

February 6, 2003

To Whom It May Concern:

I am pleased to be a reference for RSTN Consulting (RSTN).

After a lengthy selection process, and several rounds of evaluation, AIA Malaysia had appointed RSTN Consulting to design, develop and implement a fully-integrated Imaging & Workflow (I&W) infrastructure for claims and new business processing at 23 branches nationwide.

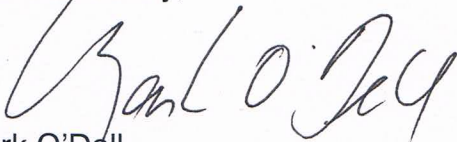
The engagement of RSTN on AIA Malaysia's I&W project is expected to complete in year 2003. Accordingly, the I&W project will effectively transform AIA Malaysia's paper-based operations to a paperless, highly automated, processing environment.

True to their promise, and in order to provide the highest level of support for this project, RSTN had faithfully set-up a local operation in Malaysia, hired and trained local engineers, and stationed their senior consultants fulltime in Malaysia. The project has since been an enormous success. RSTN has proven themselves to be highly capable and I must compliment them on their knowledge of insurance operations, their applications development and implementation capabilities, and their technical command of imaging & workflow technologies. Their success in undertaking the AIA Malaysia's project has since led to their engagement by other AIG companies around the region.

We are very pleased indeed to have them as our long-term partner and look forward to our continued relationship.

I hereby wish RSTN all the best in all their business endeavors.

Yours sincerely,



Mark O'Dell
Senior Vice-President / General Manager
AIA Malaysia