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To Whom it may concern:

The last thing I ever thought I would be doing is writing a referral for an insurance agent. However, let me tell you I cannot imagine someone so easy to work with, low key and amiable, and so efficient and knowledgeable, as Stephen Epstein.

Stephen proffered excellent advice and I learned a tremendous amount in our several meetings. It isn't the most exciting topic for me, or the way I would normally spend an afternoon (I'd rather play tennis), but disability and life insurance are one of our profession's necessities.

I can honestly say that Stephen never left a question unanswered, always followed up and got back to me quickly, and was open about the different companies' strengths and weaknesses. And, most importantly, he always seemed completely at ease in recommending policies that were the least expensive with the same or better benefits.

Please feel free to call me anytime and I can vouch again for Stephen, and let you know about my experiences concerning disability benefits and just how well I have been treated.

Yours sincerely

A handwritten signature in cursive script, appearing to read "P. Foreht", followed by a horizontal line.

Peter Foreht D.D.S.