

June 26, 2013.

Stephen J. Epstein
220 Duncan Mills Road, Ste. 404
Toronto, On M3B 3J5


Dear Stephen,

I am writing to thank you for the service you provided for me over the past year and a half.

As you will recall, I initially came in contact with you prior to the end of my employment where I had health coverage through a group policy. Throughout a number of months you worked closely and actively with me. I was always impressed with the promptness of your responses and your availability which was extremely flexible. I felt comfortable asking as many questions as I needed to and I always received answers even if it necessitated that you research a matter and respond to me at a later date. Your knowledge level related to the options available to me and your expertise in negotiating your way through many systems quickly was very much appreciated.

If I have additional insurance needs I will certainly be in contact with you. As previously mentioned, I have informed my friends and contacts about your services and have recommended you. I trust that you are well and thank you again for your support and direction. Stephen, your persistence was exceptional!

Yours truly,



Marie Muli