

*Kevin E. Wright, M.D.* Orthopaedic Surgery and Hand Surgery

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To Whom It May Concern:

Scott J. Silbert, President and Founder of Creative Planning Strategies, has an innovative and novel view of personal finance. He has been in the financial industry for over 30 years and has used his experience to create an effective model of personal finance.

On a personal level, Scott is engaging, honest, conscientious and considerate. He possesses an impeccable character, is trustworthy, and is a consummate professional and an effective communicator. Scott is highly respected in his field, and is more than just a financial adviser - once he creates a strategy, he then efficiently places that financial plan into effect. In addition, once the strategy is in place, he continues to work with his clients and follows through to make sure that the plan functions well over time. As the needs of his clients change Scott modifies and fine-tunes their personal financial strategies to adjust for these dynamic variables.

I would strongly recommend Scott to anyone. He is an excellent financial adviser who truly understands how money functions.

Sincerely yours,

Kevin E. Wright, M.D.

51 East 25th Street 6th Floor New York, NY 10010 Phone (212) 336-0766 Fax (646) 380-7196 Email: kevinwrightmd@icloud.com