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Mr. Robert Zinner
Zinner & Associates
Medical Staff Association -
Security Planning Consultants
238 Strathallan Wood
North York, Ontario M5N 1T4

Dear Robert

You had asked for an evaluation of the Security Planning you recently provided me. My comments are as follows:

- The process is extremely effective in organizing not only the paperwork, but my thinking of where exactly I am today and where I want to go in the future.

- It has set a realistic agenda for planning for retirement which simply always took a back seat to more immediate concerns. I know now where I stand, where I wish to be in 15 years and what specific steps are needed to get me there.

- Your program showed where I could significantly reduce costs in my insurance program. To your credit, you advised me to stay with my current insurance agent to make this change as you felt that our relationship was a good one and should be maintained.

- You advised me in other critical areas that, quite frankly, no other advisor has educated me on: cost effective Wills and Estate planning, appointment of executors and guardians for children and most interesting, career counselling, how to better present my services and plan for a future, which for most doctors today, presets great anxiety.

Bob, you presented me with real personal opportunities and potentials that I had not previously understood nor taken advantage of.

In summation, I greatly respect your professional skills and integrity. Your personal interest in the doctors you work with is obvious and the Security Planning service is essential to any medical professional's planning.

Respectfully,
L. Zoberman M.D.

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