



To: All clients

From: Jack, Mike and Kayla

July newsletter

Well we hope we can all survive this summer heat wave. As veterans of Oklahoma summers we all knew what to expect, we were just hoping to prolong the spring-like weather longer. Come join us for a cold bottle of water and air conditioning at our new offices at 130 D. St. NW. We have two state-of-the-art conference rooms our clients are free to schedule for meetings with accountants, attorneys or other professionals.

We wanted to highlight the services we provide in our office as well and the benefits of associating with Charles Schwab, the world's largest custodian of assets for registered investment advisors.

- Mike and I have more than 50 years experience in dealing with financial planning issues investments, retirement, business and family succession, income and estate matters as well as life insurance are all planning topics we have dealt with for years. In addition, we have consultants who are experts in the complex worlds of Social Security and Medicare. We provide our services, and those of our consultants, to our clients at no additional charge – our goal is to build long-term relationships.
- Charles Schwab continually enhances the investor experience with new technology allowing us to open and manage accounts more efficiently; thus, providing clients immediate web-based access to their account through their smart phone App. Enrolling in eDelivery for delivery of monthly reports gets our clients the lowest transaction fee in the industry \$4.95 for equities and zero for mutual funds in the Schwab One portfolios.
- Schwab is already ahead of the curve implementing new SEC regulations relating to transfers from investor accounts. Widespread fraud has caused the SEC to draft new regulations requiring more documentation to support distributions from an investor's account. While this may require more paperwork on our part, and clients' signatures on new documents, it is a means Schwab is taking to prevent fraudulent distributions and assure the integrity of client account activity. You will be hearing much more about this in the near future as we implement the necessary changes.

Please feel free to contact us if you have any questions of concerns we can assist you to resolve.

Jack, Mike and Kayla