

July 16, 2014

Ms Georgina Terry
Consultant
BPD Associates Limited
ESG Business Suites
9-11 Fitt Street
Woodbrook

Dear Georgina,

The Guardian Group was extremely pleased to have engaged your team from BPD Associates Limited. Through their leadership, guidance and direction our teams were not only able to establish a common vision for the group, but work through company strategies.

One success story for Guardian Life of the Caribbean was the Tea Party initiative which was developed to strengthen the relationships between our Sales and Administrative teams. This initiative was instrumental in Guardian's achievement of its \$300m annual sales target for 2013 and the resultant cohesiveness remains evident between these groups.

Your team was not only professional, proficient and highly effective; they also delivered what I consider an exceptional service. I would not hesitate to recommend BPD Associates Limited.

Yours sincerely,



Ravi Tewari
Group Chief Executive Officer