



TOKIO MARINE
INSURANCE GROUP

13 October 2015

Steven Lim
RSTN Consulting
No. 745 Toa Payoh Lor 5
The Actuary #03-03
Singapore 319455

Dear Steven

Letter of Appreciation

On behalf of Tokio Marine Life Insurance, we would like to thank RSTN Consulting for the timely delivery of the end to end Workflow (Business Process Management, also known as BPM) and Enterprise Content Management (ECM) System specially designed, developed and deployed for our Policy Servicing team.

Throughout the project, RSTN's project team has been very helpful and professional. Our TMLS project team has been well guided in view of RSTN's wealth of domain knowledge in the insurance industry and its technical expertise.

The project has since gone "LIVE" on 7 September 2015. We look forward to even closer working relationship with RSTN in future for our subsequent enhancements on the project.

The journey of collaboration between TMLS and RSTN has been a most pleasant one.

We wish RSTN all the best in the projects they work on.

Yours sincerely,

A handwritten signature in blue ink, appearing to read 'Kathleen Lee'.

Kathleen Lee (Mrs)
Head of Customer Service