

Kenneth G. Castelino
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Mr. Scott J. Silbert - President
Creative Planning Strategies
Two Park Avenue – 3rd Fl.
New York, NY 10016

Dear Scott,

Over a decade ago, the senior partner who was then in charge of our department recommended that I meet with you. As always, I was skeptical, but I have to say that you have consistently delivered on every good thing Ezra has said about you and more. The initial strategy that you helped me develop and implement has far surpassed my original expectations and objectives. Obviously, our subsequent work together certainly confirms that fact. I truly appreciate your ability to listen and remain open to my thoughts and suggestions, which made me more comfortable going through your unique 3D Wealth™ process. It was enlightening, enjoyable and quite rewarding.

As you know, I am a quantitative modeling analyst, in addition to my other responsibilities as a senior partner at Goldman, Sachs & Co., and I have an incredible facility for numbers. That training and background has shaped my intense and exacting due diligence process. You not only welcomed the due diligence challenge; you surpassed every expectation I had. There are not many people who can keep up with me financially, but you walked step for step with me and you even taught me a few new things as well. I really appreciate the relationship we have developed, and it has always been my pleasure to recommend you to my successful co-workers and friends. I can assure you that it takes a great deal of knowledge and expertise to impress anyone who works at Goldman. You definitely succeeded in impressing Ezra, me and our former colleague Tom, who I believe is still working closely with you.

Longevity and enduring trust are invaluable components in successful business relationships, and you have achieved both with me. I have really enjoyed working with you over these many years and look forward to many more.

With deep appreciation and warm regards,

Kenneth G. Castelino
Partner
Goldman
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