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MEMO

TO: Clients

DATE: February 20, 2019

SUBJECT: Conflicts of Interest

In light of today's management consulting industry news, I want to assure our clients and potential clients, as from day one, we are not an investment company and we do not invest any company funds based on our work with clients. We provide our advice and execution plans for revenue. Our simple business model is best value and we charge for our work. As I always say "if its FREE then who is paying for the cost to provide the service, and what value is it really?"

We take seriously conflict of interests and ask a lot before taking on clients and if a conflict arises later we talk to clients about the conflict. Again, what's best for everyone is the main thought. We need to stay in business and we want clients to succeed. If it is best to go else where, we do what we can ethically.

If another consulting firm or someone else directs you to us, we try to figure out why. IF you are better off in our judgement with another firm, we say so. Otherwise, we use our best ethical judgement based on long term goals, our vision, and what's best for clients both past, present, and future. We are always proud of our unique clients.

Business is about doing what's right, and yes sometimes we give up a chance to make money in investment, but that's outside the scope of our business as a company. Individually we can talk but advice should be paid for and that advice is based on the business not some future prospects of wealth.

We do not do business with everyone or just anyone, our clients are important. We want them to succeed and we share in that success. We focus on clients' needs and that leads us to ignore competitors as we already know what they are doing. Today's news makes it obvious what some think their business model is; we make no ethical statement on that, it's just not us.

Our "bet" is always on solid growth, ethical business practices, and working with clients.

If you have any concerns call us and we will answer. If you want another opinion on a matter, we will try to ethically answer how we would approach the problem.

Other than that let's get ready for Vision 2030 future!

Sincerely,

Christopher Rabzak

BS Aerospace Engineering, MBA, Juris Doctor

President of CRXJEM Consulting LLC

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