

Mr Allan Watts
Thornton
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To Whom It May Concern:

My wife & I are now in our fourth year of involvement with Universal Financial Planning (UFP).

Over those years we have been guided by our financial planner (Mr. Len McCarthy) down a path to home ownership many years ahead of our previous expectations as well as having significantly increased our investment portfolio & superannuation assets.

As a result, we are now in a financial position that will allow me to retire in July this year at age 56.

All this has come about as a result of our association with UFP & Len McCarthy.

My wife & I would have no problem in thoroughly recommending their services.

Regards,