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Dear Colleague:

RE: Robert Zinner

My first introduction to Mr. Zinner was on the recommendation of a fellow doctor, three years ago. Since that time, Bob has been of great value to me and my wife in addressing a number of important financial concerns. In a short period of time, he has become invaluable in working closely with our accountant to safeguard our retirement planning goals.

I would have no hesitation whatsoever in recommending the work that Mr. Zinner does with medical professionals. Please feel free to call me at any time if you have any questions regarding his work.

Sincerely,



Ibrahim Kamel, M.D.C.R.C.S.