

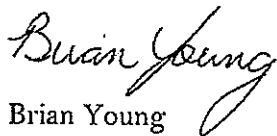
10 January 2007

To Whom It May Concern:

Having been a client for nearly three years with Universal I have found it educating in learning and understanding wealth creation and planning for the future. And also understanding of current financial situations.

I would recommend Universal Financial Planning's services for anyone wishing to understand their financial requirements further.

Sincerely,

A handwritten signature in cursive script that reads "Brian Young". The signature is written in dark ink and is positioned above the printed name and address.

Brian Young  
Muswellbrook

Thursday, 16 August 2007

Jim,

MJ & myself would like to thank you for your assistance & guidance during the last 12 months.

While we have not always taken up certain investment offers, we do appreciate the opportunity. Your friendly demeanor, unflappable character and extensive financial knowledge, are great attributes for a service provider.

We believe we are definitely in a more secure financial position now thanks to your help!

Thanks again.

Regards  
Brett & MJ

26<sup>th</sup> September 2007

To Whom It May Concern:

I have just completed my first year on the Wealth Creation Program with Universal Financial Planning. Initially I didn't really know what to expect and joining was a bit of a leap of faith but it has been very valuable to be working towards a goal and I have found it much easier to do so having guidance from my Advisor Len McCarthy.

Being organised has made a big difference to how I feel about my future and I now know that my money and investments are working effectively now. By managing my cash flow we have been able to add significantly to my investment portfolio already.

Overall I have found this to be a very worthwhile investment in my future and I recommend other people take the first step to securing their future also.

Yours Sincerely

A handwritten signature in black ink that reads "Andrew Thomas". The signature is written in a cursive style with a large, stylized 'A' and 'T'.

Andrew Thomas  
Singleton

24 Millfield Road  
Millfield NSW 2325

03 September 2007

To Whom It May Concern,

I would like to take this opportunity to say Thank-you to Universal for help and support over the past few years.

You have not only helped us with our financial situation, but taught us how to manage our investments and take control of our spending. We can now see a brighter future for our children and ourselves.

We look forward to many more successful years with your company.

David and Kim Solomon

6/9/07

To Whom It May Concern:

My wife and I have been clients of Universal Financial Planning now for seven years. In that time we have been educated by our Financial Advisor as to how financial markets work, and have significantly increased our wealth and recently paid off our home. The investment opportunities that have been shown to us have opened our eyes to the vast diversity of investments available which we would never have been aware of operating by ourselves.

We have found our Financial Advisor Len McCarthy is always looking for opportunities on our behalf and finding new ways to help us grow our investment portfolio. He does so in a friendly manner and we are sure he has our best interests at heart.

Yours Sincerely

A handwritten signature in blue ink, appearing to be "John Burgess", with a large, stylized flourish extending to the right.

John Burgess