

June 1, 2010

To Whom This May Concern:

I have known Pat Gill and Ken Yip-Chuck for 19 years. Our mutually profitable business relationship consisted of The Gill Planning Group as a trusted financial advisor and Manulife Financial as one of several companies providing financial products and services to Gill Planning.

Over this time, I have witnessed the effort, skills, knowledge and conviction of purpose that Pat and Ken acquired in order to succeed.

In my role, I observed over 3,800 independent financial advisors in the province, each submitting business to Manulife Financial on behalf of their clients. The relationship with each of these advisors was characterized by a) the amount of business submitted, b) the quality of business submitted, and c) the effort required to sustain the relationship. I can tell you that The Gill Planning Group was among the leading advisors by each of these measurements, one year being the #1 advisor. Manulife Financial knew that Gill Planning would only place their clients business with our firm if our products and services were best for the client. Being a totally independent financial planner, The Gill Planning Group has relationships with several top quality financial companies for the ultimate benefit of their clients. Pat and Ken are preeminent professionals, easy to do business with and constantly upgrading their knowledge and business practices.

If you are considering a business relationship with The Gill Planning Group, I would rate this firm among the most capable of those I have worked with over my 33 years in the financial services business. I say this because of the firm's rock solid commitment to serving their clients' needs through exhaustive research and design of innovative products and services. Pat Gill developed an innovative and tax-advantaged concept called the Insured Retirement Plan (IRP), and this concept was embraced and supported by Manulife Financial. The IRP proved to be a significant contributor to a growth in sales for our firm across Canada as other advisors became aware of the considerable potential benefit for clients and started to recommend this concept. This concept has been written of extensively in the public press.

The Gill Planning Group has the highest of business ethics, they compromise on nothing where the interests of their clients are at stake and, most importantly, they can be trusted. Their word is their bond. They promise a lot and deliver more.

I continue to enjoy a warm personal relationship with Pat to this day. I would be pleased to answer any questions you might have.

Sincerely yours,



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