

July 04, 2011

Stephen Epstein Insurance Agency Inc

404 Duncan Mill Road

North York, Ontario

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Dear Stephen

I would like to take this opportunity in formally thanking you for the past 25 years of our relationship.

I appreciate the detail work that you have done for both me and my family. You have always had a complete understanding of my needs and have always opened many options to me on what I should be doing, carefully explaining the features and benefits of each option and mathematically figuring which is the best option for me.

I have secured life insurance, disability insurance, company benefit insurance and various RSP, RIF and other various investments with you and I am completely pleased with your performance. What I appreciate most is not only do you sell me the insurance or the specific investment, but how complete in service you have been for me and my family that when there is a claim to be made, you are there in the fore front ensuring that the claim is made properly.

Many agents can and do sell policies and that is the way they make their money! You Stephen have done a tremendous amount of work for both me and my family that has been extremely helpful and the only compensation that you have received for this after sell service is "good will" and a very satisfied client!

There is a definite comfort level in knowing that when that day comes that something happens to me, I have Stephen Epstein there guiding and assisting my dependents to settle the claim

Thank you Stephen for all the years!

The DeBartolo's