Emmet & Co., Inc.

12 Peapack Road P.O. Box 160 Far Hills, New Jersey 07931

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Tangentia America LLC 1521 Concord Pike, Suite 301 Wilmington, DE, 19803

On behalf of the management of Emmet & Co., Inc, I would like to thank the Consulting and Support team at Tangentia for assisting us on multiple occasions with our MQ connectivity to our partners and clearing houses like DTCC over the last couple of years. The MQ connectivity is a critical component of our daily trading routine.

We would not hesitate to recommend Tangentia to other firms looking for IBM WebSphere MQ and Financial Services Industry expertise. The fact that you were able to remotely login and fix the issues was a big plus and we have always been amazed at how quickly you could have capable consultants available on our project.

We look forward to a long and mutually beneficial relationship between our companies.

Regards.

Maru Pineiro

Chief Compliance Officer

Financial Operations Principal