

*Dr. Lawrence S. Pollack
13105 Malachite Dr
Bradenton FL 34211*

November 11, 2022

Scott J. Silbert - President
Creative Planning Strategies
Two Park Ave. - 3rd Floor
New York, NY 10016

Dear Scott:

I am writing to thank you for your help in designing and implementing my new financial strategy. Because of the work we have done together, I am confident that my most important financial objectives have been achieved. In his work at two different planning firms, I have never seen my son Evan so excited about another financial professional as he was when he recommended you. I am so glad he introduced us.

What impressed me the most about your work is how you were able to accomplish both my retirement and estate planning objectives with one meticulously thought-out strategy. You are truly an efficiency expert.

I deeply appreciate the way you have guided us in navigating the various family dynamics and giving us a clear perspective on the big picture for the first time. You really helped us tie up so many issues and provided true peace of mind. Thank you, too, for analyzing my existing Guardian coverage and uncovering that, if left alone, it would have become a modified endowment contract, and I would have been unable to access my cash values without taking a significant income tax hit. It was a stroke of genius to reconfigure and move the policy to eliminate this looming tax problem and give me access to my cash values. Better still, you substantially minimized the cost of moving the policy.

Your counsel and expertise proved invaluable and saved me from potentially wasting hundreds of thousands of dollars in unnecessary taxation. Your sound and creative strategies have helped us retire with substantially more cash flow than we expected, provided tons more flexibility to do what we want with our own money, and because you helped us think ahead, set the stage for us to leave a greater and significantly better protected legacy for our children and grandchildren with no downside to us.

I like to think that one of the secrets of my success as an orthopedic surgeon was the way I interacted with patients. So, I really appreciate the amount of time you spent walking us through the structure and benefits and answering all of our questions. This approach made me extremely comfortable with you - and with your strategy.

I look forward to recommending that all of my successful friends and business associates speak with you and Evan. What you have been able to accomplish for me and my family is truly extraordinary.

With deep appreciation,

L S Pollack

Lawrence S. Pollack, MD