

April 14, 1989

To Whom it may concern:

Mr. Zinner has requested that I provide him with a personal evaluation of the work he has done for myself and the doctors in my department.

I have no hesitation in recommending the program Mr. Zinner provides for physicians. His service is personalized and consists of a professional, time efficient analysis of doctors' disability, personal insurance, retirement and estate planning. He provides a clear, concise summary of their current position measured against their expressed personal insurance and estate planning objectives. Considering the confusion of papers, old policies, group plans and hospital employee benefits booklets that, for many doctors comprises their plans - this summary is of real value.

In fact, for several of the associates in my department, the result of Mr. Zinner's work was the above summary and a reduction in premium costs as a result of exercising group cost privileges that Mr. Zinner can implement due to the number of hospital plans he is involved with.

From my personal experience, and considering the comments of the doctors in my department, I am pleased to provide this recommendation.

Sincerely,



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