

April 2003

Dear Clients,

John and Avis wrote to you last month to describe the changes RFS is going through to even better meet your needs in the future. I'd like to introduce my role in that process. My full name is Benjamin George Baldwin III – please call me Ben. Today, I'll fill you in on some personal history.

I was born in 1960 in Amsterdam NY to Ben G. Baldwin Jr. (flying for the Navy at the time) and Maureen M. Baldwin. In 1964, after living in Japan for three years, my family moved to Illinois where my youngest brother (the last of four siblings) was born. There, my father joined his father in the insurance business.

After obtaining my bachelors degree from Hobart College in Geneva, NY in 1982 I joined the Navy and became a Naval Flight Officer, flying in Europe and the US for seven years. I returned to the Chicago area in November 1989 and began courting Rosie (now my wife). We married in September of '92 and now have three beautiful (really!) girls, Hannah - 8, Maddie - 6, and Lara - 19 months. We also have a Bernese Mountain Dog named Bandit.

Upon my return to Chicago, I joined my father's company, Baldwin Financial Systems, Inc. and The Equitable, becoming the 3<sup>rd</sup> generation of "Ben Baldwin" in our field. I value my professional heritage greatly and expect to make the knowledge I have gained from it valuable to you. It is not just in long experience that my training was steeped. My father's professional degrees and certifications include CLU, ChFC, CFP, MSM and MSFS. Later he began writing books on insurance and investments; The Complete Book of Insurance, The Life Insurance Investment Advisor, The New Life Insurance Investment Advisor and The Lawyers Guide to Insurance & Annuities. I received my Certified Financial Planner(CFP) designation in 1992 and have completed all but one of the courses required to receive the Chartered Financial Consultant(ChFC) designation. I teach Fundamentals of Insurance and Financial Planning and Retirement Planning and Employee Benefits at DePaul University.

My most important job now is to become acquainted with each of you, to understand your goals and needs and to help you succeed in meeting them. I look forward to this task with great enthusiasm. You will be receiving additional correspondence explaining and facilitating our growth. Please call me anytime about anything. I am here to serve you.

Sincerely,

Benjamin G. Baldwin III, CFP®, ChFC  
President