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Date: February 6, 2017
To: Whom it may Concern
Re: John Massanova, C.P.A., CGMA, CFMO

Dear Sir or Madam:

My career in the Financial Services profession for the past forty (40) years has provided me and my associates with the unique opportunity to represent a diverse client base to include:

- Public and private companies with compensation, benefits and continuation strategies
- High net worth individuals with estate planning, income and estate tax savings strategies, investment diversification strategies and privacy and credit proofing strategies
- Risk management and insurance portfolio strategies

In the course of providing services to my clients I have had the opportunity to work with my clients advisors to implement our recommendations. These advisors were members of some of the most prestigious law firms and accountancies in America.

I can state emphatically that I have the utmost respect and regard for Mr. Massanova. He is without a doubt one of the most thoughtful, competent and caring advisors I have ever worked with on behalf of his clients. He is thorough in obtaining and understanding his client's objectives. He is diligent in his research of the facts and matching the facts with his client's objectives and the solutions that his client needs to accomplish them. He is fair and balanced with respect to looking at alternative strategies that are presented to him by outside advisors, such as myself, and candid in his assessment as to the applicability of those strategies to his client's needs.

Mr. Massanova's education, experience, candor and work ethic have earned him the respect of all of the members of his community, his client base, his peers and all who come in contact with him professionally and personally. I consider it a high honor and privilege to have been able to work with him for many years in assisting him with his lifelong passion of serving his clients with sound advice and integrity. I highly recommend his services to my clients, colleagues and friends.