

12<sup>th</sup> August 2013

**TO WHOM IT MAY CONCERN**

ROBERT GRIGG – RISK INSURANCE ADVISOR

My firm has been using Robert Grigg's; business and personal risk insurance services since 2006 as complimentary to the full suite accounting service we provide to our clients. His industry and product knowledge is high standard and he always keeps my staff and I abreast of industry changes and updates that may be important to our clientele.

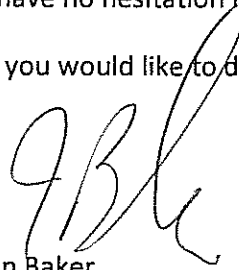
Robert is punctual, inclusive and very privacy conscious in his dealings which is particularly important to me. Our key clients appreciate the personal attention, follow up, trust and clarity of the work Robert is able to provide them.

Robert's has excellent interpersonal skills for our full range of clients and I have no hesitation in recommending clients engage in the insurance conversation with him.

More recently the changes to the insurance requirements for our SMSF clients, Robert's work has been extremely valued.

I have no hesitation in recommending Robert to you.

If you would like to discuss this further, please do not hesitate to contact me.



Ian Baker

Principal



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Client referrals are very important to our business. If you know of any friends, work colleagues or family members who may need help with accounting or tax please do not hesitate to contact me. I would appreciate the opportunity to assist.