

BARD FINANCIAL SERVICES, INC.
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Naugatuck, CT 06770

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Dear Bob,

Thank you for the valuable training you provided. As a financial advisor, it is imperative to establish client relationships based upon trust and understanding. In class you provided a process to develop and enhance those relationships.

At Bard Financial Services, we provide a wide array of investment and advisory options. It can be challenging to convey the breadth of our services to a prospect or client. The techniques you taught simplify the process by focusing on the client's needs and expectations. With this knowledge, it is a great deal easier to provide advice on services and products that are tailored to the needs of that individual.

I was hesitant to sign up for the class because of the cost. Your senior consultant, Lisa Gangemi, addressed my concerns and accurately explained the value of the class. The investment has already begun to pay off. The instruction and materials you provided can be applied to all aspects of life.

Thanks for a job well done,



Joseph F. Schreck
Financial Advisor, Bard Financial Services, Inc.
Registered Representative, SagePoint Financial, Inc.