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To: Clients of Wealth Management

We wish to inform you of several issues affecting the accounts being serviced by Wealth Management.

I. Managed Account Clients:

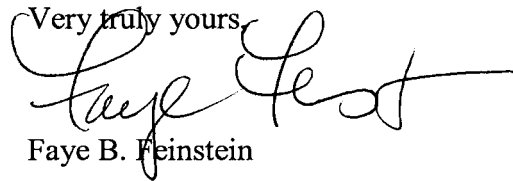
It has come to our attention that John Wypiszinski is not state-licensed as an investment adviser representative. Licensing is required by the State of Wisconsin for anyone located within Wisconsin who gives advice on behalf of a federally-registered adviser, such as Wealth Management. We have been told that Mr. Wypiszinski is in the process of applying for his license. However, Wealth Management will no longer be making any investment decisions or trades on your behalf.

You may deal with Schwab, your account custodian, directly by calling 1-800-515-2157, or you may move to another advisory firm. The investment decisions that were previously made, based upon the investment objectives you provided to Wealth Management, and the model structures for your portfolios, will remain in place until you provide other investment direction to Schwab. Your accounts are not under the control of the receivership, and your investments cannot be touched or liquidated by the Receiver.

II. Reports and Billings:

Given the limited staffing and other resources at Wealth Management, the firm will no longer be providing its own quarterly account reports to clients. Managed accounts custodied at Schwab will continue to receive transaction and quarterly account reports from Schwab. Managed accounts will not be billed for any management service for this, or any subsequent calendar quarter.

In an effort to conserve costs, the Receiver will not be providing any position reports or fund status reports other than the reports which will be filed with the Court, and any other periodic updates posted to Wealth Management's website.

Very truly yours,

Faye B. Feinstein