

TESTIMONIAL

(18TH October 2014)

This is a testimonial to reflect the highly professional financial advice service and superannuation fund management provided by Debbie Spence at RiseAdvice.

Leading up to my retirement, Debbie has provided me with unwavering professional advice over the past 7 years. Her guidance has profited me by a growth of approximately 500% over that time due to her persistent advice advocating maximum practical contributions into my superannuation fund.

Debbie has always held fast to the notion that she will always do what is best for her client regardless of any financial loss to herself. She has demonstrated this philosophy on several occasions.

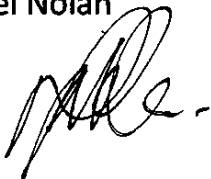
I cannot recommend her services and professional ethic highly enough and wish her the success she deserves over the coming years.

Debbie's chosen field is often clouded by reports of disreputable or 'dodgy' dealers but Debbie demonstrates the 'beacon on the hill' approach which absolutely bucks the trend.

All power to those, like Debbie, who work on the principal of integrity when dealing with others, particularly in the financial spectrum.

Thank you Debbie for enhancing the financial outlook we now have in our retirement.

Mel Nolan

A handwritten signature in black ink, appearing to read 'Mel Nolan', with a stylized, cursive script.