



Standard Wire & Cable Co.

November 1, 2006

Mr. Michael E. Gray, Jr.
Independent Insurance Agent
MEG Financial
196 East Nine Mile Road, Suite D
Pensacola, FL 32534

Dear Michael:

I wanted to take this time to express my appreciation for the outstanding work you and your company has done for me, my partner, and our company, Standard Wire & Cable Co., since we first started doing business with you in August 2004.

Your involvement with our company was a result of not only good timing on your part, but more importantly, of making the most of one's opportunities when given the chance. If you will recall, you had previously called me on a number of occasions but I had never taken your calls, as I was relatively happy with the service being provided by my existing broker. You called one night after hours and I happened to answer the phone and we ended up talking for a half-hour or so about your company and my current requirement. At that time, I was looking to replace a 10 year level term policy that was nearing its expiration date and I had contacted my LA based commercial insurance agency with whom we placed all of our commercial and personal lines of insurance, which included a number of life insurance policies, i.e., buy-sell. In this particular situation I recently received a quote for \$1,000,000 term policy with a large insurance company and was quoted their Preferred rate by my broker. When I talked to you about it and discussed the fact that I was in very good health and was a non-smoker, you indicated that there was a very good chance that I could qualify for the Super Preferred Non-Smoker rate with the very same carrier. To make a long story short, that is exactly what happened, and in the process, you were able to save me nearly \$1,000 in annual premiums. Needless to say, from that time on my partner, myself, and our company have placed all of our business and personal lines of life insurance with Termland Independent Insurance Services, now MEG Financial.

You have consistently provided me with access to and quotations from the top rated carriers and at the lowest prices available, regardless of the amount of insurance I have requested. Additionally, you have always provided me information concerning trends and developments within the life insurance industry that could impact the timing and placement of any new insurance policies. I never thought that I would ever do business with someone that I have never personally met. However, due to your close personal contact, timely follow-up, and cost effective results, I really feel that you have been both a trusted business advisor and friend for a long time. I wholeheartedly recommend you and your company to anyone who wants professional advice, timely service, and cost beneficial insurance for either their business or personal needs.

Very truly yours,

STANDARD WIRE & CABLE CO.

Russ Skrable
President