

1/7/04.

Shane, Belinda Cone

P.O. Box 44

Scone NSW

2337

To Richard Morgan and team
at Universal Financial Planning.

A BIG THANKYOU to you all for a great first year with your team.

Belinda + myself had the basic concept of money and what we wanted to do. Working with Richard has shown us a more indepth plan and given us more opportunity to expand our resources to create more wealth.

Over time by being part of Universal Financial Planning we feel we will have a successful future for ourselves and our children.

Looking forward to the years ahead with your team.

Yours Faithfully

Shane B. Cone

14 April 2004

Universal Financial Planning
93 Lawes Street
EAST MAITLAND NSW 2323

To Whom It May Concern

I am writing this letter to inform you of how friendly and helpful we found the staff and Personnel at Universal Financial Planning and how we are benefiting from the Wealth Creation Program.

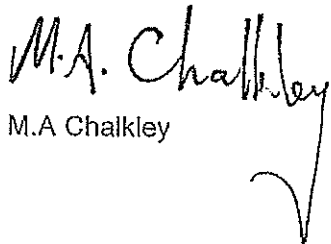
The Wealth Creation Programme has helped us gain financially in paying our mortgage and we look forward to making financial investments for our future. The Wealth Creation Program is an excellent way to buy a house and increase investments for a better future and or retirement.

We also as a couple found that focus and commitment is what is needed especially in the beginning to make this program work successfully. Doing it a bit hard in the beginning will make it easier as time goes on, making the results more pleasing and it is easy to see how you can gain a better financial future.

We have decided to stay with the Wealth Creation Program to help us to stay focused on our goals of decreasing our debt and increasing our portfolios.

We also see that we are not as far as we would like and on our own we would never succeed in achieving our goals on our own. Therefore the cost that you pay is justified from all the help we gain and we like Richard our Financial Advisor.

Kindest Regards


M.A Chalkley

5.4.04

TO UNIVERSAL FINANCIAL PLANNING

OVER THE LAST 12 MONTHS I HAVE A MUCH
BETTER KNOWLEDGE OF HOW TO INVEST MONEY AND TO
GO ABOUT RETIREMENT IN THE FUTURE

I HAVE FOUND RICHARD'S KNOWLEDGE TOWARDS
THESE GOALS VERY REWARDING

THANKING YOU
CLAIRE FERNANDEZ
C. Fernandez