

Ettalong Beach Financial Services Limited



17 December 2015

Dear Shareholder

We have pleasure in advising that an unfranked dividend of 3 cents per share has been declared for payment on 17 December 2015. The dividend is paid on the shares registered in your name and entitled to participate as at the record date of 6 November 2015.

A handwritten signature in black ink that reads 'B. Croft'.

Bruce Croft
Secretary