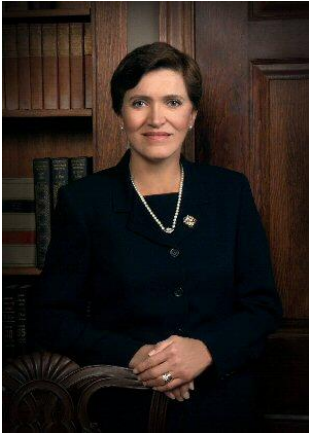


## FOR IMMEDIATE RELEASE

### FINANCIAL INDUSTRY EXPERT STEPS OUT FROM UNDER THE "UMBRELLA".

**One of The Five Coveted Merrill Lynch Retirement Specialists Launches Own Financial Expert Witness & Financial Planning Services Company.**



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Troy, MI – October 25, 2004 -

Mary Ann Golin CFP®, CRPC, a leading Financial Expert & Advisor, breaks from Merrill Lynch to launch GOLIN CONSULTING, LLC, an Expert Witness and Financial Planning Services company headquartered in Troy, MI, offering its services throughout the United States.

Since the beginning of her career in 1981, Golin boasts an unblemished CRD as a Financial Consultant and Branch Manager, and has served as an NASD Arbitrator since 1988 and Chairperson since 1996, is a member of the Financial Planning Association, and is a distinguished MENSA member.

*"The ability to analyze the investment at issue, provide information as to the rules violated, and appropriately assess the damages is what both counsel and client look for in an Expert Witness."* Says Golin.

With extensive court experience and legal knowledge, Golin Consulting provides claimants and respondents with expert witness services during securities & investment litigation, arbitration and mediation with particular expertise in suitability, compliance, management supervision, fiduciary responsibility, churning, uses of margin, futures, annuities, options, mutual funds, fixed income securities, REITS, IPO's, structured products, asset allocation, and portfolio composition. Retirement issues from plan design to participant education and conducting Live Financial Seminars are also in her purview.

*". . . whatever the dispute, adequate preparation and familiarity with the issues are vital to the resolution process."* Golin adds.

Golin Consulting, LLC is off to an impressive start with a rapidly growing calendar of Securities Expert Witness cases for well-known National Securities & Business Law firms.

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