



To whom it may concern:

I have had the pleasure of being a client of Ray Filorimo of Guidance Wealth Management over the past 4 years. His expertise and guidance has given me the reassurance about my financial direction and that I am achieving my financial goals.

Ray brings a wealth of knowledge to financial planning that is essential to be successful in today's ever changing economic markets. Ray has been able to educate and more importantly implement tax free savings strategies that have completely changed my current financial portfolio and future financial portfolio.

I have the utmost confidence in Ray's sound financial advice and look forward to continuing on our current course towards financial freedom and wealth building. I would HIGHLY recommend Ray Filorimo's services to anyone interested in improving their current financial planning strategy.

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