



Cresap Orthotics & Prosthetics, Inc.

August 28, 2026

To My Colleagues,

When I first met Todd, I was around 32 years old. At the time, I couldn't have predicted what the future held but I knew two things with absolute certainty: I wanted to protect my family, and I wanted to safeguard the practice and legacy I was working so hard to build. Thankfully, Todd had the foresight and expertise to design a comprehensive protection plan of life and disability insurance tailored specifically to my situation. On top of that, he introduced me to long term investments that will pay out tax-free in retirement.

That was 26 years ago. Today, I am sitting at home reflecting on that decision to take Todd's advice, as I go through treatment for non-Hodgkin's Lymphoma, a battle I've been fighting for the past 18 months. *(It is the same aggressive form of lymphoma that took the lives of Jackie Onassis and Paul Allen.)*

While this diagnosis has kept me away from work for the last year and a half, the coverage Todd put in place years ago has made all the difference:

*** Personal Income Protection:** I have maintained a steady income, allowing my family and me to preserve a comfortable quality of life during a very difficult period.

*** Business Overhead Expense Coverage:** At my practice, the policy has kept the lights on and the bills paid, keeping the business viable despite a significant drop in overall productivity.

In our field - especially for small or independent practices - the unexpected absence of a single practitioner creates massive strain. Without the proper safeguards, it can easily derail decades of hard work.

The policies Todd designed for me have been a total game changer, the disability insurance that's been paying the bills, and the priceless peace-of-mind, that my wife Tina will be protected with absolute certainty with life insurance in the worst-case scenario. My policies have provided financial stability when my business and family needed it most, giving me the freedom to focus entirely on my health and treatment.

I cannot recommend Todd highly enough. If you are a practice owner or practitioner in orthotics and prosthetics, I strongly encourage you to evaluate your coverage with him. Taking the step to protect your income and practice today could be the single best decision you ever make.

Sincerely,


Sean D. Cresap, CPO
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