



**JOE CLIENT
123 MAIN STREET
ANYTOWN, TN 12345**

**Your financial advisor:
JOE ADVISOR
1000 WALL STREET
SUITE 100
ANYTOWN, TN 55555
(865) 555 7777**

November 17, 2009

Dear JOE CLIENT:

SSN is the brokerage firm through which your financial advisor, JOE ADVISOR, conducts investment business and through which you maintain one or more accounts. As such, Securities and Exchange Commission (SEC) regulations require us to verify investor account information at least every three years.

Please review the information below to verify that it is accurate and current. **If any of the information is inaccurate or out of date, indicate the changes on the appropriate line below. Please date and initial any changes and return this letter to SSN at P. O. Box 31469, Knoxville, TN 37930-1469.** If you maintain multiple accounts, you will receive multiple letters.

If we do not hear from you within 30 days, we will assume that all of the information below is accurate. If you have any questions, you may reach us at 865-777-4677 Monday through Friday between 8am and 5pm Eastern time.

ACCOUNT TITLE: INDIVIDUAL
Name 1: JOE CLIENT
Name 2:
Name 3:
Address 1: 123 MAIN STREET
Address 2:
City, State, Zip: ANYTOWN TN 12345
Telephone Number: (865) 555 1212
Occupation: SALES REP
Are you employed by a FINRA member firm? NO
Investment Objectives: (1) GROWTH (2) NONE (3) NONE
Annual Income: 50,000
Net Worth Exclusive of Residence: 100,000

Please refer to the following definitions for guidance with regards to your Investment Objectives as stated above:

- **Income:** Seeks cash flow from investments. This objective's risk level correlates directly with the credit quality of the investment products chosen.
- **Income and Growth:** Seeks to combine the income and growth objectives, with income as the primary goal.
- **Growth and Income:** Seeks to combine the growth and income objectives, with growth as the primary goal.
- **Growth:** Seeks capital appreciation in the principal value of investments.
- **Aggressive Growth:** Seeks a higher than average increase in principal value of investments and assumes a higher than average amount of risk.
- **Speculation:** Seeks a significant increase in the principal value of investments and assumes a high amount of risk.