

ASSOCIATES IN UROLOGY OF CENTRAL FLORIDA
RAVI JAHAGIRDAR, M.D., P.A.

Vivos Professional Center

101 Eighth Street
Lake Mary, FL 32746
(407) 330-1100
Fax (407) 321-8820

Florida Medical Plaza

2501 N. Orange Ave. #501
Orlando, FL 32804
(407) 896-4717
Fax (407) 896-0581

June 16, 2023

Dear Friends and Colleagues,

It is a pleasure to write about Pradeep Niphadkar, PhD and his son, Yash Niphadkar, CFP who have been providing my wife and I with Wealth Management services for the past 25 years. They manage our portfolio at **Fidelity Investments** as Investment Advisors through their firm **Excel Capital Management Corp.**

With their disciplined conservative investment style, Pradeep and Yash have preserved our capital, which was our main directive, whilst we were building up our portfolio. Even with a conservative approach, they have managed to achieve substantial growth. They have a unique Income Generating Strategy through the sale of covered call options has helped enhance gains in the fluctuating stock markets. Even in the worst years in the market, they have managed to preserve our capital by minimizing losses. Subsequently, the portfolio has recovered rapidly, only to move forward again. In the past 14 years, they have managed to grow our assets more than threefold.

Yash and Pradeep both strive for excellence, are very pleasant and easily accessible even on weekends. As a team they have brought a wealth of expertise and experience to their clients. Their integrity has never been in question over more than 25 years.

I strongly recommend Yash and Pradeep and their firm Excel Capital Management Corp. to anyone for their wealth management needs.

Sincerely,



Ravi Jahagirdar, MD
AAPI Past President 2014-2015