



January 15th, 2016

Dear Valued Clients, Esteemed Colleagues and Friends:

It is with great sadness and rejoicing that we announce that our founder, Malcolm Donald Ross, an amazingly indescribable and truly inspirational man, passed away on January 14th, 2016 at 1:40 am surrounded by his loving family. Melanie, Kathy, Shaun and Nicki (surviving wife, daughter, son and daughter in-law respectively) had the opportunity to shower Malcolm with love and embrace him as he walked to the gates of heaven, with their hearts overflowing with joy and fulfillment. His granddaughter Penelope (Penny) exchanged "I love you Gampy" which was acknowledged by Malcolm's puckered up lip kisses and the words "I love you too, sweetie" several hours before his passing.

On the back of Malcolm's business card reads "Abraham Lincoln said "Measure your wealth not by the things that you have, but by the things that you have which money cannot buy"". I am overjoyed to share that Malcolm left this world with innumerable baskets full of the latter. Malcolm also left baskets behind to inspire others to reap what he had sowed. Investaflex vows to continue Malcolm's legacy and will help guide our client families towards achieving true wealth.

With Malcolm having just turned 58 last December, I would like to also share another quote from Abraham Lincoln "In the end, it's not the years in your life that count. It's the life in your years." Having had the opportunity to work alongside Malcolm for 19 out of the 21 years of Investaflex's existence I, (you) and many others can definitely attest to Malcolm's commitment to making every second count and living a very fruitful and joyful life.

Thank you for your overwhelming love, support and prayers over the last five and a half months as Malcolm has battled a stage 4 stomach cancer, from which his father had also left this world. We are comforted by the fact that he has maximized at all levels what he has been sharing all along - the Real Wealth (RW) equation. The attached chapter explains this in detail, but the formula is: $RW = PF \times FH \times FC \times SC$

PF – Personal Fulfillment

FH – Family Harmony

FC – Financial Contentment

SC – Social Contribution

The family is in the process of planning the celebration of Malcolm's life. We will advise of the date and location in the upcoming weeks.

With Abundant Love,
Your Investaflex Financial Group Family