Mr Rex Whitford Wealth for Life Financial Planning 104 Tynte Street NORTH ADELAIDE SA 5006

Dear Rex,

We are writing to thank you for the work you have done for us over the many years you have been our financial adviser. We have had many dealing with you and have always appreciated your advice in respect of our financial circumstances. We feel you really understand our needs and you have always put our needs first. As you know, for a while in the early stages of our relationship with you, we were unsure if we would be able to retire comfortably. We had many things we wanted to achieve with our properties and there were many issues to consider. With the benefit of your knowledge and experience we have been able to meet all our financial goals.

Your have found opportunities to grow our wealth and protect our assets. We were especially delighted at the benefits you found for us by using North, to protect our superannuation and allocated pension. It has provided us with peace of mind and we have no need to worry about market downturns. Also we get the added advantage of greater potential for capital growth and tax free income from the strategies you put in place for us.

We have always felt very comfortable with the manner in which you have dealt with our affairs and, have been happy to refer you to others as the opportunity presents. We are able to get on with a stress free retirement, secure in the knowledge that we will be able to meet all our income needs over the coming years. The ability to travel and enjoy life, as we always dreamed, is the real life example of what financial planning should be all about and we are very grateful. We would like to see as many people as possible benefit from your professionalism and hope you may use this letter to demonstrate to others the wonderful benefits we are enjoying.

Yours sincerely,

Boughwood

Mofwood

Brian and Roditha Hopwood