

To whom it may concern

Gilbert was referred to me by a close colleague of mine as he happened to know that I was looking for ways to invest my money and he felt that Gilbert, being an IFA rep would be in a better position to advise me.

During my initial meeting with Gilbert, I was pleasantly surprised that he did not try to sell me any products but instead went through a brief 15 minute presentation on the importance of having a strong financial plan, the financial services he specializes in, the benefits I can take advantage of and his business philosophy. More importantly, he also took time to understand my financial objectives and concerns. I found his approach to be informative and professional indeed. What a refreshing change!

I appreciate his approach as a professional consultant as he was more interested in assessing my needs rather than pushing his products as most salespeople would. Having earned my trust, I agreed to go through a Financial Needs Analysis (FNA) with him. Having gone through that process, I now have an overall view of my financial needs and am well equipped to make an informed decision on prioritizing my budget to meet those needs. I'm glad I invested my time with him!

I am thankful that Gilbert was patient with me through out the whole process and having advised me that it was important to prioritize my funds to address my family's protection needs (in particular mine as I'm the sole breadwinner) first before committing funds for investment. Moreover, he emphasized that it was in my best interest to address my protection needs as much as possible before I reach age 40 so as to take advantage of cost savings and my present good health.

In addition to implementing the comprehensive package of solutions proposed by Gilbert to address my family needs, he also reviewed my family's existing insurance and investment portfolio. In the review, I discovered that certain insurance riders I had were very costly and learnt the importance of securing my future income against risks of partial disability which was unaddressed in my existing portfolio. Furthermore, he helped me restructure my existing investment portfolio with the aim of achieving a better risk/return profile.

He was also creative in helping my 2-year old son get a head start in life by proposing a \$135,000 whole life plan for him with a small investment of just S\$1k in yearly premiums. Not only is this a fraction of what it can potentially cost elsewhere, the premium halves to just S\$543/yr after 20years! Wonderful, isn't it?

Having benefited from his services, I have recommended and will continue to recommend my friends to him. I'm confident that Gilbert will serve their financial needs well.

Sincerely



Lai Fu Ping, age 38

Manager

Husband and Father of one

Mobile: 9859-0481

To whom it may concern

Gilbert was referred to me by a friend of mine as she was aware that I was seeking professional assistance to evaluate and address my retirement needs.

I was apprehensive to meet Gilbert at first but was comforted by his professional approach and patience with me throughout the whole time. Without much hesitation, I went through the Financial Needs Analysis (FNA) with Gilbert and I found the process systematic, objective and comprehensive. He was very receptive and understanding to the questions I had and was more than happy to address them for me. I was pleasantly surprised that he was not in a hurry to sell me anything but was more concern about whether I understood the importance of addressing my financial needs and its impact on me should such need areas be left unaddressed in the event of a personal crisis. Being convinced that the plans recommended (combination of investment, savings and protection plans) would serve my needs and budget, I found it much easier to commit my hard earned money to the plans he recommended.

In fact, just to be sure that I would be making the right decision, I met with another financial advisor and confided with friends before investing into my financial plans. The main reasons that led to my decision to appoint Gilbert as my financial advisor is because of his sincerity to help me, his professional approach, patience with me and the trust that I have in him to serve my financial needs well. Moreover, by just working with Gilbert, I have access to a multitude of financial products and am able to rely on his expertise to select the most appropriate plans for me.

Having benefited from his services, I will certainly recommend my friends to him. This is a departure from my usual hesitation to refer friends on such matters. Why I am writing this letter now is because I'm confident that you will certainly benefit from Gilbert's financial services if you agree to meet up with Gilbert and be open to his ideas as I have.

Sincerely



Lim Meei Jen
Head, IT in an MNC

14 May 2005

To whom it may concern

Gilbert was referred to me by my husband to look into my financial needs.

I was apprehensive to meet Gilbert at first but was comforted by his professional approach and patience with me throughout the whole time. Without much hesitation, I went through the Financial Needs Analysis (FNA) with Gilbert and I found the process systematic, objective and informative. He was very receptive and understanding to the questions I had and was more than happy to address them for me.

He also reviewed my existing insurance portfolio and highlighted certain points of concerns such as having critical illness riders that offered no protection during my later years in life (when I need it most) and having inadequate critical illness (CI) cover.

Being a full time homemaker without any income, Gilbert recommend a low cost alternative method of tackling my inadequate CI cover through a H&S (Hospital & Surgical) plan from AXA that offered no deductibles and co-insurance. Moreover, it offered me guaranteed insurability up till age 75. Being convinced of its benefits, I replaced this policy with my existing one from another insurer in May 04.

Shortly after buying the policy, I was hospitalized in Nov'04 and had undergone day surgery. The medical bill came up to about S\$2.3k. I was pleased with the following:-

1. that Gilbert attended to my medical claim promptly despite the fact that he was busy with his marriage preparation which was just round the corner
2. The claim process with the insurer, AXA was smooth going and the cheque was given to me within a week
3. Best of all, AXA delivered their promise of a 100% reimbursement of my claimable medical expenses. I would only have claimed a fraction of my medical expenses if I had retained my previous plan.

Having benefited from his services, I'm confident that you will certainly benefit from Gilbert's financial services if you agree to meet up with him and be open to his ideas as I have.

Sincerely



Tong Siew Siang
Wife & Mother of 3

To whom it may concern

When Gilbert was first referred to me, I was hesitant to meet him but I'm glad I did because he had been professional and independent in his opinion throughout the whole process.

Not only was he able to address my concern of providing for my family in the event of a personal crisis, he was able to highlight and explain clearly the inadequacies of my family's existing plans and proposed a comprehensive package of solutions to suit my needs....all at a very affordable cost. It was indeed a good investment of my time and money!

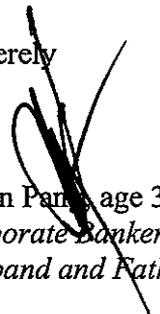
I found Gilbert to be patient, creative in packaging solutions, objective in his analysis and recommendations, and systematic in his work process. The main benefits I gathered through his service were:-

- Being able to identify the shortfalls in my family's financial needs in the areas of Protection, Retirement and child's education needs by simply going through his Financial Needs Analysis (FNA). The FNA, being software-driven allowed an immediate diagnosis of my family's financial needs.
- After knowing the specific area and extent of my family's financial needs identified by the FNA, I was then able to make an informed decision and prioritize my budget to address those needs.
- Being educated on the definition of Total & Permanent Disability and realizing that it did not address partial disability situations - an important area of risk currently unaddressed in my existing policies. By implementing Gilbert's recommendations, I have greater peace of mind now that I have insured my future income of up to S\$1.2mil.
- Realizing how costly some of the riders were in my existing policies which cost at least twice compared to the alternatives proposed by Gilbert.
- Realizing how much it would cost me to fund my daughter's 3-year education in a local university and the importance of putting an adequate savings plan in place.

Having addressed my family's protection needs which is the foundation of our financial plan, I look forward to taking the next step with Gilbert to secure my retirement needs.

I have and will continue to recommend my friends to him as I would like my friends to benefit the same way I did. I hope you will give yourself an opportunity to experience it as well!

Sincerely



Bryan Pan, age 35
Corporate Banker
Husband and Father of one