

# CARDIOVASCULAR MEDICINE ASSOCIATES, INC.

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**Nuclear Cardiology**  
Accredited Nuclear  
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**ICAEL**  
International Cardiology Accreditation and Education Laboratory

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To Whomever It May Concern:

We are very pleased to recommend the excellent services of Pradeep Niphadkar, PhD, and his investment firm, Excel Capital Management Corp. He has worked closely with us for the past twenty-five years managing our portfolios at Fidelity Investments, producing superior results.

Pradeep is a very personable individual, always available, and easy to communicate with. He and his son Yash have formed a formidable team focused on prioritizing clients' needs and goals, and individualizing portfolios based on those goals. Our interactions with them have always been positive, and we have always felt that our financial plans and objectives were both heard and honored.

We have no hesitation in recommending Pradeep, Yash, and their firm Excel Capital Management Corporation to anyone interested in obtaining sound professional investment advice, and experiencing the satisfaction of possessing a well-run and profitable personalized portfolio.

Sincerely,

Sabino D. Velloze, MD

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