

April 28, 2009

Phillip Larrea
AXA Advisors
12009 Foundation Place, Suite 300
Gold River, CA 95670

Dear Newly Engaged, or Newlyweds,

As you build a life together, you discover the value of making plans and setting goals. This is especially true when it comes to your financial future. Choosing a wealth preservation plan is one way of keeping uncertainty to a minimum.

I assist individuals in making them aware of the common pitfalls of investing.

For example, many investors I meet will choose a stock recommended by a friend or purchase a mutual fund because it has been selected as a “top pick” by a financial publication. Unfortunately, this approach can lead to a portfolio of unrelated financial products that may not help them reach their goals.

This is just one of many issues I focus on with my clients. As an AXA Advisors financial professional, I work with them to address a broad spectrum of accumulation goals—from funding a major purchase or a child's education to living the retirement lifestyle they envision.

I'd welcome the opportunity to help you develop a financial strategy that incorporates your specific objectives, circumstances, time horizon and risk temperament. Together we can put together a portfolio designed to help you work towards financial success.

Phillip Larrea
AXA Advisors
(916) 294-4440

AXA Advisors does not provide tax or legal advice. Please consult your tax advisors for specific tax advice.

CAT# 139407