

January 20, 2010

Mr. Russ McMillan
TRIAD Wealth Systems
600 Emerson Road, Suite 110
St. Louis, MO 63141

Russ:

With all of the crazy things happening in our country today Amy and I can't begin to tell you how great we feel about the financial position you have helped us to be in.

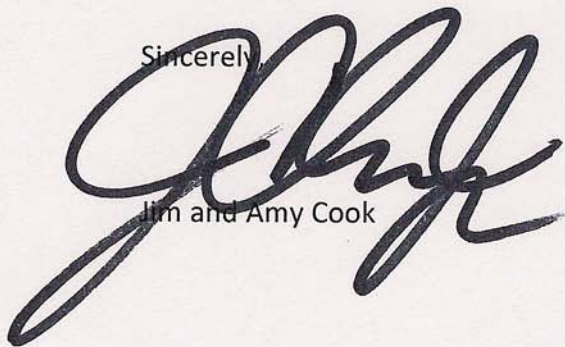
Over the years you have taught us that to maximize our financial potential requires that we remove as many 'leaks' from our financial system as possible, and with your help we've managed to do that. Amy and I continue to be amazed at how many of our friends and family follow strategies that aren't designed to maximize their money supply nor their benefits. As a result, we have seen many of them undergo true hardship because they weren't following true economic principles that you've taught us to follow.

After many meetings and conversations with you we now appreciate why it is so important to focus on creating proper *structure* in our financial plan than picking the best products. By using your wealth maximization strategies Amy and I know that we will be able to not only enjoy all of our wealth, we also will be able to pass all of our wealth on to our kids as well. And that is a great feeling to have.

Thanks again. Feel free to share our thoughts and feelings with others.

Sincerely,

Jim and Amy Cook

A large, stylized handwritten signature in black ink, appearing to be 'Jim and Amy Cook', written over the printed name.