



Chartered  
Insurance  
Institute

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# Statement of Professional Standing

**Mrs Sophie Howard**

FCA Individual Reference Number:

SJL00014

People must either be approved by the Financial Conduct Authority (FCA) or be certified by their employer before giving financial advice. You can check if this person is approved by the FCA to give advice, or if they are certified by their employer to give advice, by going to [register.fca.org.uk/s/](https://register.fca.org.uk/s/) and searching with their individual reference number as shown above.

The Chartered Insurance Institute (CII) has issued this statement to the above named adviser. The CII has checked that the adviser meets the required qualification standard and confirms the adviser has signed an annual declaration stating that they have kept their knowledge up to date and complied with the FCA Code of Conduct.

Date of issue:

16 April 2026

Valid until:

31 December 2026

Matthew Hill  
Chief Executive, CII Group

The Chartered Insurance Institute (CII) is the premier professional body for the insurance and financial planning sector with over 120,000 members in more than 150 countries. It promotes higher standards of integrity, technical competence and business capability. The person named above is a member of the CII and is bound by a Code of Ethics as a condition of membership. For more information, visit [cii.co.uk/membersearch](https://cii.co.uk/membersearch)

CII Permanent Identity Number 001828567D