



May 12, 2011

Lance Howard, IAR
Howard Financial & Wealth Management, Inc.
5401 Business Park South
#112
Bakersfield, CA 93309

Dear Lance,

Congratulations on your membership to ***Ed Slott's Elite IRA Advisor GroupSM***!

You have successfully met the educational requirements to be a member of this prestigious group. You are to be commended for your dedication to your clients and their families and for your desire to enhance your knowledge of IRA distribution planning.

Your clients and their families will greatly benefit from your commitment to educating yourself and continually building your IRA expertise.

I wish you continued success as a member of ***Ed Slott's Elite IRA Advisor GroupSM***.

Best Regards,


Ed Slott

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