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TO WHOM IT MAY CONCERN

MR PATRICK TAN is a family friend. He wasn't always one.

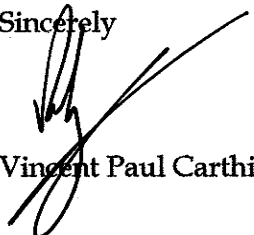
It is not uncommon for people to obtain their insurance policies from family members, friends or acquaintances. Patrick was different. He was a total stranger when I purchased a PAL policy from him. Introduced to me by an ex-colleague, it wasn't long before my family and I became very comfortable with him.

It has now been many years since my first policy. Patrick has shown one very important characteristic that can only be proven with time and that is Commitment. Many are the "Here today gone tomorrow" agents and Patrick is definitely not one of them. He has been there through many of my own personal tragedies as well as some family issues without having to be asked.

PATRICK TAN is today a family friend. We trust him totally with all our insurance needs and financial planning requirements. He is knowledgeable (not a "Mr. Know it all"), patient, helpful and obliging and I would recommend him without a second thought, to anyone needing assistance in the areas of his expertise.

A man who has always been there when we needed him. We are sure he will do the same for you.

Sincerely



Vincent Paul Carthigasu