

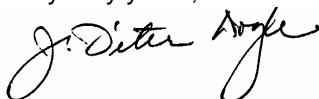
DOYLE FINANCIAL, LTD.

J. Peter Doyle, CPA/PFS, CFP®
1040 Victoria Drive
Fox River Grove, Illinois 60021
www.DoyleFinancial.com
(847) 516-3561
pete@DoyleFinancial.com

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We believe that our best new clients come as a direct referral from satisfied clients like you. At the bottom of this letter is a "Free Initial Consultation" Certificate for you to pass on to a friend or acquaintance that you feel may benefit from our services. Should they decide to engage our firm for tax return preparation or any other financial service, we will reduce either your next year's tax return preparation fee or other financial engagement fee by 10% as our way of saying "Thank You."

Very truly yours,



J. Peter Doyle
President

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