



NEXT
GENERATION
WEALTH MANAGEMENT

NG Wealth Management, Inc. December, 2006

This letter serves as our annual firm update titled, "The State of Next Generation Wealth Management, Inc." As in 2005, we would like to share our accomplishments during these past twelve months as it continues to be an exciting time in our firm's history. Rest assured, each day our commitment to securing your family's future is evident in the experienced, professional, and skilled team we have assembled.

2006 SIGNIFICANT ACCOMPLISHMENTS:

- Next Generation Wealth Management is in the midst of registering with the U.S. Securities and Exchange Commission (SEC), which is mandatory once a certain asset minimum has been reached. We will continue our focus on providing investment advisory services albeit under the supervision of a larger, more stringent regulatory agency.
- Jeffrey W. Kralovec joined the firm as Chief Operating Officer in June 2006. Previously, we worked closely at Strong Private Client Group where we were responsible for managing in excess of \$200 million dollars. He brings extensive operational knowledge to our organization, including: client reporting, portfolio analysis, and technology. Please welcome Jeff to our team.
- We continue to enhance and improve our infrastructure. NG Wealth signed an agreement to implement **Advent** software, allowing for newly customized and detailed monthly client reports (1st quarter 2007). In addition, the firm reached an agreement with **Schwab Institutional** giving us greater access to investment managers, research and adding to our breadth of services. We recognize the importance of re-investing in our business to better serve the needs of you and your families.
- Throughout the year, we were in close contact with many of our investment managers. We believe it is essential to continually develop these existing relationships and to be opportunistic in keeping an open door policy for new investment firms to work with. You can expect several managers will be introduced into our investment strategies in 2007. Stay tuned.
- In 2006, NG Wealth formed several close, working alliances with professionals that are complimentary (and non-affiliated) to our business - accounting & tax preparation, estate planning, and legal - to name a few. Our unique business model allows us to remain independent, focusing on our core expertise of being an investment advisory firm while being able to



provide you with a solution for all of your financial needs. We would be glad to make any introductions, if beneficial to you and your family.

■ Our firm has made a significant commitment to re-invest in the communities where we do business. Specifically, we have created a charitable program that would enhance the productivity of most organizations with their fund-raising activities while offering our professionally managed investment advisory services. Please let us know if you would like further information on this philanthropic offering.

■ NG Wealth embarked upon an internship program with Marquette University. Our first intern is expected to graduate in December and will be working for a financial firm in the Chicago, Illinois area. We are excited to continue working with these young, talented individuals and Marquette University.

■ On a regular basis, we continue to update our website with investment commentary, business articles, press releases, etc. Please visit us at www.ngwealth.com. Your feedback and suggestions are welcome.

■ Lastly, NG Wealth had a terrific year in the growth of our firm. We increased our assets under management by fifty percent and our client satisfaction was excellent. This, or any of the above mentioned accomplishments, would not have been possible without your confidence, referrals, support and trust. We cannot say anything but, "Thank You."

In a world where everything is constantly changing, we would like to reiterate the two constants you can expect from NG Wealth Management, Inc.: our genuine concern to provide each of you with objective investment advice and our commitment to you and your family toward achieving your goals. These are the reasons Dave Braaten, Jeff Kralovec and myself come to the office each and every day.

Sincerely,

David A. Massart
Principal

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