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Mr. Scott Silbert  
Creative Planning Strategies  
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Dear Scott:

I wanted to take this opportunity to thank you and your staff for consistently doing an excellent job of taking care of me and my family. You have always demonstrated the utmost integrity. Furthermore, you are willing to do whatever it takes to get the job done and get it done right. Sometimes, I've sent you on missions that a less patient man would never undertake.

It's amazing that it has been more than 25 years since your grandfather originally introduced us in 1991. Over that time, you have established yourself as an exceptionally dependable advisor who consistently delivers extremely creative solutions, which is why our relationship has been so successful.

Starting with your knowledge of some existing policies that my wife and I purchased years ago, and with my strong skepticism, you initiated what became the beginning of a really strong estate planning strategy for my daughters. I went from wishful thinking to something that I think is way ahead of my peers'. Your seamless collaboration with David Bekenstein and my new attorney, Jonathan Gopman, has resulted in innovative and cost-effective strategies, which I have implemented with great confidence. I look forward to recommending you and David to some of my other family members, as well as a few business associates who could definitely benefit from your knowledge and expertise.

Please accept my deepest gratitude for your diligence and hard work. I look forward to many more years of unique financial ideas and, of course, to the superior service that I've come to expect from you and your assistant.

  
Best Regards,  
Michael Salzhauer

MS:jm