

6<sup>th</sup> January 2005

Fax & Letter

Ms Giselia Giam  
Chief Operating Officer  
TMC Int'l Holdings Ltd (TMC Educational Group)  
111 North Bridge Road  
#06-15, Peninsula Plaza  
Singapore 179098

Dear Ms Giam

**STUDENT PROTECTION SCHEME  
INSURANCE POLICY**

We are pleased to inform you that NTUC Income is presently preparing your insurance policy.

Meanwhile, to assist you in your CASETrust application, we wish to provide the following information of the policy for :

**TMC Academy :**

1. Student Tuition Fees Insurance Policy No. 1000000058.
2. Commencement Date : 1<sup>st</sup> December 2004.

**TMC Academy for Advanced Education :**

3. Student Tuition Fees Insurance Policy No. 1000000057.
4. Commencement Date : 1<sup>st</sup> December 2004.

The policy documents shall follow shortly. Please do not hesitate to call me if you have any other queries.

Yours sincerely



Richard Kay  
AEGIS Insurance Services  
Administration Agency for NTUC Income (Student Protection Scheme)