



MOBRIDGE, SOUTH DAKOTA
TRIBUNE

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To Whom It May Concern:

I am most pleased to unequivocally recommend Michael E. Gray, Jr., to anyone seeking insurance coverage.

Mr. Gray went "above and beyond" for me after I had been turned down by insurance company after insurance company for life insurance. I have had some major medical problems, and when I sought to replace a \$750,000 and a \$250,000 term life policy that had premiums rising through the roof each year, I was unable to get a new policy issued. I tried every insurance agent in my community, all without any luck whatsoever.

That was until we happened to come upon Termland Independent Insurance Services and agent Michael Gray. He went to work to find a company that would insure me with the amount I required so I could replace the two older higher-priced policies. In an incredibly short period of time, Mr. Gray was able to do what literally dozens of other agents were able to do. He found a reputable, nationally-known company that would issue me a \$1 million flexible premium adjustable life insurance policy with a guaranteed level premium for 10 years – exactly what I required.

And best of all, the single \$1 million policy was \$4,986 a year less than the two policies' annual premiums, plus I now have an additional \$250,000 worth of insurance as well. In addition, the two term policies were replaced with a whole life-type policy that will also accumulate a cash value.

Let me just add one more comment that illustrates the extra efforts Mr. Gray went through to get me properly insured. His office is in Florida and was affected severely by the hurricanes that ripped through that state this summer. Despite his office being closed down by the hurricanes, either Mr. Gray or his secretary called me regularly to let me know that he was still working with companies on a new policy and to keep me apprised of his progress. Talk about "above and beyond!"

Best wishes,

Larry Atkinson
Publisher