



RELIANCE  
GLOBAL GROUP INC

May 22, 2020

To whom it may concern:

I am the CEO and Chairman of Reliance Global Group, Inc. ("RELI"). I have known John Lowy for approximately three years; and in that period of time, John, individually and as the owner of his law firm John B. Lowy, P.C., was instrumental in guiding RELI through the transaction by which RELI became a publicly-held corporation. Since then, he has continued to work with RELI management as an attorney and strategic adviser.

John is diligent, hard-working and trustworthy. Therefore, I am very pleased to provide a reference for John and his law firm John B. Lowy PC

Sincerely,

Ezra Beyman, CEO and Chairman  
Reliance Global Group, Inc.