

**Bill Cairns, Former General Manager, AMP Investments**

The Taree boy who became the first property investment manager for AMP. And what a driving force he was in AMP and throughout property in Australia, and reaching beyond Australia to other countries.

Ray was highly regarded and his counsel was sort on many things.

Ray had an incredible ability to look at those broader things: to see AMP's point of view, how it fitted into the broader industry perspective, a national view and internationally.

He was a man of tremendous vision.