



OAKLAND COUNTY EMPLOYEES' RETIREMENT BOARD
1200 NORTH TELEGRAPH ROAD - PONTIAC, MICHIGAN 48341

January 5, 2006

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Mr. Mark Wayne, President & CEO
Freedom One Financial Group, LLC
8031 M-15
Clarkston, MI 48348

Dear Mark:

I would like to thank you and your organization for the services and support you have provided to Oakland County over the last 16 years in connection with our retirement plan and health care plan. As you know, the Trustees have sought to take a leadership role within the public funds sector in the development of our process for the prudent management of our employee benefit programs.

Most recently, Freedom One Financial Group and our Trustees worked together in the development of an Investment Policy Statement for our 457 Deferred Compensation Plan and 401(a) Plan. This required close coordination with our Trustees and Freedom One to ensure a common understanding of mutual goals and objectives, as well as a clear accountability for each party's respective fiduciary responsibilities. The Board of Trustees was very pleased with the final outcome. We feel quite confident that, our due diligence process is in place.

The management of fiduciary responsibilities is obviously an important issue for all employee benefit plans. This point was reinforced by the fact that the National Association of Government Defined Contribution Administrators presented Oakland County with their 2005 Leadership Recognition Award for Innovation, based upon the implementation of our Investment Policy. Thanks, Freedom One - we couldn't have done it without you! Your assistance and expertise helped us achieve this award.

The comfort and confidence that we have with your organization has led to what we believe to be a very successful fulfillment of our fiduciary responsibilities.

Sincerely,

Doug Williams
Retirement Administrator