

6th November 2008

Mr Rex Whitford
Principal
Wealth For Life Financial Planning
104 Tynite Street
NORTH ADELAIDE SA 5006

Dear Rex,

On behalf of Joyce and myself I would like to offer this letter of testimony in respect of the service you and the staff at Wealth For Life Financial Planning have extended to us over the years. Although the time has come at your recommendation to close our account, we have always been impressed by the professional service and advice provided to us by you.

At times we have had friends question why we paid an adviser and we can say that over the years the advice provided to us was competent and extended the value of our funds beyond what we would have had without advice. You have always been available to us to provide timely, competent and professional advice when we needed it and we would be more than please to refer to you when the opportunity arises.

Once again, thank you for your service.

Yours sincerely,

Handwritten signatures of Allen and Joyce Rowley in blue ink. The signature 'Allen' is on the left, followed by 'Rowley'. To the right is the signature 'Joyce Rowley' with a long horizontal line underneath.

Allen and Joyce Rowley