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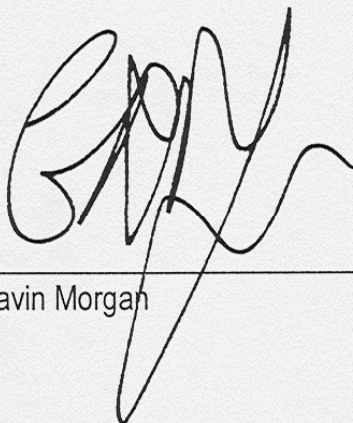
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Mr David Bojan
Horwath Financial Services Ltd
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To Whom It May Concern

As the Head of Markets – Hong Kong, for Jones Lang LaSalle, my day's are fully occupied and little if any time is left for managing my own financial affairs. Therefore, I decided to take up David Bojan on his offer to prepare a financial planning report so that I could at least attempt to get my affairs in order. I was absolutely delighted with the result! David's report was extremely comprehensive covering a wide range of topics from a recommendation to draw up a will through to advice on investments' and medical insurance, and even an analysis of my employment benefits. Subsequently, recommendations were implemented with the invaluable support of David's Para-Planner, Lavina Tharani, who visited my office and helped with the completion of various forms and so on. Certainly, the whole experience has been very worthwhile, in my view, and I would have no hesitation in recommending David, Lavina and Horwath to prospective clients.

Yours faithfully,



Gavin Morgan