

Mr Robert J Edwards

23rd October 2009

Cessnock NSW

To Whom It May Concern:

Over the last 2 ½ years we have all been caught up in what has become known as the Global Financial Crisis. One of the most challenging if not the most challenging many of us will ever see in our lifetimes.

I retired while this was unfolding and there were times when I was deeply concerned about what was going on financial markets around the world. The news was all bad and the media certainly had a role to in this crisis. The value of my investments was falling significantly like everyone else's and my kneejerk reaction was to talk to Len McCarthy my Financial Advisor about going defensive and pull out of the share market.

Len's advice was to "hang in there" and stay put because we had quality investments in place and the market was in his opinion in a destructive panic mode that according to the data he had was unjustified. My advisor made sure I was kept informed of current events at each appointment and during the crisis Len was able to form a calm, sensible and informed view of the crisis and came to the conclusion these very large market falls were unjustified at least here in Australia and there would be a significant rally once things settled down.

I know Len has been involved in Financial Markets for over 20 years and his considerable experience gave me the confidence to make what was the right decision and not panic like much of the rest of the world. We even invested further funds in the market while it was very cheap which has paid some significant dividends already. In the last 7 months the rebound in my investment portfolio is in the hundreds of thousands of dollars.

Without this advice and guidance I would have ended up with a very unsatisfactory result. I have even more confidence in Len's abilities now to deliver quality advice and in the value of enlisting Universal Financial Planning's services.

Yours Sincerely

A handwritten signature in cursive script, appearing to read 'R J Edwards', written in black ink.

Robert J Edwards