

**To Whom It May Concern**

Your reference

Our reference

Date **October 24, 2017**

Subject

**Zurich Life Insurance  
(Hong Kong)**

Dear Sirs,

Zurich Life Insurance (Hong Kong) has worked with One Finanz for more than 35 years. During this time, One Finanz has been one of the largest distributors of Life Insurance for individuals and business' in Asia Pacific with thousands of clients worldwide.

In the 11 years I have personally had the pleasure of working with One Finanz, under the leadership of Mr. Eudaldo "Benjie" C. Atilano, Jr. (as OFL's CE) and for Mr. Eudaldo "Benpy" T. Atilano, III (as OFL's Regional General Manager-Asia) One Finanz have conducted business with a high level of professionalism and integrity.

Yours sincerely,



**Ben Worthington**  
Chief Life Distribution Officer

**Zurich Assurance Ltd**  
(a company incorporated in England and Wales with limited liability)

**Zurich International Life Limited**  
(a company incorporated in the Isle of Man with limited liability)

**Zurich Life Insurance Company Ltd**  
(a company incorporated in Switzerland with limited liability)

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Website: www.zurich.com.hk

Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Government Insurance and Pensions Authority.  
Registered in the Isle of Man number 20126C.  
Registered office: 43 – 51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles



## EAGLE STAR

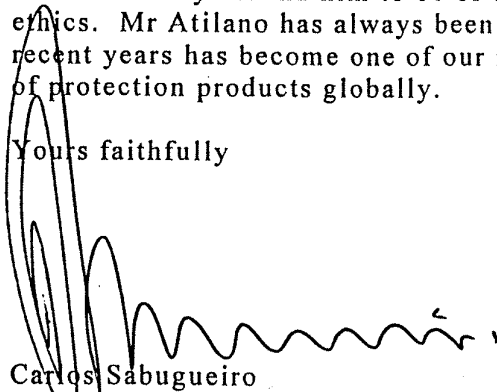
4 March, 2002

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;

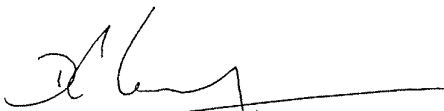
I have known Eudaldo (A.K.A. Benjie) Atilano since 1982 and, through my employment, have had business relationships with him for a greater part of those years.

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