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

Dear Scott,

As a busy vascular surgeon in a large medical practice in Southern California, I was initially skeptical about using a financial professional in New York. I wasn't sure how we were going to bridge the 3,000-mile gap, but to my surprise, you made it extremely easy. I am very happy that my brother-in-law recommended you to us, and that you have become our financial and wealth advisor. Additionally, Ronke and I truly appreciate your willingness to meet on the weekends (via phone and internet) because of my demanding surgical schedule.

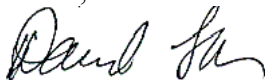
I am also very pleased to confirm how well your creative "three-dimensional" financial strategies have met our financial goals and objectives. You have an uncanny way of distinguishing how money really works and how one can accumulate substantial wealth and achieve financial security without having to take on excessive risk. In fact, your holistic approach has generated considerable additional risk protection and makes Ronke and I feel safer about our financial future, especially during these volatile times.

What also impressed us about your recommendations was being able to use the exact same cash flow to accomplish two extremely important financial objectives. We really appreciate the financial efficiency as well as your ability to help us be ready for the future.

Lastly, thank you for spending so much time reviewing and analyzing all of the refinancing options for our existing mortgage. It was extremely helpful and clearly demonstrated the tremendous value of your three-dimensional planning model. You really have become an excellent financial resource for us, and I know I have friends and colleagues who would benefit from your expertise.

We look forward to a very long and fruitful relationship for many years to come.

Best wishes,



David Lau, MD