

18 August 2016

TO WHOM IT MAY CONCERN

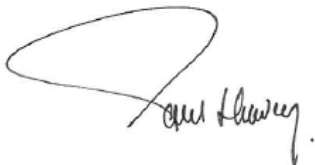
Silverstone recently undertook a BI review for one of Arthur J. Gallagher's large retirement village clients.

Silverstone's financial analysis and risk assessment was delivered in a concise report that enabled us to place the BI policy on a timely and cost effective basis.

Our client hadn't taken out a BI policy previously and Silverstone's professional and commercial advice and experience helped us ensure our client was comfortable with the level of BI cover required, indemnity period and the associated premium.

I would recommend Darren and Silverstone to other brokers as a BI expert with significant commercial experience at a very reasonable cost.

Yours sincerely,



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