

John Hancock Annuities

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Rob Georgiou
Regional Vice President
John Hancock Wealth Management

John Hancock.
the future is yours

Mr. Gerald Silverman
9245 SW 157th Street
Suite # 205
Miami, FL 33157

October 12th, 2009

Dear Gerry,

As the Regional Vice President for John Hancock Wealth Management in the Southeast, I have the opportunity to meet with over two-thousand financial advisors a year. I am telling you this because through my travels, I have met very few individuals who are able to manage their family life, faith, and business the way you have.

Over the past five years you and I have not only had the opportunity to work together, but we have also had the chance to build a life long friendship. You're a role model for every professional in the financial services industry and as your friend and colleague, I want to say thank you.

Sincerely,



Rob Georgiou
Regional Vice President
John Hancock Wealth Management