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To whom it may concern

I first met Paul Woodward from Sydney Financial services back in August 2001. I had superannuation all over the place and Paul helped me to

1. Locate my superannuation
2. Consolidate my superannuation
3. Invest my superannuation via an investment strategy.

I am extremely happy with the performance of my superannuation. Last year it returned around 20% as it did the year before about 17%.

In January my wife had a baby boy. We approached Paul to find out the best way to set up an education fund for our new addition to the family. In February we invested \$1,000 and we contribute \$200 per fortnight. It is now mid August and there is over \$4392 in this fund. We sleep at night knowing we are going to give our child the education we want to.

Apart from superannuation and investing for our children's education, Paul had helped us with insurance. He has guided us with regards to

1. Income protection insurance
2. Life and TPD insurance
3. Trauma Insurance.

We found it interesting that his recommendation for my wife and I were from 2 different companies. Upon asking Paul why, we discovered the reason for this is because he went to 10 different insurance companies to find the best product at the most cost effective price for us.

Whenever we need assistance we call Paul. He is very helpful and sorts out the queries quickly and efficiently. I am very happy with his services.

Yours sincerely

Daoud Amin