

### ***A Final Note on "A Night with The Financial Consulate"***

First, I need to say that the Client Event exceeded every possible expectation I had for the evening. There was a genuine desire of the clients to know the people of the Consulate better and for us to be made known to you. The night was fun, warm and thought provoking all at the same time. We have a recording of the presentation as well as the PowerPoint slides for those who desire to listen. You can download both from our website or call DeAnna and she will see to it that you get a CD of the discussion.

On a final note, the question was raised "So Drew, when are you planning to retire?" I promised to answer the question, but got sidetracked that night and never did. So the answer is at age 85. I just turned 50 on July 31st, 2007 so expect to attend my retirement party on July 31st, 2042. In essence I have more years of work ahead of me than the 27 years I have already been working.

Since I love what I do, I never actually work. Everyday's intensity and responsibility is invigorating and gives purpose to my life. I believe wholeheartedly my destiny is to be a financial advisor that helps the industry emerge as a true profession and not just a sales force. The sales force mentality has all the wrong motivations and focus for the true needs of individuals in the 21st century.

When my father-in-law retired, he had a pension from GM and Social Security to live on for life. Most people today no longer have a pension and while Social Security is going to be here in the future, we are not sure what it is going to look like. Therefore the most likely retiree is going to be dependant on their own accumulation of assets during their working years and distribution of those assets during their retirement years. This is going to require a much more thorough and detailed planning process to help the client find true peace and joy in those golden years. Income and estate tax laws are far more complicated for the retiree of the future. Risk Management of investments and Risk Management of insurance are no longer taken care of by a company, but instead must be attended to person by person. Developing and monitoring a lifetime distribution plan is also critical in today's self-funded retirement planning world. This, unfortunately, opens a window for sales people to sell insurance and investment products to the unsuspecting senior. This is why there is a need for an objective advocate to filter through the marketing onslaught and find the best for each person's situation.

The world of personal finances is very different today from the world of our parents. This is why we believe the future of our industry will be financial services companies that are Independent, Fee Only, Educated, Credentialed professionals working as Fiduciaries.

So I will be here many more years as the profession fully emerges and in the interim I get the bonus of working everyday with a tremendously talented pool of people and successful people like you looking to use their finances wisely to enhance the true power of life, Relationships.