

Certificate of Authorisation

This is to certify that

Carol Lynne Garrett
is an Authorised Financial Adviser (AFA)

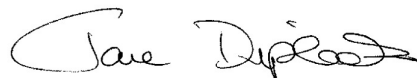
authorised under section 55 of the Financial Advisers Act 2008 to provide financial advice
and discretionary investment management services.

This adviser is bound by the Code of Professional Conduct for Authorised Financial Advisers
and the terms and conditions issued by the Securities Commission.

Authorisation issued on
24 February 2011

Authorisation expires on
24 February 2016

Financial Services Provider Register
FSP19444



Jane Diplock AO
Chairman