



CENTRE FOR  
BUSINESS  
SUCCESS®

HELPING YOU SUCCEED

Centre for Business Success Pty Ltd  
Royal Pines Resort Marina Annex  
Ashmore QLD  
PO Box 4103 Elanora  
Gold Coast QLD 4221  
P: 07 5564 5134  
F: 07 5564 5135  
E: info@cbsonline.com.au

Tuesday, 24 January 2006

To Whom It May Concern:

Mr. Ken Ramsay was referred to me by a professional colleague some 2 years ago. There were some major challenges with my own personal life insurances as a consequence of cancer over a number of years which subsequently led to my insurer changing policy terms.

I had been dealing directly with the underwriter for 12 months but had been unable to get a satisfactory outcome. Ken reviewed the situation and represented me with underwriters and was able to resolve the issue with a premium saving of 30%. He was also able to restructure the policy so that the premiums became deductible.

I have also referred Ken to a number of my clients who have used his expertise in large investment portfolios. Clients have reported back that after meeting Ken and going through his recommendations that they had confidence in what he was offering and more importantly were happy to have him represent them.

I have no hesitation in recommending Ken.

Yours sincerely,

Warwick Michalk

Partner