



Dr. Derek Chiu
300-240 Wharncliffe Rd N.
London, Ontario, N6H 4P2
Tel: 519-672.2730
www.pellarkdental.com

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To whom it may concern:

I started working with Loredana over a year ago as I wanted to strengthen the position of my holding corporation. Lore and I put together a plan to guarantee my professional corporation will support business loans and mortgages without risk to my personal assets. After careful and thorough analysis of both my personal and professional corporation a four step process was put in place:

1. Use corporate funded life insurance to create tax-advantaged assets on my balance sheet to fund future loans, and protect my family and business
2. Obtain both personal and corporate investment loans
3. Structure investment portfolio to cover life insurance premiums and loans, enhancing cash flow in my business.
4. Corporate business loan and mortgage, taken from a third party so I can expand my business and real estate investments

As Lore articulated, this was a long-term plan that would not happen overnight. It needed lots of careful planning and accounting. By examining my plan from an end point bases and working backwards from that point we reached these objectives in a year's time. As my goals change our plans evolve I have great confidence in the relationship we've build moving forward. I highly recommend Loredana and the professional team at FinCore Solutions Inc. to anyone looking for exceptional financial services that incorporate creative and innovative wealth planning.

Sincerely,

A handwritten signature in black ink, appearing to be 'Derek Chiu', written in a cursive style.

Dr. Derek Chiu