



EAGLE STAR

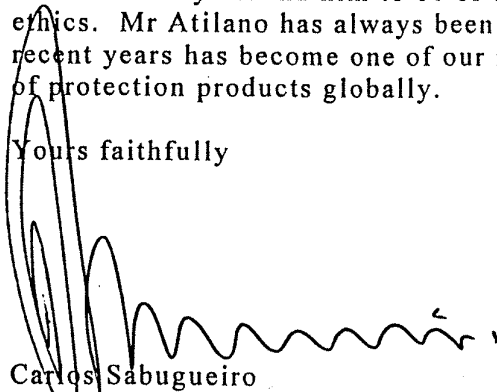
4 March, 2002

To Whom It May Concern

Re: Mr Benjie Atilano

I hereby confirm that Mr Atilano has had a relationship with our company for approximately 20 years now, dating back to the early 80's. In that time, we have always found him to be of utmost character, professionalism and ethics. Mr Atilano has always been a pleasure to be associated with, and in recent years has become one of our most important supporters and providers of protection products globally.

Yours faithfully



Carlos Sabugueiro
Regional Sales & Marketing Director - Asia

To whom it may Concern;

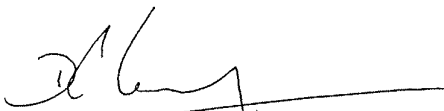
I have known Eudaldo (A.K.A. Benjie) Atilano since 1982 and, through my employment, have had business relationships with him for a greater part of those years.

During this time Mr. Atilano has been involved in the offshore financial services industry through a number of companies he owns like Dullater Investments, Offshore Insurance Brokers (now One Finanz Limited), Offshore Equities Swiss, and Swiss Offshore Limited.

Over these 21 years Mr. Atilano has introduced a considerable number of clients to offshore financial products mostly either life insurance or Trust based.

I believe I have had a working knowledge of the relevant business and the profile of his clients which are high net-worth or affluent individuals. His professionalism and customer care is second to none that I have come across.

I believe Mr. Atilano to be a man of ethics and integrity who can be trusted by his clients and the companies he is associated with. I have no reservation in endorsing a business relationship with him.



DAVID POR-NAM CHEUNG

Chief Financial Officer : Eagle Star Life Assec. Co., Ltd. - 1982 - 1994

Winterthur Life - 1994 - 2000

ING Life (Aetna Life) - 2000

SunLife Financials - 2001