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22nd September 2008

To whom it may concern

Re: Personal Reference for Stephen Fenton

I have known Stephen Fenton since July 2002 in both a professional capacity and personal capacity and feel I am well qualified to comment on his character, behaviour and work ethic.

I first met Stephen when he joined the Ark Group as Owner and Manager of Liquidity Finance, the mortage broking division. I was a Senior Financial Planner in their financial planning business that looked at total wealth creation, including real property as a financial product.

In that time Steve and I worked together with many clients to help them grow their wealth. Many of our clients are high net worth individuals with more complex needs such as asset protection and tax reductions strategies. Steve is one of Australia's top performing brokers, with vast experience in the different types of trust structures here in Australia and a thorough understanding of how tax law apply to investments. Steve's expertise is the strategic application of lending policy to assist a wealth creation strategy.

I am continually impressed by Steve's ability to help client with strategic solutions for their lending needs. Our mutual clients are very loyal to Steve and he has the ability to build lasting relationships with a wide range of clients. I believe this is due to the fact that he is a effective communicator and he is simply honest. If he can do something or he cannot, he tells the story as it is. He is able to deliver on time what he says he is going to, and if he cannot, he lets all parties understand new agreements. Indeed, I am able to instruct Steve on a client and can rely on him to get the deal done with the minimal of fuss and in full confidence that he can instruct me on other opportunities for the client.

I am aware that he merged his business into a larger company about 5 years ago from which he has just separated. Those years of General Management has taught him patience and exposed him to many other areas of business, such as mergers and acquisitions, human resources, legal, cash flow management and recently re structuring his business to unwind the position.

I am also aware that in his first year trading as a practitioner again, he has out performed the market both in total loan volume and average loan size putting him in the top percentile of brokers.



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I know that Steve has recently completed his Diploma in Financial Planning and wants to continue to grow his career in this field. We have spoken about him working with us in some manner, and would consider that a great opportunity for both our businesses. However, he has expressed his desire to learn and live in another culture as well.

As such, I can give my strongest referral to any prospective employer about his ability as a practitioner or manager, and indeed Steve's character, and I would love the opportunity to personally endorse the same, should I be contacted

Sunshine Estivo
Managing Director
Omni Wealth