

Russ,

I wanted to take a minute to send you a thanks for all that you have done for Nikki and myself in the recent months. When Nikki and I decided to start getting serious about our financial future, we never really imagined the things that would be shown to us by you.

From the first few meetings with you it was very clear that Nikki and I did not have a very strong handle on our financial future and there was very much that we needed to learn and do. It started with first protecting our family from any hardship that could be avoided. Simple things like having the best car insurance policy, wills and trust, and identity theft to name a few. It was the little things like that which led us to believe that you were truly in this to help *US*, not yourself. It is comforting to know that there are advisors like yourself out there that we can instill our trust in with our financial future.

As we continue to progress with you and our finances, it is exciting how you deliver your message and advice. I never thought that we would be thinking this far 'outside the box'. However, as you learn and digest your teachings, it is quickly becoming more of a common thought process. Now that we are implementing your teachings, we are starting to see the big picture of how this all works.

Again, we just wanted to send you this note to show how much we appreciate everything you have done for us and most importantly, what you have TAUGHT us. We truly are starting to see how this is going to impact not only our lives, but our children's lives as well.

Thank you and look forward to seeing you soon!

Cory and Nikki Chappell

The image shows two handwritten signatures in blue ink. The top signature is for Cory Chappell, and the bottom signature is for Nikki Chappell. Both signatures are written in a cursive, flowing style.