



CERTIFICATE OF APPRECIATION

AWARDED TO

ROSS LEE

IN RECOGNITION OF CONTRIBUTIONS MADE
TO
THE GOLD COAST BRANCH
OF
THE AUSTRALIAN AND NEW ZEALAND
INSTITUTE OF INSURANCE AND FINANCE

A handwritten signature in blue ink, which appears to read 'Graeme Allan', is written over a horizontal dashed line.

GRAEME ALLAN
PRESIDENT
GOLD COAST BRANCH
5 MARCH 2005