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Dear Fellow Colleagues,

I have been working with Ray Filorimo for the last twelve years. In that time Ray has helped my family and other colleagues with:

1. Insurance and estate planning for my family
2. Tax savings and sheltering
3. College planning for my sons and daughters
4. Benefits for my Dental practice employees
5. Retirement funding issues

Over this time I have gotten to know Ray and he has been very personable and professional in all our dealings. He has become a great advisor to us, but has also become a good friend. I have faith in his abilities and Ray is very trustworthy.

Sincerely Yours,

Michael Barnard DDS