

March 29, 2011

Reference: **FR2011-0209-0192/E**

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**REVIEW LETTER**

1. Personal Financial Planning Guide

Rule: 2210

25 pages

Fee: \$250

Total Fee: \$250

A revision is necessary in order for this brochure to comply with applicable standards.

Regarding the “Investment Planning” discussion, we note that this section must be revised as it omits information about the fees and charges associated with investments. Pursuant to Rule 2210 (d)(1)(A), in order to provide a complete and balanced presentation, this material information should be added.

Reviewed by,

Lynn M. Lawson  
Supervising Analyst

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***NOTE:** This review is limited to the communication that was filed. We assume that the communication does not omit material facts, contain statements that are not factual, or offer opinions that do not have a reasonable basis. This communication may be described as “Reviewed by FINRA” or “FINRA Reviewed”; however, there must be no statement or implication that this communication has been approved by FINRA.*

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