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TO WHOM IT MAY CONCERN

As client of Horwath Financial Services, I have received straightforward and honest investment advice. This has included clarification of advice received from banks and other institutions which has been extremely useful.

Horwath has also made a presentation to my firm with a view to assisting clients with their financial planning in the event of Court awards or other settlements. This is an area worth consideration for those in the legal field.

The friendly and approachable management style of Horwath is a great asset to the firm, which I can recommend to potential clients.

Yours faithfully



ANDREW POWNER
Solicitor