

Mr Allan Watts
Thornton
16/05/2008

To Whom It May Concern:

About 2 years ago I was having concerns regarding what was the best way to go with regard to paying off a home loan versus salary sacrificing into superannuation as the possibility of retirement for me is not too many years away.


Just before Xmas 2006, I was shopping at Greenhills Shopping Centre & Universal Financial Planning (UFP) had a promotion going on. I filled out a form, placed it in the barrel & thought nothing more of it. In January 2007 I was contacted by a planner with UFP & after a fairly lengthy conversation regarding my comments above & many other financial issues, an appointment was made for me to meet with a planner at their office at East Maitland.

We are now about 18 months down the track & I have had my financial world completely changed.

I will now have my home loan paid off many years ahead of my other mortgage provider as well as being able to salary sacrifice extra money into superannuation. Also now I have a number other investments which should give me financial rewards in the future.

All this has come about as a result of my association with UFP & I would have no problem recommending their services.

Regards,



Friday, 25 January 2008

Hi Len: Looking forward to our next meeting on 6th Feb. Hope all went well for You & Family at Xmas & New Year. It was our first as Grandparents!!!!!!!!!!!!!!!!!!!!!!

Joanne & I were at Greenhills shopping centre this week & we noticed a display in the mall area offering to win a TV & when we checked it out it was a promotion for UFP. Funny how time flies, because it was this same promotion at this time last year when I filled out the flier & placed it in the barrel hoping to win the TV. Of course, the rest is history (we did not win the TV), as it led to our subsequent involvement with UFP & ultimately YOU. We cannot believe where you have taken us (financially) in only a period of 1 year. I recommend UFP to many of my workmates & try to encourage them to seek financial advice before retirement BUT as the saying goes - you can lead a horse to water but you cannot make it drink. Anyway, I filled out another flier at Greenhills this month & maybe I will win the TV this year.

Please see the attachment - very funny/serious.

Cheers Allan & Joanne.

January 2008

To Whom It May Concern:

Just over 12 months ago I dropped my name and phone number in a barrel at Green Hills Shopping Centre with the thought that it would be nice to win a plasma TV.


We were contacted by Universal Financial Planning a short time later and were shown that it is possible to get ahead financially, regardless of your income. We decided to take a leap of faith and see what could happen for us in our situation.

12 months ago we had a home loan, car loan, 2 credit cards, and an "interest-free" store card and a very small savings account.

We have been clients of Universal Financial Planning for 12 months and are now ahead with our home loan, and have no other debts. And, we have over \$100K in investments. In this time our financial position has been completely reversed, and it has only taken a few minor changes to our way of operating accounts and our way of thinking.

We didn't win the Plasma TV, but thanks to Len McCarthy and the team at Universal, our financial future is secure.

Yours sincerely,

Bhatimore 

D&B Latimore
THORNTON

David and Gillian Snaddon

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29/01/08

To Whom It May Concern:

Re: Reference for Len McCarthy

It has been our pleasure to know *Len McCarthy* for the past four years through his position as our Financial Advisor at Universal Financial Planning. During this time, Len has proven himself to be organized, efficient, extremely competent, and seems to have an excellent rapport with his clients. Len is always approachable, co-operative and genuinely has our best interests at heart. It would only be fair to say that his advice has been a major factor in the financial success of our investments in recent years and we are sincerely appreciative of his knowledge and expertise in this field.

Should you have any further questions, please do not hesitate to contact us.

Sincerely,

A handwritten signature in black ink, appearing to read 'GMSnaddon', written over a horizontal line.

David and Gillian Snaddon