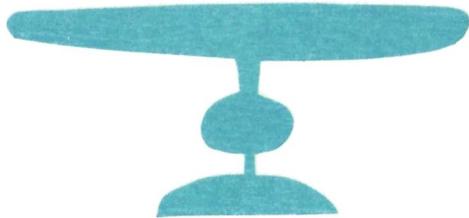


GOOD  
THINGS

COME TO  
THOSE WHO

CAKE.



Happy Birthday  
Joan!

HAVE A  
SWEET  
BIRTHDAY.

Your True Wealth Team  
Lloyd

Amy \*

Ruth