

Ettalong Beach Financial Services
Limited



11 December 2016

Dear Shareholder

At the AGM held on 10 November 2016, the Board announced the payment of an unfranked shareholder dividend of 7 cents, to be paid on 16 December 2016.

A handwritten signature in black ink, appearing to read 'B. Croft', written in a cursive style.

Bruce Croft
Secretary