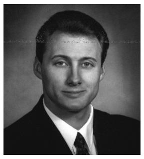
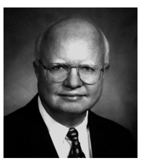
Education, Experience and Professional Credentials



Troy A. Dyer

Former Senior Manager, Harris Bank and Trust Company, Chicago, IL
Former Strategic Alliance Manager, Bank of Montreal, Toronto, Canada
Former Brokerage Representative, *NASD* and *SEC*, Washington DC
Consultant to Mortgage and Insurance *NMOs* and *L&H* brokerage firms
Past Principal Member, *First Financial Resources, LLC* Harrisburg, PA
Co-Founder, *Wealth Preservation Institute, LLC*, Beverly Hills, CA
President and CEO, *Dyer Financial, Inc.*, *DyerData*, Lake Geneva, WI
Managing Member, *Advanced Wealth Advisors, LLC*, Lake Forest, IL
University of Southern California, Cinema-Television, Los Angeles, CA
University of Wisconsin Madison, Communications/English, Madison, WI
Approved Member, of the National Ethics Bureau (NEB), San Diego, CA

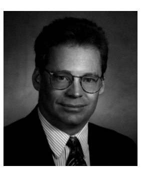
Troy A. Dyer Specializes In: COLI & BOLI, Executive Benefits, Business Succession Plans, Buy-Sell Plans, Capital Gain Avoidance Plans, Deferred Compensation Plans, Fixed-Rate Investment Plans, Personal Pension Plans, S&P 500 Indexed Plans, Supplemental Security Plans, Severance Benefits, Tax-Deferred Indexed Products and CAIC Design and Risk Management.



David Magee, JD
of counsel

Attorney / Principal, *Estate Planning Legal Services, Ltd.*, Oak Brook, IL
Member, *National Network of Estate Planning Attorneys*, Denver, CO
Member, *The Illinois Estate Planning Forum*, Springfield, IL
Lecturer, *Marquette University*, *School of Business*, Milwaukee, WI
Juris Doctorate, *College of Law*, University of Arizona, Tucson, AZ
MBA, *Kellogg School of Management*, Northwestern, Evanston, IL
BA, *Political Science*, Valparaiso University, Valparaiso, IN

David Magee Specializes In: Living Trusts, Family Limited Partnerships, Limited Liability Companies, Income Enhancement Trusts, Irrevocable Life Insurance Trusts, Grantor Retained Income Trusts, Grantor Retained Annuity Trusts, Charitable Lead Trusts, Charitable Income Trusts and Qualified Charitable Remainder Uni-Trusts with Net Make Up Provision.



Kirk Hackbarth, CPA
of counsel

Certified Public Accountant, *American Institute of CPAs*, Washington DC
Certified Financial Planner, *College for Financial Planning*, Denver CO
Executive Director, *Wealth Preservation Institute, LLC*, Lake Geneva, WI
Member, *Wisconsin Certified Public Accountants*, Brookfield, WI
Member, *International Association of Financial Planners*, Atlanta, GA
Former Investment Broker, NASD / SEC Series 7, Washington DC
MS, *Accounting, University of Wisconsin Whitewater*, Whitewater WI

Kirk Hackbarth Specializes In: Personal Tax Reduction Analysis, Qualified Retirement Plan Distribution Analysis, Business Valuation, Corporate Tax Analysis, Estate Plan Analysis, Investment Analysis, Annuity Policy Audits, Disability Plan Analysis, Group Health Analysis and Life Insurance Audits.

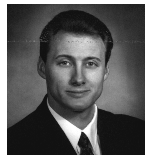
Edie R. Hanzel

Edie Hanzel has been involved in the financial services industry for over twenty years. She began her career in the brokerage department at Principal Financial, and then became the Department Manager of Policyholder Service at the Group Administration Agency in Chicago. Edie has been with First Financial Resources for ten years, and her primary role is New Business Processing and Client Services. Edie is the manager of the Lake Forest, Illinois, offices.

Tiffany D. Grosspietsch

Tiffany Grosspietsch is a graduate of the University of Wisconsin at Madison, her Bachelor's degree is in English with a minor in Business. She manages the bookkeeping department. She is also our liaison with consulting CPA and Law Firms.

Speaking Reference



Troy A. Dyer

This is a partial list of organizations, institutions and associations.

BUSINESS ORGANIZATIONS

National Automobile Dealers Association

Top 10 Group (luxury car sales)

National Association of Metal Heat Treating

Regional and National Meetings

Young Presidents Organization

egional and National Affiliations

CHARITABLE INSTITUTIONS

American Red Cross

Regional (Chicago, Palm Springs, Boca, etc.)

The United Way

Regional (New York, San Francisco, Los Angeles)

PROFESSIONAL PEER GROUPS

The Million Dollar Round Table

Top of the Table (main platform)

The International Forum

Top Financial Planning Professionals Worldwide

Advanced Association of Life Underwriters

Washington D.C. watch group for the U.S. Insurance Industry