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Russ and Kevin:

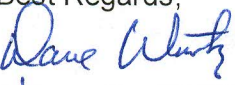

Teresa and I want to thank both of you for the assistance of our family's financial strategy. For many years, we felt we were doing an 'OK' job of our financial picture as we have limited our debt, while trying to build for our retirement future. However, we also felt that we were not completely in control of our plan.

Both of you have taught us to look at our financial picture differently than the traditional model approach. This solid strategy will help us to **Protect** our family, **Save** additional money, and provide **Growth** for our future. You have given us confidence in this plan and we look forward to implementing this now and in the future. Making our money work for us rather than the other way around is very exciting!

We want to thank both of you for your time and patience as we went through the evaluation of this wealth maximization strategy. We took a long time to commit, but never felt pressured by either of you. In fact, the more we discussed the different options, the more we learned. You were very flexible and creative in finding ways to implement this plan so we could begin this financial strategy without additional costs.

Once again, thank you, and we look forward to our continued relationship as we implement the plan!

Best Regards,

Dave and Teresa Wurtz