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The Honorable James D. Peterson
United States District Court for the
Western District of Wisconsin
120 North Henry Street
Madison, WI 53703

Re: United States v. Michael F. Shillin, Case Number 21-cr-112

Dear Judge Peterson:

Please find with this letter a letter written to you by Michael Shillin for your consideration before sentencing. This letter is in addition to Mr. Shillin's anticipated allocution at sentencing.

Thank you.

Sincerely,

/s/ Kathleen M. Quinn
Kathleen M. Quinn

Your honor,

I've thought about writing this letter for two years now, asking myself what I wanted to say to both you and my former clients. Facing the reality of my crimes has been humbling and also frightening at times when I look back on my actions and how they have left a wake of chaos to those impacted. It took a long time for me to stop blaming other people for everything that happened. For so long, it was easier for me to take the coward's way out, pointing the finger at my ex-wife, my former clients and also my staff. My ego was so damaged & derailed after so many years of lies and "success" that even I was believing my own false reality. I couldn't understand how badly I had failed, nor how I ever allowed any of this to happen. I spent so much of my life always trying to do the right thing, how did I deviate so far?

I got into financial planning because I wanted to help people and to make a positive impact. Instead, I became an egotistical maniac, putting my ambitions over my client's and employee's well-being. These people supported me for nearly a decade; more importantly, they became friends and even like family to me. We went

through so many life events together through the years, I was so proud to be a part of their lives and of the trust placed in me. Somewhere along the line, I took this too far and thought I could make miracles happen, or use my "success" to fix impossible circumstances. Ultimately, this led to toxic behavior with me making terrible decisions that would betray my client's trust. Instead of being honest, it became easier to tell people what they wanted to hear versus what they needed to hear. These people trusted me like their doctor, depending on me to make major life decisions, saying that I failed them would be a major understatement. If I can be honest with myself, I was always worried about losing relationships and business, something that grew into a major insecurity over the years. It became difficult to find the line between being ethical and righteous, and I soon spiraled out of control. What I thought was altruism was really greed and a false sense of invincibility. I thought I could make miracles happen, changing perception to reality; my arrogance and empathy turned me into a monster, setting up a crash collision course for me, but worse for my clients. I had become every stereotype associated with Wallstreet.

Its difficult for me to put into words how much shame I feel. Despite how it appears, I genuinely cared about these people and wanted what

Was best for them. Instead of brutal honesty when they needed it most, I gave them false hope. I never wanted to let them down or dissapoint them. For no known reason, I told myself that it was my job to make the impossible possible. I remember countless instances where I knowingly lied, generally setting myself up for failure making promises I knew I couldn't keep. Over the years, the lies began to stack along with my perceived success. It was never about money that motivated me, it was the "game" of sales and competition (or should I say the pressure). I always wanted to bring in new accounts, to break firm records, and to be perceived as successful. My work ethic became my greatest downfall as I was never satisfied. The game was always there, 24/7, and I told myself that I always needed to win, it was the ultimate measuring stick. I always figured that I would be able to buy myself out of my mistakes, which just led to more lies and bad advice, I was out of control. The shame and embarrassment are a constant, and will haunt me for the rest of my life. I see the faces of the people I hurt, and the community that I let down, all so angry and dissapointed in me. I thought these people would be in my life for decades to come, instead, these same people

hate me due to the damage that I have caused in their lives. Referring to them now as "victims" crushes my soul. They showed loyalty and support throughout my entire career, and I turned around and stabbed them in the back, stealing their trust. I take full accountability for all of my deception and lies, I make no excuses either. I will spend a lifetime missing these people, saying sorry will never be enough to express the remorse and pain that I feel, the regret is endless.

There's a quote from JFK that I read while in jail, "learning and reason, every man can pick them up where they fell and make them a part of their life". I worry every day that I will forever be known and labeled as a liar and fraud. This is not what I want to be known for. Saying no to people has always been difficult for me, to a point where being empathetic becomes self-sabotaging. I wish I could understand why I struggle with honesty, a lot of it stems from never feeling good enough or respecting myself and my own boundaries. This is by no means an excuse, I am committed to diving deep into my mental health to ensure that this never happens again. I want to be trusted and respected

again, and am ready to do all of the work necessary to emerge as a better person. I aim to have a life filled with integrity, honesty and consistency, and to put myself into a career path that avoids my personality flaws. I want my family and wife to be proud of me again, I want authentic relationships. I vow to learn from my mistakes, I never want to be in this type of position ever again. Spending nearly five months in jail has been eye opening.

Your honor, I want you to know that I fully recognize the many mistakes that I have made, and the people that I have hurt so badly. I also recognize the pain and suffering that I have caused to my family and my wife, the impact is immeasurable. I will never complain how this has impacted me, frankly I deserve the stress & misery. I am motivated to return to society both wiser and authentic. I will no longer spend life chasing vanity. There's a lot of work to be done, but I am confident that I am on the right track.

Your honor, I graciously accept my punishment and promise to use my time incarcerated productively. I have

been truly humbled, and look forward to
returning to my family a better man.

Sincerely,

Michael Shillin