

12th October 2010

Theo Marinis
Marinis Financial Group
67 Kensington Road
NORWOOD, SA 5067

Dear Theo,

The team here at Russell wanted to thank you very much for your insightful presentation at our recent Australian Investment Summit.

Your key messages of *focusing on your clients needs, advice should not confuse and always delivering on the promises you make* resonated incredibly well with our audiences in both Sydney and Melbourne.

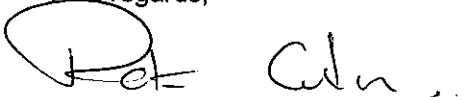
Some of the comments in the evaluation forms included:

- Excellent session - passionate speakers
- Fantastic insight

It is also clear that you have repositioned your business well ahead of the majority of the industry and by demonstrating the value of advice to your clients has allowed your business to grow and your clients to prosper.

Theo thank you again for taking time out of your busy schedule to share your experience and wealth of knowledge with our diverse client base. We truly appreciate your insights and value the relationship we at Russell have with you and the Marinis Financial Group

Kind regards,



Patricia Curtin
Managing Director, Retail
Russell Investments