

Attn: Troy MacMillan
The Wealth Designers
1st Floor / 26 Clive Street
West Perth, WA, 6005

Date 19 September 2011

Dear Troy,

I am writing to extend my personal congratulations to you on being named a finalist in the 2011 AFA Adviser of the Year Award.

In today's corporate environment, where governance and fee/disclosure issues take centre stage, the AFA Adviser of the Year Award provides a valuable opportunity to celebrate the great work performed by advisers in their dual capacity as professionals and good corporate citizens.

Your peers have told us that not only are your business practices impressive but that you go above and beyond in your contribution to the financial services industry – what an honour!

While there can only be one winner Zurich, founding sponsor of the award, is proud to be associated with the best of the best. We applaud your commitment to the life risk industry.

Once again congratulations on making it through to the final stages, and best of luck with the remainder of the judging process!

Yours faithfully,



Colin Morgan
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