



Apogee Financial Planning Limited  
ABN: 28 056 426 932  
Australian Financial Services Licensee &  
Insurance Broker

Mr Theo Marinis  
Financial Strategies Pty Ltd  
67 Kensington Road  
Norwood SA 5067

Dear Theo,

Many thanks for your involvement in the recent Transition to Retirement adviser workshops. Your subject knowledge, passion, presentation material and guidance were first class and extremely well received by our advisers.

Kind regards,

A handwritten signature in black ink, appearing to read 'Carl Wilkin', is written over a horizontal line.

Carl Wilkin  
State Manager SAVNT  
MLC Advice Solutions