

February 15, 2016

Mr. Kian Vakili
Key Freedom Financial & Insurance Services
101 Scholz Plaza, Suite 231
Newport Beach, CA 92663

Dear Kian,

I would like to thank you for all of your hard work and diligence in helping Liz and I secure our financial goals in preparing for our retirement. I know we have at least ten years until that time, but the path you helped us pave has given us a sense of security that we have been unable to achieve until now. Liz and I are particularly pleased, not only with your obvious knowledge of all the products we discussed, but with your unique and capable service. Not once did Liz or I ever feel pressured or that you were simply trying to get your hands on our money. It is our fervent belief that your mission was and is to accomplish our goals.

I am quite pleased with our decision to roll our investments into a hybrid annuity. I have continued to research our decision and I believe we made the right one. Thank you again for all your help and I look forward to you being our financial partner for many years to come.

Sincerely,



Don Crowl

Don & Liz Crowl

14632 Westfall Road Tustin, CA 92780 714-734-0552