



## SHAPIRO FINANCIAL SECURITY GROUP, INC.

"PLANNING IS THE KEY TO SECURITY"

*Financial Planning, Investment and Tax Planning Specialists*

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### **ADDITIONAL DISCLOSURE LETTER** **TO ALL FINANCIAL PLANNING CLIENTS**

As part of our financial planning services to you, we may have been engaged to review your existing insurance coverage, or to make recommendations for adjustments to current insurance.

As a CPA firm, we do not sell any products or receive any commissions, and your particular needs and personal objectives always determine all recommendations made within your planning engagement.

As discussed with you previously, my wife Sandra Shapiro, is an Independent Insurance Broker and President of Planning for Tomorrow, Inc., and may at times provide quotes on insurance programs which will be used by our office along with quotes received from other insurance professionals with whom we network during our analysis process.

You, our client, decide how and where you implement the recommendations. You may already have insurance professionals with whom you work. If not, we can recommend a list of the professionals that we have worked with. If desired, one of the names that will be included in this list is Sandra Shapiro.

If you have any questions concerning the above information, please call us. We request at this time that you acknowledge receiving this disclosure by signing below and returning it with your engagement letter to our office in the envelope provided.

Respectfully,

Kenneth B. Shapiro, CFP®, CPA/PFS