



VSA
CONSULTING GROUP LLC

February 20, 2019

Mr. Scott J. Silbert
President
Creative Planning Strategies
Two Park Ave - Suite 300
New York, NY 10016

Dear Scott,

Although I was initially resistant to meeting when you first called back in 2011, I am so glad that Richard thought of referring you to me.

Over the years, I have done extensive work in the wealth management and estate planning field with some of the most prestigious and highly respected advisors in New York. My team – my accountant, my trusts and estates attorney and my family office – have all worked together on my behalf for many years. When you came along, I didn't think you could offer me anything of real value that I hadn't already considered. That being said, I am extremely grateful for your persistence, which led me to evaluate your unique planning approach.

During my time as President & CEO of Mandee and Annie Sez, the large east coast retail clothing chains, I was frequently approached by wealth professionals. Some of them even provided me with a specific financial concept that proved useful; but nothing I was ever shown compared to what you have been able to create for me.

Now I am in my second career as an executive coach to some of the most successful business owners and executives in the country. I believe that both my clients and business associates will enjoy meeting you and will benefit from your unique strategies and perspectives. As such, I am eager to “pay it forward” just as Richard did for me and I am happy to introduce you to other people who I think will benefit from what you have to offer.

I applaud your creativity, your integrity and your commitment to constantly bring value to your clients. These are all key traits that make you an extraordinary advisor. I look forward to the many exciting new ideas that you will undoubtedly bring to me and my family in the years to come.

Warmest regards,

Ken M. Mandelbaum

1140 Avenue of the Americas, 9th Floor
New York, NY 10036
201-452-2509