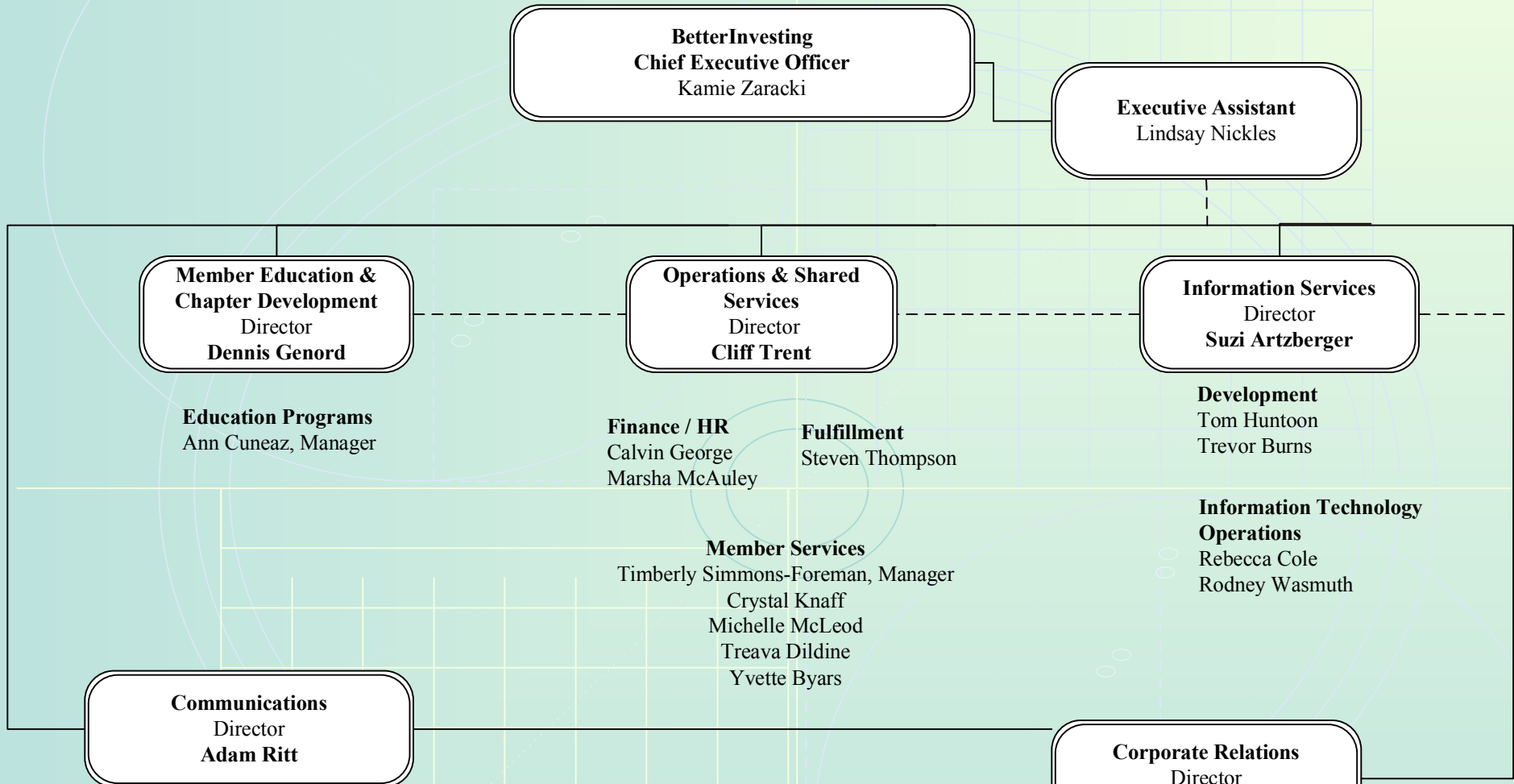


BetterInvesting Home Office Staff



Note: Doug Gerlach, ICLUB President reports to Kamie Zaracki

October 2011

Dmitry Gerasimov and Gordon Cutts, Development Team for ICLUB, report to Suzi Artzberger
 Joe Timmons, Liz Goode, and Sean Pulrang, Club Contact Center for ICLUB, report to Timberly Simmons-Foreman