

MAURICE KASSIMIR & ASSOCIATES, P.C.

Attorneys at Law

1375 BROADWAY
NEW YORK, NEW YORK 10018

TEL: 212.944.1377 FAX: 212.944.9556
www.mkpclaw.com

June 2, 2019

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

Dear Scott,

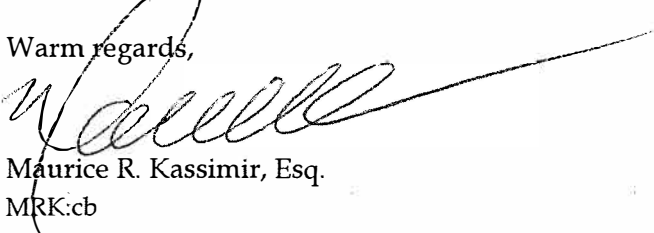
It's amazing that we have known each other for more than 20 years now and during that time, numerous clients have benefitted from our collaboration. Your creative 3D Wealth™ strategies bring a unique perspective to protecting and accumulating wealth. They also dovetail beautifully with my tax and trust planning.

Because I am a tax attorney who specializes in estate planning, I meet many people in your profession and I can honestly say that your three-dimensional perspective on wealth planning is among the most creative yet conservative I have ever seen. I really love the results your Private Estate Plan with Income (PEPI) strategy produces using generational split dollar with whole life insurance. There is great freedom and flexibility for both me and my clients in being able to implement an effective estate planning strategy with minimal new downside risk.

Beyond your creativity, I deeply appreciate how reliable you are. When we are working together, you are always easy to reach and I know I can depend on you to consistently deliver on what you promise.

It's a pleasure teaming up with you to advance our clients' financial well-being. I look forward to many more years of working together.

Warm regards,



Maurice R. Kassimir, Esq.
MRK:cb