

March 1, 2016

To whom it may concern:

This letter is to express the appreciation for the services and advice Kian Vakili has given me. I first contacted Kian to assist me with getting health insurance after moving to California and prior to being eligible for medical insurance upon retirement. Kian offered me many choices and was very helpful in getting me some reasonable medical insurance. When Covered California became effective he assisted me in enrolling me. He was able to save me about \$250.00 a month. He did all the paperwork for me and he was very knowledgeable and patient with the process.

I had money invested in stocks and since I was at retirement age Kian assisted me with choices for investing my money. I was concerned that the stock would fluctuate and it was important to me to make sure my future was secure. Kian was able to do an analysis which really helped me make decisions regarding my future. This resulted in my purchase of an Annuity which made me feel more comfortable about my future.

Kian is very knowledgeable, patient and helpful in every way. He is always available to talk to. Always returns calls promptly if not available when you call. He does not ever push you to any decision he explains your options in great detail. He is truly only interested in your welfare. I would not hesitate to refer Kian to anyone. His expert knowledge, advice and patience is priceless.

Sincerely,



Edna Gill
36021 Frederick St.
Wildomar, CA 92595
(575) 491-8298