

Mr. Russ McMillan
President
Triad Wealth Systems
600 Emerson Road
Saint Louis, MO 63141

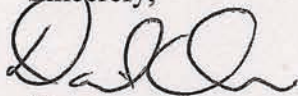
Dear Russ:

We would like to express our sincere thank you for spending some of your valuable time working for us on the LEAP financial methodology. We are excited by the potential for securing our family's financial future, and feel blessed to have been able to learn from you that it is really possible to maximize wealth and minimize risk at the same time. It has been especially eye-opening to hear from you how we could use many financial tools more efficiently than we have been doing for so many years. Until now, we had always followed the "conventional wisdom" of saving as much as possible, investing in retirement plans, and deferring taxes, but lately it has become painfully clear that you can't rely solely on a 401(k) plan. To think that we could have started on the LEAP program five or ten years ago, we could have been much farther down the road towards retirement.

One area that we had sorely neglected was in the protection of our family's assets. Nobody enjoys planning for the end of their life, especially when they are young. Thank you for helping us to recognize that insurance, wills, and trusts are not just necessary evils. Now that we are getting the foundation of our financial plan in place, we are looking forward to continuing in the LEAP system, with your guidance, of course.

Because of your work for us, we feel much better about our financial future. Feel free to share our story with others. Some of them may even turn out to be family or friends. Thank you!

Sincerely,



David and Donna Chiu