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To whom it may concern

It is my pleasure to recommend Financial Fitness to you. During the past few years, IBM South Africa has been working with Joe Cimino, the Corporate Solutions Director of Financial Fitness on delivering financial acumen and financial enablement awareness to our IBMers.

Financial Fitness offers professional quality services, and we have always been satisfied with their performance. The training sessions are delivered in a highly informative and interactive way, which really captures the attention of the audience and the content covers comprehensively with a no hold barred approach to what you always wanted to know about what happens to your money once it leaves your pocket.

We have received great feedback from our employees with a high user satisfaction rating, and have real examples where Financial Fitness methodologies have changed the mind-set and lives of many who now live a debt-free lifestyle. It has made our employees more financially savvy, especially with the current economic climate we are all facing.

Not many people are privileged in receiving this type of financial education, which can benefit generations to come.

If you have any questions, please feel free to contact me.

Yours Sincerely

A handwritten signature in black ink, appearing to read 'Flavia Mclean'.

Flavia Mclean

Human Resource Leader