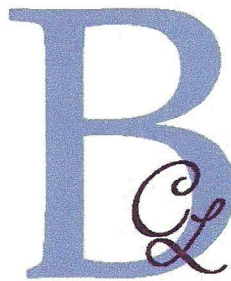


CHRISTOPHER & LINDSAY BAYER

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MOLINE, ILLINOIS 61265

Triad Wealth Systems  
Attn: Russ McMillan  
12444 Powerscourt Drive, Suite 190  
St. Louis, Missouri 63131

August 17, 2011

Dear Russ,

We are incredibly grateful for the time and energy you have put into helping us establish a clear path to reach our financial goals. You (and the rest of your team) have been nothing but helpful, respectful, courteous and patient in helping the two of us create a realistic direction for our future.

As we've expressed to you before, no other financial advisors have been willing to utilize a comprehensive or individualized approach to assist us. Although we are relatively young and (so far) without children, we have a deep desire to learn and employ strategies that will allow us to achieve financial security and support our family. Russ - thank you for your willingness to see our age and situation as a benefit to this process when few other advisors have.

Our conference calls and meetings with you have been extremely helpful in opening our eyes to possibilities that had never been brought to our attention before. Further, we greatly appreciate your willingness to provide additional resources that will expand our knowledge of current practices within the financial world. Thank you for going above and beyond for us; we are extremely excited to continue down the path we've laid out together.

In Appreciation,

Christopher and Lindsay Bayer