

2/2/16

18 August 2003

To Whom It May Concern

I have known Eudaldo (A.K.A. Benjie) Atilano for over ten years, 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 years Mr. Atilano has introduced a considerable number of clients to offshore financial products mostly either life insurance or Trust based.

The clients introduced by Mr. Atilano have been generally high net-worth or affluent individuals. To remain so successful in this market for so many years, it is evident that Mr. Atilano has in general maintained a high level of satisfaction from his client base.

Yours faithfully,



Dallas Reid
Managing Director
Credit Suisse Privilege Limited