

Enjoy deliciously prepared meals AT HOME



iCookuEat Personal Chef Services
10 Aberdeen Drive
Old Bridge, NJ 08857

Vision Financial Group
1131 Campus Drive
Morganville, NJ 07751

December 10, 2011

Dear Mike,

When I started my business 4 years ago I made several decisions on design, food packaging, customer service, advertising and marketing. However, the most important decision I should have made was not to stay with our family accountant. Even though I wasn't happy, I was still hesitant to change accountants. I was used to being told what to pay and when to pay it without so much as an explanation other than "this is what the IRS wants you to do". However, I kept receiving letters from the IRS that raised questions I could not get a clear answer on.

Every week at our networking meetings I watched and listened as you gave simple, yet sound tax advice. Every quarter I went to my accountant with questions that were never answered in a satisfactory manner.

I finally switched to you and Vision Financial and the change in service was startling. From day one I felt that every item that was never addressed was finally being resolved. Any question either in person or by email was answered **immediately**. You, Jacob and the rest of your staff are extremely accessible and I love that. But what I really appreciated was the time and patience given with every uncertainty I had regarding my business taxes, not to mention your sound suggestions on what I could do to make my business grow.

Switching to Vision Financial was one of the smartest decisions I've made for my small business.

I want to thank you and your great staff for all their help and I look forward to growing my business with you.

Sincerely,

A handwritten signature in black ink that reads "Karyn Cardenas". The signature is written in a cursive, flowing style.

Karyn Cardenas
iCookuEat Personal Chef Services