

To whom it may concern,

I recently had a fantastic experience working with Miguel Cardenas of Schooley Mitchell. We engaged Miguel to audit our existing phone and internet system expenses. We are always looking for ways to keep up with the rising costs of operating, and Schooley Mitchell's proposition seemed like a fantastic opportunity.

Desmarais Financial Services delivers personalized and proactive financial and insurance planning that goes beyond numbers. We help people navigate their options to maximize the benefits of a sustainable financial plan.

Miguel's team analyzed our existing phone/internet system and invoices to determine if savings could be found. I was incredibly happy with how easy Schooley Mitchell's process was for us. All that was required was a quick conversation about our set up, access to our invoices and contracts, and then Schooley Mitchell did all the work from there.

I was thrilled when Miguel came back to me and presented the report showing that Schooley Mitchell was able to identify a 45% cost reduction, topped with improved and modernized services. These savings will be better spent on the efforts that matter most.

One huge advantage of the entire process was not having to switch vendors. Although the Schooley Mitchell team provided us with alternatives with equal or slightly more savings, the choice was ours to make.

Overall, my experience with Schooley Mitchell and Miguel Cardenas was great, and I highly recommend any business or organization take advantage of their expertise. Miguel is professional and passionate about the work he does!

Respectfully,



Rachel Desmarais,

CFP, EPC, CHS, CLU, CEA, Financial Planner

President

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