



To whom it may concern:

I am happy to write this letter in recommendation of Rachel Desmarais, the owner and financial planner at Desmarais Financial Services Inc. If you are in need of a skilled financial planner to help you understand your money and strategize for the future, I highly suggest you contact Rachel.

Serving Central Ontario, Rachel Desmarais and her team offer decades of experience in financial planning, insurance, and investments. Whatever your life goal, whether it is buying a house or saving for a child's education, Rachel and the team at Desmarais Financial Services Inc have your back. Likewise, the team has experience working with many of Canada's major insurance and financial institutions.

One of the many things that makes Rachel so valuable to her clients is her natural gift for putting people at ease. Finances can be stressful, and Rachel's ability to ease her clients' stress and uncertainty, and turn it into a practical plan, is invaluable. She deeply cares about all her clients which truly sets her apart.

Everyone could benefit from the wisdom of a financial planner, and Rachel Desmarais has the expertise and professionalism to help you realize your goals.

Sincerely yours,

Miguel Cardenas

Optimization Specialist

Schooley Mitchell