

Attached is an email from Jeff Dobyms who runs Legacy Investment Services.

Are we in a great business or what!?

- Peter

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**From:** Jeff Dobyms  
**Sent:** Thursday, January 27, 2005 11:07 AM  
**To:** Peter Ferre  
**Subject:** Awesome

Peter,  
I had an inspiring conversation with a client that I wanted to share with you and your group. While reviewing their investment and retirement planning, my client indicated that they started their own business as her husband always wanted to own a scuba shop. I asked her where they got the money for the business, and she said that they have a great income from renewals. I asked her what type of renewals, and she replied "renewals from my husband's career selling supplemental insurance". Her husband worked in your field for approximately 12 years, and retired in 1990. They still have an annual income of approximately \$80,000/year from his career selling supplemental insurance. And, even though he has been retired for more than 14 years, they still have this annual income that enables them to live their dreams. By the way, he retired at age 36!  
Renewals.....what a great way to generate a meaningful income for your entire life!

**Jeffrey T. Dobyms**  
**Certified Financial Planner**  
Southwestern Legacy Investment Services, Inc.