

7th November 2008

Testimonial For Rex Whitford Principal of Wealth For Life Financial Planning

My wife and I were referred to Rex in October 2006 at a time when we were at a cross roads. I was retired but concerned about securing the financial future for myself and family. Having attained considerable financial affairs we were concerned at the lack of strategy in relation to our assets. We felt we were over exposed in capital assets but at the same time faced considerable capital gains if we did anything.

We met with Rex on a number of occasions to discuss our options and felt comfortable proceeding with his recommendation of creating a Self Managed Super Fund. We were able to achieve diversification and strategic outcomes that provided for us and our family into the future. While there was tax to pay, we understand that we are vastly better off now having tackled that issue in as efficient manner as possible rather than leaving our children to deal with one day. Time and again, Rex, working closely with our accountant Jason Ellis, has provided options and opportunities to maximise our circumstances and protected us.

Most of this occurred before the current upheaval in the financial markets of 2007 and 2008. We are please to say that Rex, of his own initiative, recommended to us the opportunity to place our funds in a protective service that allowed us to retain our wealth in growth assets while providing protection against the fall in asset prices. This action alone has saved us hundreds of thousands of dollars. Frankly, had we not followed this advice it may well have been the case that I would have had to return to the work force from retirement.

I am therefore more than happy to provide this letter of testimony and recommend anyone who requires competent, timely and professional financial advice to Rex and his team at Wealth For Life Financial Planning.

Sincerely yours,

A handwritten signature in black ink, appearing to read 'R. Lock', written in a cursive style.

Robert Lock