



James M. Jiao, CFM, CIMA
Vice President
Wealth Management Advisor

Global Private Client Group

200 South Biscayne Blvd.
Suite 4500
Miami, FL 33131

Tel. 1- (305) 577-6901
Fax 1- (305) 416 6450
Email jim_jiao@ml.com

Ms. Alina Nuñez
775 NE 97th Street
Miami Shores, FL 33138

February 28, 2003

Dear Alina,

Thanks again for visiting our office twice this month for doing your initial nutrition-based presentation with the lifestyle/iridology follow-up.

My colleagues appreciated the time you took and were mostly able to gain useful inputs regarding the areas you covered. I trust you already received positive feedback and have heard that several have signed up to do individual sessions with you.

Kind regards,

James M. Jiao
Vice President
Resident Manager – Miami Biscayne Offices