



AIG A Member of American International Group, Inc.

Nan Shan Life Insurance Co., Ltd.

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May 16, 2003

Steven Lim
Executive Director
RSTN Consulting Pte Ltd.
101 Cecil Street, Tong Eng Building #16-01
Singapore 069533

Dear Steven,

Thank you for your great support on our Image project. I am very pleased with the results we have achieved. The following is a reference on RSTN's contribution during this project:

"RSTN recently completed a major project for Nan Shan Life Insurance Company where they provided a complete consulting, software development, training and development program in support of our own project team. As part of this consultancy RSTN was responsible for supporting the project team to ensure that system components and networks were sized and configured correctly, that the architecture was correctly planned and the applications correctly designed tested and stabilized.

During the complete course of the project the RSTN team always acted in a professional manner, were extremely dedicated to our goals, worked well with our internal project team members and the result was a complete success for the project. Our project milestones were achieved on time and on budget."

With best wishes,

Christopher Duncan-Webb
Executive Vice President, Operations
Nan Shan Life Insurance Company Ltd.