

July 20, 2019

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

Dear Scott,

I wanted to take this opportunity to thank you for your many creative financial strategies, as well as your unparalleled client service. It's hard to believe that it's been 15 years since my friend Carla recommended I meet with you! I guess time flies when you enjoy the company of the people with whom you work.

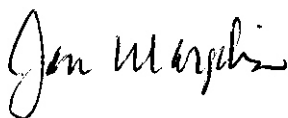
As a business owner and executive coach for more than 25 years, I often have to make rapid judgments about character and honesty. I could tell immediately at our first meeting the kind of commitment and level of care that you would bring to our relationship.

You have helped me experience a unique sense of financial freedom, security and well-being. Every time we get together, I am reminded of how grateful I am to have you on my side. You always make yourself available to discuss any of the issues impacting my life, regardless of whether they are directly or indirectly related to my financial situation.

Over the years, it has been my pleasure to introduce you to some of my clients, friends and business associates.

I can always count on you going the extra mile and delivering more than what's expected. Here's to 15 more years of extraordinary service!

With my warmest regards,



Jan Margolis
President and CEO