Gilmore Group Introduction: Financial Services

Presented to:

Analog Financial Group

March 18, 2025

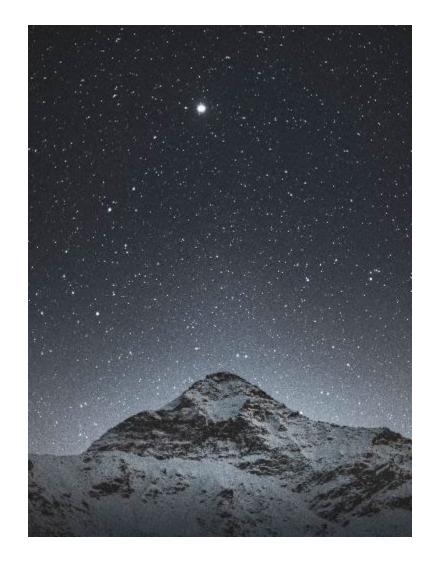
Introduction | Who We Are

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The following document is an overview of Gilmore Group's services, experience, and credentials as it pertains to the Financial Services sector.

We are an award-winning design agency that has focused on delivering true innovation for over 20 years.

Our mission is to provide our clients with world-class branding, designs that deliver a best-in-class experience, and implement cutting-edge technology, creating usersatisfaction & stakeholder value.



Financial Industry | Services



We are a professional services company with unmatched financial services industry experience in Architecture, Brand Development, Industrial Design, Interior Design, Marketing & Graphic Communications, Interactive Digital Content & Technology Integration.



BRAND STRATEGY



CORE IDENTITY



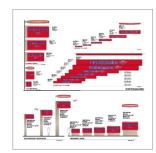
BRANCH DESIGN



MERCHANDISING



MILLWORK



SIGNAGE



ARCHITECTURE



ATMS



DISPLAYS & TECHNOLOGY



Financial Industry | Clients



































Other Industries | Clients











































Examples of Successful Programs





Insignia

Select

Typical Sales & Service

Small Business

Automated

Student (University)

Micro

1.4% median deposit growth relative to Micro-Market during Merger &

Acquisition. \$15,000 USD additional revenue per branch after 1 year.



High-profile coffee
Digital Priority
Automated

Typical Sales & Service

Capital One Financial Gross Profit from start of Corporate and Retail Strategy Program was \$22.03B USD and upon completion benchmarked at \$27.61B USD in 2018. \$5.5 Billion Increase in Gross Profit.

BANK OF AMERICA ***

Insignia

High-profile

Specialized service

(e.g., mortgage)

Typical Sales & Service

Automated (Automated Bank)

Acquisition Strategy resulted in a 60% increase in foot traffic into the branches after
Transformation / Brand became #1 in US Market.



Wealth Management
High-profile

"Neighborhood Store"

Sales-focused

Transaction-focused

95% Retention of Wachovia Deposits after Acquisition of Wachovia and Subsequently a 10% Growth in Share of Wallet (in specific markets) with Integrated Experience Marketing Tactics at the branch.



Wells Fargo

Network-Wide Transformation & In-Store Digital Content















Objective

To integrate the Wachovia and Wells Fargo brands to assure the retention of the Wachovia customer. Subsequently, we were responsible for helping to develop and implement a network-wide retail experience strategy.

Solution

We integrated Wells Fargo's existing brand with Wachovia's and developed branded componentry which achieved a powerful urban and suburban expression. In addition to designing and optimizing their branch network, we also continue to work extensively on an environmental marketing program with multi-media communications. Gilmore Group has worked on over 600 branches and continues to influence their retail channels.



Capital One

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Brand Transformation Designs & ATM System Development













Objective

To strategize and create an entirely new and powerfully differentiated brand. With core identity and marketing materials, digital content and a completely new branch design that exemplifies the next-generation banking experience.

Solution

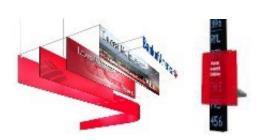
Based on the strategy developed with the bank, we created a sophisticated, professional, and attractive design to drive foot traffic and keep customers in the branch longer. In addition to concept development, we were responsible for the internal and external branding communications of the branch.

Components include the welcome canopy, brand wall, environmental graphics, marketing materials, merchandising, ATM surrounds, and the digital display content. We also developed Standard & Usage Guidelines for the merchandising and ATM family of components.

Bank of America

Network-Wide Total Experience Transformation













Objective

To develop a Bank of America's branded branch experience throughout their network after acquiring Fleet Bank in the New England and Latin America regions. Additionally, Gilmore Group was asked to develop a state-of the art flagship at Bank of America's NY headquarters at One Bryant Park.

Solution

All aspects of the branch were designed with the strategy of creating a frictionless banking experience for customers. Technology, including online stations, interactive in-table displays, and digital merchandising, was utilized to drive engagement. Gilmore Group has worked on over 500 individual branches, including ATM surrounds, exterior signage, merchandising, millwork, and Standards & Guidelines for the entire Kit-of-Parts.

Santander

Network-Wide Experience Transformation















Objective

After acquiring Sovereign Bank, Santander contracted Gilmore Group to help adapt the global brand for the United States and establish a powerful presence in the Northeast.

Solution

After designing a full Kit-of-Parts, we developed a comprehensive set of Brand Standards & Guidelines for the network of roughly 700 branches and 2,100 ATMs. In addition, we designed their high-profile branches and their PAD building architecture. The result was a consistent customer journey that expressed a unified brand across their regional network.

Banorte

Brand and Branch Transformation

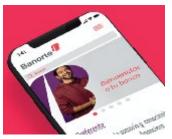






















Objective

To create a differentiated and relevant Financial Brand in the Mexico market. Assure a fresh bold look and feel that will appeal the marketplace.

Solution

Use color and human imagery in a new a different way. Create an engaging modern platform that will bring awareness and build brand attraction to the target segments that will bring the highest return on investment possible.

Charles Schwab

Brand Identity

charles schwab















Objective

To leverage the brand equities and the visual language between the corporate brand and the marketing campaign style as well as creating a link between Schwab Institutional and Schwab Investor Services.

Solution

Build a cohesive visual and verbal brand language across

all aspects of the company to create ONE VOICE. Create differentiation with a sea of sameness in the financial category.

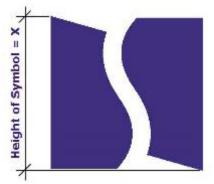
Assure consistency of expression while retaining flexibility to communicate clearly across the various service offerings.

And re-engage with an emotional connection.



Sterling National Bank

Network Wide Experience Transformation













Objective

Sterling National Bank had recently acquired Astoria Bank and wanted to take advantage of the opportunity to enhance their expanded financial center network. They not only wanted a more strongly branded and more consistent network, but they wanted to better compete with their competition in the affluent marketplace with an all new customer experience supported by technology.

Solution

Gilmore Group designed a high-touch, advisory-focused prototype with integrated technology to ensure Sterling National Bank would secure and expand their affluent customer base. A modular, branded kit-of-parts provided options to change their financial centers over time, as space for transactions transitions into space for face-to-face engagement.

M&T Bank

Brand Refresh



Understanding what's important®













Objective

Modernize the brand look and feel to be more up to date in the financial marketplace.

Solution

Reduce the color pallet and use the ampersand to create and binding secondary brand element. Continue to use the symbol as best as we could.

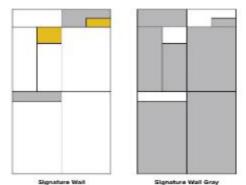
Work includes signage, ATM surrounds, credit cards, along with new imagery and brochure formats.

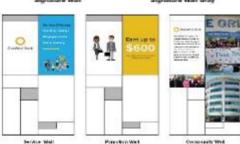
OneWest Bank

Network Wide Experience Transformation











Objective

As an amalgam of banks that were purchased by CIT, OneWest Bank wanted to develop a consistent, strongly branded physical network built for the future. OneWest Bank wanted to optimize footprints, improve operational efficiency, and increase awareness in Southern California. Additionally, they wanted to move from being known as a "rate bank" to a "relationship bank."

Solution

We developed a future-proofed, high-visibility prototype that was designed to provide a comfortable, engaging customer experience. By improving the customer journey and employee choreography, we were able to better support conversations in a smaller, more efficient footprint. Additionally, we developed a modular branded kit-of-parts to provide flexibility as their network continues to evolve.



MB Financial Retail

Network-Wide Branch Transformation















Objective

MB Financial Bank had a clear vision for its brand, but it wasn't optimally expressed in their retail network. MB asked us to design an experience that communicates 'MB Means Business' through their retail interiors.

Solution

Gilmore Group has been responsible for the network-wide branch transformation for MB Financial, that includes all branch design, signage, ATM surrounds, and merchandising. We designed a new look and feel that integrated brand-new components, finishes, and digital displays. This has resulted in a consistent look and a banking experience that resonates with its target market.



Maspeth Federal Savings

Prototype Branch Experience & Brand ReDesign





ABCDEFGHIIKLMNOPORSTUVWXYZ abodefghijklmnopgrstuvwxyz 1234567890

ABCDEFGHUKLMNOPORSTUVWXYZ abcdefghijklmnopgrstuvwxyz. 1234567890

















Objective

To embody the Maspeth Federal Savings brand promise: "we treat you like family" in their Ridgewood, Queens future prototype branch.

Solution

Gilmore Group developed a community-oriented prototype branch to be used throughout the Maspeth Federal Savings network. Our top priority was to mitigate the risk of alienating their longstanding customer base while still pushing the envelope to ensure the bank's future success. The key was how to thoughtfully leverage their strongest asset: presence within the community. We balanced their existing identity elements with modern branch design components, and developed a modernized façade, thereby designing for customer retention while building greater brand awareness and boosting attraction.



Wachovia

Complete Brand Transformation



















Objective

To introduce the Wachovia brand to the United States market, Gilmore Group was contracted to develop core identity and design the branded customer experience throughout the physical branch network level.

Solution

After we developed the Wachovia brand strategy and the core identity we assisted in the rebranding of 2500+ legacy branches, Gilmore Group created their 'Urban Flagship' prototype branch, which was applied to a number of high-profile urban locations. We were also responsible for the architectural design for the suburban prototype, and the design of ATMs, merchandising systems, and network-wide signage. The retail design led in part to Wells Fargo's acquisition of Wachovia and influenced Wells Fargo's decision to refresh its own legacy branches.

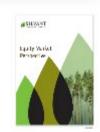
RidgeWorth Investments

Brand Identity



Collective Strength. Individual Insight.













Objective

To develop a strategy for a stable of investment brands that needed a powerful master brand. Create the brand architecture that would allow for one brand image yet still support multiple sub-brands with out losing any equity within those sub-brands.

Solution

Create the master brand architecture with a distinctive color palette and a dynamic diagonal shape that ties the brands together but still allows for each sub-brand to stand on its own.



Wells Fargo

Headquarters Lobby Design, Wayfinding, Graphic Communications







UBS



Corporate Wide – Branding & Signage, Wayfinding, Graphic Communications









Images represent work completed by Gilmore Group principals at previous companies.

Bank of America



Charlotte Campus – Experiential Branding, Digital Signage Integration / Exterior Wayfinding















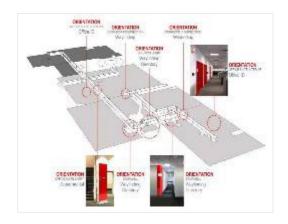
Santander



Corporate Campus - Overall Design, Digital Signage, & Interior Branding & Wayfinding













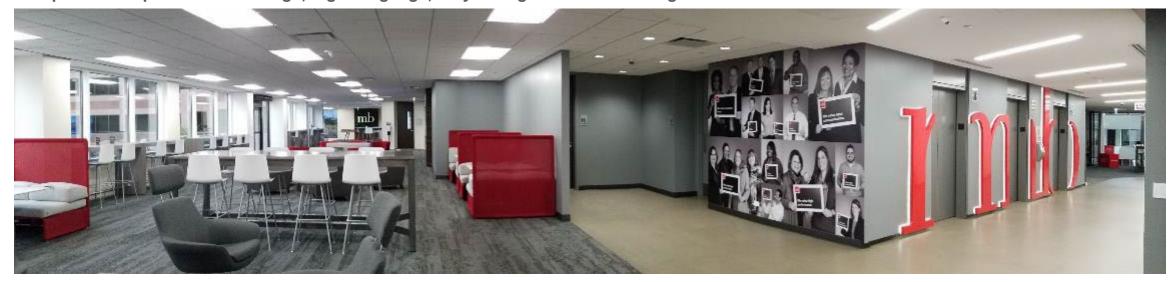


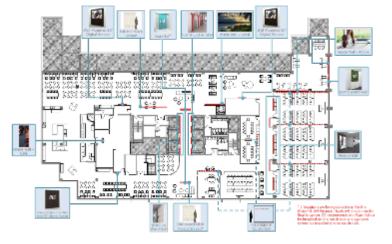


MB Financial



Corporate Campus - Overall Design, Digital Signage, Wayfinding & Interior Branding









ACE Insurance

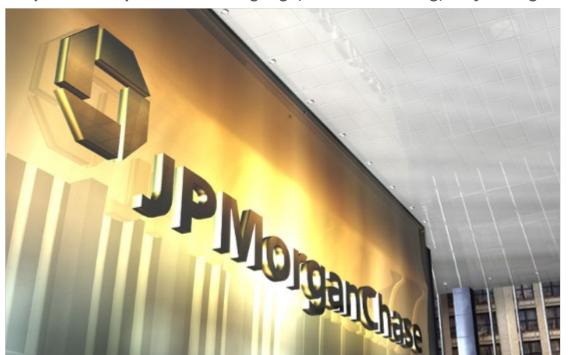
Lobby Design, Wayfinding, Graphic Communications





JP Morgan Chase

Corporate Campus - Exterior Signage, Interior Branding, Wayfinding













Network-Wide Total Branded Experience













Objective

To continue the transition of the brand's value from a mass market offering to a category-of-one sports luxury vehicle and be the most desirable automobile in the world.

Solution

Our team defined and developed the strategy that created brand environments for dealerships, exhibits, marketing and collateral materials that increased its global brand value and created a cohesive branded experience.

Walgreens

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Refresh Total Brand & Retail Experience & Core Identity System













Objective

Walgreens asked for Gilmore Group's help to create a holistic branded experience with the goal of better communicating the Walgreens brand

Solution

We created a new store design, including exterior and interior branding, that was originally intended for the New York market, but was ultimately implemented in 4,000 stores across the country. In addition to the experiential branding of Walgreens' retail spaces, Gilmore Group created an enhance visual and verbal core brand identity system. We created the visual strategy which systematized communications, and a revitalized verbal strategy that spoke to the 'well-life' platform.

Johnson & Johnson

Retail Prototype Experience









Objective

To develop a new branded store prototype for Johnson & Johnson's world headquarters in New Brunswick, NJ.

Solution

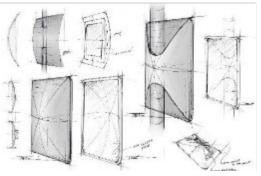
The store we designed included mass retail and beauty areas, featured high-tech interactive product research kiosks, and a special product sampling table with a sink & faucet to facilitate employee interaction and engagement with the brand. The store was meant to showcase the broad offerings of the company, as well as serve as an example to their major retailers (Target, Wal-Mart, etc.) of best practices in product display.

Duke Energy

Smart City Kiosks















Objective

Duke Energy invited Gilmore Group to assist with a "Smart City" program across central and eastern United States that leveraged Duke Energy's existing electric grid and streetlight infrastructure to create more connected communities through a network of digital banners and interactive kiosks.

Solution

We developed a kit-of-parts to ensure the right type of kiosk design (i.e., lamp post-mounted, interactive freestanding, etc.) was implemented for different use cases.

With safety alerts, a dynamic messaging platform, and other integrated technologies, the network was designed to create safer campuses, spur engagement in transit waiting areas, drive local business, and advertise events happening locally.

3com

Corporate Worldwide - Branding, Signage, Digital Wayfinding









T-Mobile



Worldwide - Corporate Branding, Signage, Environmental Communications









Four Seasons

Exterior Signage & Wayfinding



The Dubai Pearl

6

Campus Wide - Branding, Signage, Digital Wayfinding









Dubai Sports City

Campus Wide - Digital Signage System







City of Bahrain



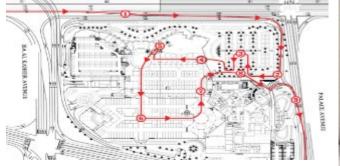
City Wide - Digital Signage System















GilmoreGroup

TO: Adam Pluemer Analog Financial Group INC

FROM: The Gilmore Group LLC 2 Park Avenue 20th Floor New York, NY 10016

Re: Retainer Agreement

Attached please find our Retainer Agreement for your review and execution. If you have no issues or questions, please execute this Agreement by signing and returning via email to: arthur.gilmore@gilmoregroup.com.

Dear Mr. Adam Pluemer:

The following represents an Agreement between Adam Pluemer and Gilmore Group LLC with regard to the two parties entering into a retainer agreement for work related to the development of both branding and retail branch design for a new financial entity currently being referred to as Analog Financial.

As part of the retainer program, we will work on various initiatives for Analog Financial in the Directional Concept Phase:

Phase 0) Directional Concept

Estimates for Phases 1-4 will follow as a separate proposal document.

Phase 1) Schematics & Strategy

Phase 2) Conceptual Design & Branding

Phase 3) Final Design & Construction Documentation

Phase 4) Construction Oversight

Please note that these phases do NOT represent a waterfall process. As an experienced and nimble partner, we will work with Analog Financial to prioritize deliverables—work from different phases will be done simultaneously.

In order to best support Analog Financial in its ground-stage, we are requesting a monthly retainer fee. This will allow us to work flexibly and hopefully ensure Analog Financial's success as an enterprise.

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GilmoreGroup

Phase 0) Directional Concept

The initial primary focus will be to develop directional concepts to assist with costing and the establishment of the strategy for a new financial entity.

Preliminary Branch Network Strategy & Plan

This will show investors, organization, experience and help internally memorialize the business strategy as it relates to development of the retail branch channel.

- Branch Network Map: Rough Geo-Location and Number of Branches as PPT Design
- Planned Footprint Sizes as PPT Design
 - o Large (Flagship) ~4,000 square feet
 - o Mid-Sized ~2,000-2,400 square feet
 - o Micro-Site ~1,200 square feet OR LESS
- Construction Type as PPT Design
 - o Ground up: construction of new branch building on vacant land
 - o Fit out: gut renovation of existing commercial building
 - Fit out ++: gut renovation PLUS storefront design (architectural building façade renovation)

Preliminary Analog Financial Branch Visualizations

This will create emotional impact for investors and build brand awareness & attraction. Gilmore Group will generate a total of 8 interior & exterior render views of 3 different branch concepts.

- Exterior Renderings
 - o Flag Ship Branch (1 View)
 - o Mid-Sized Branch (1 View)
 - o Micro-Site Branch (1 View)
- Interior Renderings
 - o Flag Ship Branch (2 Views)
 - o Mid-Sized Branch (2 Views)
 - o Micro-Site Branch (1 View)

Analog Financial Logo Development

In order to create the requested renderings of branch concept designs, it will be important to apply an Analog Financial Logo. This will create distinction and illustrate advancing developments.

- Analog Financial Logo
 - o Wordmark
 - Symbol
 - o Brandmark (lock up of Wordmark & Symbol)

Please note that we expect the color (HEX code or equivalent) to be shared by Analog Financial with Gilmore Group graphic design team..

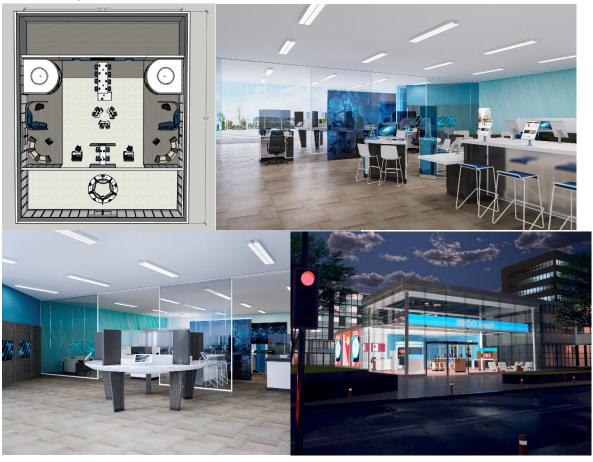
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Preliminary Costing for Branch Design and Build Breakdown

Based off of approval of Schematics & Visualizations we will generate costing for the following Branch Types.

1. Las Vegas, Flagship, Ground Up Construction

- o Building Schematic & Visualizations
- o Branch Interior Schematic & Visualizations



 ${\it Please note, these are preliminary illustrations used to determine the included ROM\ Cost\ estimates.}$

Las Vegas Flagship Branch Cost Table

Deliverable	Responsibility	Cost (USD)
Design Control Package	Agency of Record	\$TBD
Prototypical Design Intent Drawing Package	Agency of Record	\$TBD
Architecture & Engineering	Architect of Record	8% of Construction Costs
Construction	General Contractor	TBD based on final design
	Total Cost:	\$TBD

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2. Las Vegas, Mid-Sized, Fit Out

- o Schematics & Test Fits
- o Architecture & Engineering
- o Construction

Las Vegas, Mid-Sized, Fit Out

Deliverable	Responsibility	Cost (USD)
Schematics & Test Fits	Agency of Record	\$TBD
Architecture & Engineering	Architect of Record	\$TBD
Construction	General Contractor	\$TBD
	Total Cost:	\$TBD

3. Las Vegas; Micro-Site; Fit out ++

- Schematics & Test Fits
- o Architecture & Engineering
- Construction

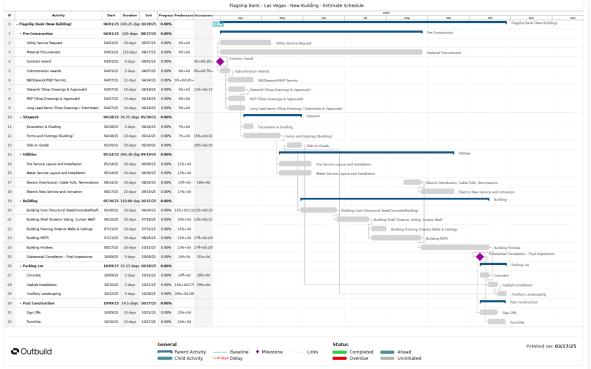
Las Vegas, Micro-site, Fit Out ++

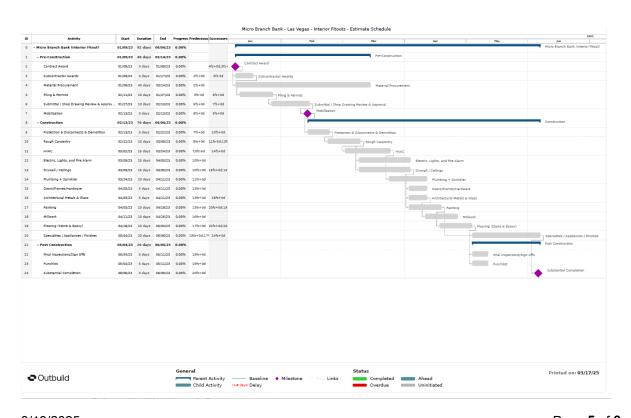
Deliverable	Responsibility	Cost (USD)
Schematics & Test Fits	Agency of Record	\$TBD
Architecture & Engineering	Architect of Record	\$TBD
Construction	General Contractor	\$TBD
	Total Cost:	\$TBD

Please note that Interior Design and Industrial Design one-time costs.

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${\bf Gilmore} Group$

	Original			Gilmore Group	Adiustment
	Flagship	Micro-Branch		Flagship	Micro-Branch
general requirements	\$ 40,000.00	\$ 10,000.00		\$ 5,000.00	\$ 2,000.00
site saftety	NIC	NIC		NIC	NIC
construction fence & barriers	\$ 81,000.00	\$ 3,125.00		\$ 40,000.00	\$ 1,000.00
adjacent property protection	NIC	NIC		NIC	NIC
temporary protection	NA	NA		NA	NA
scaffolding	\$ 20,000.00	\$ 15,000.00		\$ 15,000.00	\$ 2,500.00
survey & audit	\$ 9,000.00	\$ 1,800.00		\$ 5,000.00	\$ 1,800.00
final cleaning sitework	\$ 5,250.00 \$ 196,500.00	\$ 1,800.00 NA		\$ 5,250.00 \$ 125,000.00	\$ 1,800.00 NA
dewatering	NIC	NIC		NIC	NIC
carting	\$ 11,000.00	\$ 2,250.00		\$ 11,000.00	\$ 2,250.00
demolition	NA	\$ 3,500.00		NA	\$ 3,500.00
piles	NIC	NIC		NIC	NIC
support of excavation	NIC	NIC		NIC	NIC
shoring & bracing	NIC	NIC		NIC	NIC
concrete & excavation	\$ 400,000.00	NA		\$ 400,000.00	NA
masonry	NIC	NIC		NIC	NIC
structural & misc steel	\$ 410,000.00		w 4 col.	\$ 260,000.00	NA
millwork	\$ 50,150.00	\$ 31,350.00		NA	NA
portal reception desk	\$ 125,000.00	\$ 75,000.00		NA	NA
gfrc (fiber glass reinforced exte		NIC		NIC	NIC
insulated metal panels	\$ 58,500.00	NA		\$ 58,500.00	NA
roofing	\$ 160,000.00	NA		\$ 160,000.00	NA
fireproofing	NA 4 000 00	NA		TBD	TBD
firestopping/caulking	\$ 4,000.00	\$ 1,200.00		\$ 4,000.00	\$ 1,200.00
interior doors/hardware interior overhead doors	\$ 5,000.00 \$ 25,000.00	\$ 3,000.00		\$ 5,000.00 NA	\$ 2,000.00 NA
architectural metal glass	\$ 25,000.00 \$ 1,208,600.00	\$ 12,500.00 \$116,800.00		\$ 800,000.00	\$116,800.00
carpentry & ceilings	\$ 1,208,600.00	\$ 40,800.00		\$ 75,800.00	\$ 20,400.00
ceramic tile & stone	\$ 247,300.00	\$ 76,100.00		\$ 123,650.00	\$ 38,050.00
wood flooring (other)	NA	NA		TBD	TBD
resilient flooring & base	NA	NA		NA	NA
concrete/epoxy flooring	\$ 6,000.00	\$ 960.00		\$ 6,000.00	\$ 960.00
carpeting	NA	NA		NA	NA
painting	\$ 15,000.00	\$ 7,050.00		\$ 15,000.00	\$ 7,050.00
fabric panels (partitions)	\$ 60,000.00	\$ 40,000.00		\$ 40,000.00	\$ 20,000.00
specialties & accessories	\$ 3,000.00	\$ 2,000.00		\$ 3,000.00	\$ 2,000.00
signage (exterior)	\$ 120,000.00	\$ 31,000.00		\$ 200,000.00	\$ 45,000.00
audio/visual	\$ 20,000.00	\$ 10,000.00		\$ 10,000.00	\$ 5,000.00
appliances	\$ 17,500.00	\$ 17,500.00		NA	NA
window treatment	NIC	NIC		TBD	TBD
acoustical treatments & accen		\$ 12,000.00		\$ 20,000.00	\$ 6,000.00
security	\$ 25,000.00 NIC	\$ 15,000.00 NIC		\$ 25,000.00 NIC	\$ 15,000.00 NIC
elevators hvac	\$ 143,250.00	\$ 40,000.00		\$ 143,250.00	\$ 40,000.00
utilities	\$ 100,000.00	NA		\$ 143,230.00	% 40,000.00 NA
plumbing	\$ 96,200.00	\$ 41,200.00		\$ 96,200.00	\$ 41,200.00
sprinkler	\$ 40,000.00	\$ 14,400.00		\$ 40,000.00	\$ 14,400.00
electrical	\$ 111,000.00	\$ 30,900.00		\$ 111,000.00	\$ 30,900.00
light fixtures	\$ 115,000.00	\$ 30,000.00		\$ 75,000.00	\$ 25,000.00
fire alarm	\$ 30,000.00	\$ 9,000.00		\$ 30,000.00	\$ 9,000.00
communications	\$ 80,000.00	\$ 36,000.00		\$ 40,000.00	\$ 18,000.00
CONSTRUCTION TOTAL:	\$ 4,229,850.00	\$731,235.00		\$ 2,997,650.00	\$472,810.00
8% AE:	\$ 338,388.00	\$ 58,498.80		\$ 239,812.00	\$ 37,824.80
Gilmore Group Fees as AoR:	\$ 270,000.00			\$ 270,000.00	
				_	_
General conditions	\$ 338,388.00	\$ 58,498.80		\$ -	\$ -
insurance	\$ 114,205.95	\$ 19,743.35		\$ 114,205.95	\$ 19,743.35
fee	\$ 140,473.32 \$ 4,822.92	\$ 24,284.31 \$ 833.76		\$ - \$ 4,822.92	\$ - \$ 833.76
technology fee design contingency	\$ 4,822.92 \$ 241,387.01	\$ 833.76 \$ 41,729.76		\$ 4,822.92 NA	\$ 833.76 NA
construction contingency	\$ 241,387.01	\$ 41,729.76 \$ 43,816.25		\$ 253,456.36	\$ 43,816.25
preconstruction fee	\$ 53,225.84	\$ 9,201.41		\$ 53,225.84	\$ 9,201.41
subtotal	\$ 1,145,959.40			\$ 425,711.07	\$ 73,594.77
Santotut	\$ 5,984,197.40	\$987,841.44	- 22.5141	\$ 3,933,173.07	\$584,229.57
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GilmoreGroup

PROFESSIONAL FEES

Unless otherwise agreed in writing, Gilmore Group is to invoice in regular monthly intervals, \$15,000 (USD).

Our services are calculated by multiplying the number of hours worked by our staff members then multiplying the current applicable hourly rate for the type of work which has been performed.

Currently for the initial Retainer Phase, our hourly billing rates for this type of work are as follows:

President & CEO: \$500 / hour Design Director: \$350 / hour Senior Architect: \$250/ hour Senior Designer: \$250/ hour

Rendering & Animation: \$225/ hour

OTHER CHARGES

Charges for certain items incurred on your behalf in design-related services rendered, such as the following but not limited to:

- Travel for site visits and surveys & photo audits
- Printing
- Postage
- As well as other 'Out of Pocket' expenses, would be payable by you and would be separately stated on our bills as disbursements.

RETAINER BILLING AND PAYMENT

All invoices for services rendered are payable in full upon receipt, unless otherwise agreed in writing.

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GilmoreGroup

AGREEMENT:

2 Park Ave, 20th FL NY, NY 10016 Tel. 212 675 5122

Please acknowledge receipt of this letter and your agreement to its terms by signing the enclosed copy of this letter and returning the copy to us.

Received and agreed to:
Name Printed: Adam Pluemer
Signed:
Date:
We look forward to working with you on your brand development and your retail design
If you have questions regarding this engagement, please contact me directly at 516-971-7074 or at our office number at 212-675-5122.
Sincerely,
Arthur H Gilmore President & CEO Gilmore Group LLC GilmoreGroup com

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