



PRESIDENT
REPUBLIC OF SINGAPORE

26 March 2007

Mr Sean Toh
Block 767 #02-336
Woodlands Circle
Singapore 730767

Dear Mr Toh

Thank you for sending me a copy of your book "4 Steps to Financial Freedom". The advice in both your book as well as your website, "Credit Plus Health", to seek health and not just wealth alone is a timely reminder to many Singaporeans.

I also see from your own varied background and interests that you personally walk the talk and pursue a balanced lifestyle. I hope that through the message in your publications and your personal efforts, you will be able to help more people realize the benefit of taking time to "dream...to see the world" and dare to try new and different things in their life.

Yours sincerely

A handwritten signature in blue ink, appearing to be 'S R Nathan', with a stylized flourish extending to the right.

S R NATHAN