



April 1st, 2022

**Letter of Reference - High Stakes Team led by Andrey Mir**

To whom it may concern,

Our company retained the services of the Vico "High Stake GmbH" from mid-November 2021 until the end of February 2022. The team, led by Andrey Mir, developed a comprehensive front-end customer portal for our back-end insurance administration system. The portal includes an online end-to-end customer journey for the issuance of a life insurance policy, including all required legal documentation, as well as a customer self-service area through which customers can self-administer aspects of their policies. The project needed to be completed under significant time and cost constraints.

The team delivered the project on time and at a very high quality. We were very pleased with the result, the interaction with the team during the project and its proactive approach as well as dedication in resolving issues as they arose. It was also a pleasure to work with the team at a personal level.

We can therefore highly recommend the team's work and would certainly be prepared to engage with the team on future projects as they may arise.

Sincerely,

Claudia Lang

Chief Executive Officer

