



Dear Reader,

From February 28th through March 7th, I will be participating in the 2009 Raymond James Financial Services National Conference for Professional Development. I will be attending sessions on retirement planning strategies, alternative investments, wealth management, performance reporting, asset allocation concepts, and focus on the global financial and economic outlooks.

The financial marketplace grows more complex every day so it is important for me to keep up with the changes. I believe that continuing education provides an opportunity for me to gain valuable information that I can put to work for you to help you reach your financial goals. When I return from the conference, I will be armed with valuable tools to help you with your financial growth. I am looking forward to sharing what I learn with you when I return.

While I am away, I will be checking in frequently and Susan will be here to answer any calls and relay any messages. Also, Whitney will be available to assist you if there is any trading to be done. If you have any questions or concerns to discuss with me before I leave, please feel free to give me a call.

Sincerely,

A handwritten signature in black ink, appearing to read "Scott A. Koehn". The signature is fluid and cursive, with a long horizontal stroke at the end.

Scott A. Koehn
Financial Advisor, RJFS
Registered Principal, RJFS