

RE: Testimonial for Gilbert Koh

To Whom It May Concern,

Gilbert has been a close friend of mine for over 3 years and when he embarked on his new career as an Independent Financial Advisor, he offered his assistance to review my financial plans.

I was hesitant initially but was later convinced by Gilbert on the wisdom of planning early in life.

He has shared with me valuable knowledge and a prudent understanding towards his profession in financial planning and investing. With patience and a heart to benefit my financial well being, he helped to craft a well structured framework for investment and at the same time granting me a conducive & comfortable pace for me to absorb and see the value in various offerings and services that he has provided me and my company.

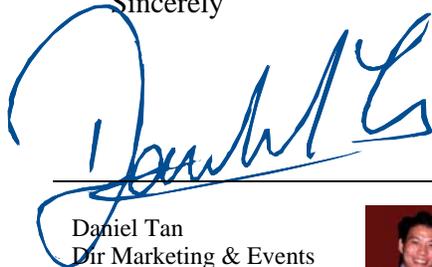
To date, I have some insurance and an investment portfolio actively managed by Gilbert. He has also put into place corporate insurances for my office and my staff. Over the past years, he has facilitated policy claims expeditiously for me and my staff and I've been very pleased with that.

I have also referred Gilbert to my relatives to help them with their retirement planning and have similarly received good feedback from them.

What I appreciate about Gilbert is the level of patience, care and ability to educate me on financial planning matters. Being a professional, he has never taken our friendship for granted and I appreciate his systematic approach in addressing my financial needs.

Given my good experience with Gilbert, I would encourage you to speak with him and experience firsthand on how he can help you achieve your financial goals.

Sincerely



Daniel Tan
Dir Marketing & Events
SPOC Solutions Pte Ltd

