



Dr. Edward S. Phillips    Dr. Paul N. Custoreri  
Dr. Robert T. Feeley    Dr. Andrew Platis    Dental Surgeons  
Dr. Alan Ghent            Periodontist

October 31, 2003

Dear Bob,

I would like to take this opportunity to thank you for the service and recommendations that you have made for me over the past ten years.

I can confidently say that over the 10-year period you have been advising all the dentists in my office including myself, every recommendation you have made to improve our financial and insurance circumstances has been to our benefit. Your services encompass sound financial planning, budgeting, insurance and disability planning, investment and retirement counseling through your staff and associates.

Although it has only been six months, your recommendation of Jeff Finkelstein to handle our retirement investments has been a tremendous asset and we are very grateful that we have found an investment planner who provides extensive knowledge, security and solid stable returns.

I was extremely satisfied with my disability insurance coverage when I had my hip replacement in November 2002. Thanks to your advice, my coverage was more than adequate, and I received my payments promptly without any complications. During the two months I was off work, I did not suffer any financial loss at all.

I would have no hesitation whatsoever in recommending any dentist to work with you and your team of advisors. It has always been clear that the welfare of my family and I have been your priority.

Thank you for your excellent service.

Yours truly,

Dr. Paul Custoreri