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Friday, Jan. 22, 2010

Dear Value Client,

We are very excited to announce a change we have made in the operation of our financial services business. We chose to affiliate with Securities America, one of the nation's largest and most successful independent broker/dealers, and part of the fortune-300 company Ameriprise. As you know, a broker/dealer is a firm that assists financial professionals like me in offering industry-leading insurance and investment products, and it is a key partner in our ability to serve valued clients like you.

We carefully assessed the business decision to change broker/dealers, and thoroughly evaluated the firms that would best support us as we work with you to meet your financial needs. We focused on leading-edge technology and product solutions that would most benefit our clientele. This new business relationship will allow us to bring additional services and opportunities to you and will not affect the services we have offered you over the years. In fact, you will see vastly expanded product offerings and services including a new informative website from our firm and educational newsletters. Plus, the same friendly, professional service you have enjoyed with us over the years will only be enhanced by Securities America's history and culture of extraordinary service and support.

We value your trust and very much appreciate the confidence you place in us. We enjoy working for you and look forward to continuing to assist you in achieving your financial objectives. Please contact us at your convenience to set up a time when we can sit down to review your current portfolio and investment strategies. Call me at <<Denise or Jim phone number>> or send an email to <<Denise or Jim email address>>.

Sincerely,

<<Advisor's Name>>

<<Advisor's Title>>