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August 15, 2015

Vision Financial Group CPAs, LLP
1131 Campus Drive West
Morganville, NJ 07751

Re: Alvin S Eglow, CPA

We have been fortunate to have Alvin S Eglow CPA who has been employed by Vision Financial Group CPA's LLP service our organization for at least three decades.

His advice, counsel, knowledge has been invaluable to us. He successfully represents our Society for insurance department examinations as well as the Internal Revenue Service.

We have considerable respect for his personal integrity, professional ability and his pursuit of excellence. We regard him as an expert in our fraternal world of life insurance as well as all insurance fields.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Dot', is written over the word 'Sincerely,'.

Dorothy E. Kostecka-Wieczerek
Secretary