

One of the most rewarding aspects of being your financial advisor is helping you reach your financial objectives. We take great pride in delivering great service and advice that is suited to your personal needs. If at any time you have suggestions for improvement, please let us know.

Over the years many of our clients have asked us to speak with one of their friends or colleagues concerning our Proprietary Asset Management Program. We consider this an honor and a privilege and have been happy to accommodate their wishes.

For your future reference, we want you to be aware of the standards by which we comply with such requests.

First, confidentiality is the cornerstone of our business. Each of our client relationships is distinctly separate and totally private.



Second, this is a people business; thoughtful and courteous service is expected. Our pledge is to strive to exceed expectations.

Finally, we will never give financial advice to a client without thoroughly understanding his or her needs.

Our purpose in writing this letter is to let you know that if and when you would like us to speak with a friend, relative or associate, you will feel comfortable with our professional standards. Referrals from clients are one of the best compliments a financial advisor can receive.

Thank you for being such a great client. It is a pleasure doing business with you. Any business, of course, must grow, and there is no better way than for satisfied clients to introduce us to people they know.

*These are the views of James Steen. No independent analysis has been performed and the material should not be construed as investment advice. Investment decisions should not be based on this material since the information contained here is a singular update, and prudent investment decisions require the analysis of a much broader collection of facts and context. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy.*

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