Dear Friends and Valued Clients,

We have big news for our practice and our clients!

We are very excited to announce that we have made the decision to merge our investment advisory practice with Atlanta Financial Associates (AFA).

AFA is an independent Registered Investment Advisor (RIA) firm, based along the northern perimeter of the City of Atlanta, that has been serving individuals and business owners for twenty-six years. We have known principals Julie Andrews, Cathy Miller and Rick Henderson for several years through our mutual association with Commonwealth Financial Network and enjoy a similar approach towards operations and customer satisfaction.

How does this merger impact you, our client?

The immediate impact for our clients is simply the need to sign new account paperwork, as investment assets will now be custodied with Charles Schwab instead of National Financial Services. Aside from this paperwork change, Chris and Janis will continue to serve as your primary adviser.

The official day of our transition will be October 24. Once you have executed the new account paperwork, your new account will be established, and your assets will transfer intact to Charles Schwab. We will be in touch as your assets transfer so you know that the process went smoothly.

There is no cost to you for the transfer and there will be no tax impact. You will receive a statement from Commonwealth in October, showing your assets going out, and a statement from Charles Schwab, too, showing the assets transferring in.

Here's some good news: the fees you pay for services will remain the same or, in some cases, may be reduced, and your trading costs will go down. Existing links to bank accounts will be re-established with Schwab meaning automatic distributions and contributions should continue unaffected.

The portal you use to view your assets via the internet will be upgraded to a more powerful and flexible system. Look for more information about this once your assets have moved to Schwab.

Also, many of you have asked whether we will continue to be your tax planner and preparer? Yes, the tax process will remain very similar to prior years. We see tax planning as an integral part of your overall financial plan.

What differences should you expect from us in the short term?

As part of the merger, Chris will be permanently moving his office to Atlanta while Janis will work remotely, dividing her time between Atlanta, Eufaula and Santa Rosa Beach.

The Eufaula office will be available on a by-appointment only basis as we do not intend to continue to maintain a full-time staff in Alabama. We will have a support staff and a new assistant in Atlanta, all of whom we will introduce you to in the coming months.

We will be just as accessible as we have always been, the office number in Eufaula will be maintained for the next several months and our mobile phones are the same. We will have new email addresses, jbiggers@atlantafinancial.com and cblackmon@atlantafinancial.com so please use those going forward. (We expect that transition to be smooth as we will receive emails to our previous email and respond from our new email addresses.)

What differences might you expect in the long-term?

As you might expect, this merger is part of Janis's long-term path to Janis's retirement. While she fully intends to work a few more years, she would like to spend more time traveling and at the beach. But as most of you have her cell phone number, she'll remain just a call away to address your concerns.

Already we have contacted many of you via phone but wanted to document the details of our conversation with this email and letter. If at any time during or after the transition you have any questions, please do not hesitate to pick up the phone and call.

Sincerely,

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P.S. If you want to take a sneak peek at the firm we're becoming a part of, please visit www.atlantafinancial.com.