



KESTLER
financial group

Welcome Home

October 14, 2009

To whom it may concern:

I have worked with Jerry Silverman since 2006 and for much of that time have acted as the OSJ (Office of Supervisory Jurisdiction) for his securities business. Throughout our relationship, I have known Jerry to be extremely client oriented.

We have performed regulatory audits on his office and have always found his operations to be within our strict compliance guidelines.

I am proud to have Jerry as a business associate and a friend.

Sincerely,

Thomas R. Kestler CFP, CLU, ChFC, CMFC
Chairman