possible and passed to Gale McFadyen.

Well done and best wishes.

Henry McCulloch.

COPY TO: Bob Battersby, City.

PRIVATE AND CONFIDENTIAL

Ivor Kellock Esq.,

City PFS.

14th September, 1990.

Dear Ivor,

CONSULTANT OF THE MONTH - AUGUST

Many congratulations on being appointed Consultant of the Month. - I now expect you to go from strength to strength. As a token of our appreciation to record the award, a gift voucher for £25.00 will follow shortly.

I would be grateful if you would arrange for a professional photographer to take your picture for our "Hall of Fame". The portraits should provide six prints of two different head portraits matt finish, full colour, size 125mm x 125mm. The cost will, of course, be met by the Company. The photographs should be obtained quickly and passed to Gale McFadyen.

Well done and best wishes.

COPY TO: Bob Battersby, City.

Ivor Kellock Esq.,
City Branch.

16th July, 1990.

CREDIT TABLES - JUNE

I was delighted to note that you have moved into second position into the percentage to target achieved tables.

Well done. Keep up the good work.

COPY TO: Bob Battersby.

Prolific

FINANCIAL MANAGEMENT

Prolific Life & Pensions Ltd
222 Bishopsgate, London EC2M 4JS.
Fax: 01-377 9723. Telex: 8814349.
Tel: 01-247 6544.

Ivor Kellock
Prolific Financial Services
38 Artillery Lane
London
E1 7LS

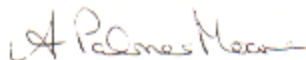
18th December 1990

Dear Ivor

Congratulations on your November performance in the Pensions Competition.

Please don't buy a decent tie with the vouchers.

Regards.



PP Steve Powell
Director Pension Sales

CC: R Battersby

PRIVATE AND CONFIDENTIAL

Ivor Kellock,
City Branch.

HMC/GMF

24th September, 1990.

AUGUST FIGURES

I was delighted that you won the Consultant of the Month competition and are in third spot in the overall league table.

Well done Ivor. - Keep up the good work !!

COPY TO: Bob Battersby, City.

Bob Battersby

PRIVATE AND CONFIDENTIAL

*Ivor Kellock Esq.,
City Branch.*

RECEIVED
19 OCT 1990
METRO LIFE

HMC/GPM

18th October, 1990

Dear Ivor,

**High Achievers Quarterly Luncheon
Inn on the Park Hotel, Mayfair.**

I am delighted that you have qualified for our exclusive luncheon on Tuesday 30th October. May I suggest that we meet at noon, for champagne cocktails in the "Cocktail Bar" (actual name), adjacent to "The Lanes" restaurant.

Where appropriate, please utilise first class train travel and taxis.

For your information, due to previous holiday commitments, the luncheon is for the second and third quarter qualifiers. Mike Benjamin will assist me in hosting the luncheon, and I now look forward to your company on Tuesday 30th.

Yours sincerely,

Henry McCulloch.

SECOND QUARTER

HIGH ACHIEVERS - QUARTERLY LUNCHEON

(In alphabetical order)

1	<i>Ray Galbally</i>	<i>North London</i>
2	<i>Louise Galloway</i>	<i>West End</i>
3	<i>Ivor Kellock</i>	<i>City</i>
4	<i>Mike Knott</i>	<i>Birmingham City</i>
5	<i>Martin Moore</i>	<i>Cambridge</i>
6	<i>Bob Richards</i>	<i>Exeter</i>