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All Correspondence to:

To the xenium team,

16 Feb 2014

Xenium financial managers,

Northcliff

I am a practising urologist in private practice in Johannesburg for the last 35 years preceded by 25 years of general practice .I wish to place on record that my Equity market portfolio has been regulated by Mr Izan de Bruin of Xenium for the past 11 years and I have found his assistance most valuable.

His caring attitude, his attention to detail, his availability to discuss further planning of the portfolio have all been most dominant throughout this period ; he has always been most pleasant to deal with. My equity portfolio at my request has been conservative and yet I have achieved a compounded annual return of 27.5% despite the chaos of the 2008 and 2009 period.

His controlling of my portfolio has led to a return of which I am more than happy in that my investment has doubled more than four times over these past 11 years and is still growing.

My age is now 83 , and Izan has managed to organise an income from dividends on which we can now live comfortably while maintaining the stability and growth of the entire portfolio while I move into semi retirement with no need to draw on capital.

I am extremely grateful for his efforts and complete reliability throughout my periods in which he has been my financial adviser. I look forward to his valuable assistance and control in the future. I have no hesitation in recommending his expertise in the management of my equity investments

Yours faithfully, [REDACTED]

[REDACTED] Consultant Urologist