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Scott Silbert
President
Creative Planning Strategies
2 Park Avenue, Suite 300
New York, NY 10016

Dear Scott,

I can't believe it's been over two decades since we first started working together. It has been a pleasure working with you and your firm for both my personal financial welfare and that of my clients.

Three things really stand out about you: your integrity, your creativity and your caring. You always deliver on your promises, saying what needs to be done and doing what you say. You have the ability and the tenacity to quickly resolve problems and issues that always arise in this business and your strategies are simultaneously creative and conservative and aimed at helping clients capture opportunities. On a personal level, you have a deep affection and respect for your clients and are a caring individual, a rarity in a field often driven by mere transactions.

I deeply appreciate your distinctive, three-dimensional view of money and wealth and ability to leverage it in exploring multiple scenarios. And, although you were already extremely accomplished when we first started working together, you have always evolved your strategies, structures and recommendations to take into account current and proactive thinking.

Scott, you offer the whole package: knowledge, unique strategies and the ability to execute them. Throughout our many joint ventures, you consistently educate our clients and make it easier for them to see and do what is best for them and their families.

I look forward to many more years of working together.

Very truly yours,



Thomas J. Kozlowski, Jr.
President

~THOMAS J. KOZLOWSKI, JR., CPA, ESQ. - PRESIDENT~