December 7, 2018

RE: Snow Federal Seminars Change of Ownership

I am excited to announce that as of late last month, an agreement has been reached and a sale of Federal Seminars & ChFEBC<sup>SM</sup>, INC. has been completed.

In order to concentrate and spend more time with her family and children, Heather Clark decided to offer me [Selena Maruska] Snow Federal Seminars in a sale that was finalized on November 30, 2018. Beginning immediately, all business will operate under a new entity/company name called Snow Federal Retirement Seminars & ChFEBC<sup>SM</sup>, LLC.

Overall, we wish Heather well on her new chapter in life while we at Snow Federal Retirement Seminars & ChFEBC<sup>SM</sup>, LLC. look forward to continued growth and success in the coming year!

Sincerely,

Selena Maruska

Owner, Snow Federal Retirement Seminars & ChFEBC<sup>SM</sup>, LLC.