

# Howardco

Business and HR Solutions

Mr. Robert Grigg  
Smarter Cash Flow Solutions Pty Ltd  
PO Box 2216  
Brighton North, VIC 3186

18/7/2013

Dear Robert,

## TESTIMONIAL

Robert Grigg is a complete professional.

He recently helped my wife and I reassess our Life Insurance and managed everything to ensure we got the best cover at the best rate while saving us money on our existing policies.

He looked after all the paper work and followed up to make sure everything was done properly and on time.

Thank you, Robert for your expert advice and assistance.

Yours sincerely,

*Warren K. Howard*

Warren Howard – Director  
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*Business Planning - HR Management Systems - Executive Coaching*

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network member