

# JOHN F. ABESS, M.D., P.A.

Certified American Society of Clinical Psychopharmacology  
Diplomate American Board Psychiatry & Neurology  
Diplomate American Board Forensic Medicine



46-c State Street  
Charleston, S.C. 29401  
843-577-0303 voice 843-577-0707 data  
<http://www.abess.com> [jfabess@abess.com](mailto:jfabess@abess.com)

July 14, 2009

## LETTER OF RECOGNITION AND COMMENDATION

To Whom It May Concern:

Michael E. Gray, Jr. of MEG Financial was instrumental in providing my wife and I life insurance options that simply were unavailable to us through other insurance agents. He also managed to save us substantial sums of money while meeting our insurance needs. He provided us the solutions that gave us peace of mind and incomparable value.

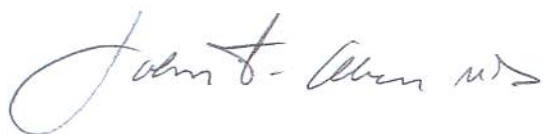
Over a period of 3 months, Mr. Gray and his staff spent numerous hours speaking with us on the phone, communicating via email, providing us illustrations of various policies, educating us, and informing us of historical and current trends in the insurance industry. He readily made time to meet with us via phone or tele-video at our home after normal working hours. He would listen to our concerns and helped us identify our needs. He would explain the technical language of policies. He helped us determine if we wanted a cash value policy or a guaranteed level premium type policy. He assertively engaged in dialogue with representatives of different insurance companies on our personal behalf.

My policy was placed with a company that provided level affordable premiums for the rest of my life and a guaranteed death benefit of \$1,000,000. I had recently previously been forced to give up my life insurance policy due to escalating annual premiums making the policy unaffordable.

My wife was diagnosed with type I insulin dependent diabetes 23 years ago. Many brokers told us that her diabetes would either keep her from being offered insurance, or would lead to very expensive premiums. However, Mr. Gray, with his knowledge of the industry was aware of a company that would consider individuals with diabetes on a case by case basis without automatically placing them in a very costly medically rated category. Thus, Ann who has taken fastidious care of herself and has managed her illness well, was able to obtain a \$500,000 policy with guaranteed death benefit and guaranteed affordable and level premiums for the rest of her life.

I am not an easy person to please. During the 3 months of our decision making journey, Mr. Gray was always courteous, always available, and always trying to ascertain what were our needs. This is unlike so many other brokers that have a fixed number of products or policies and a hidden agenda of trying to push those specific policies. I estimate that Mr. Gray has saved my wife and I many thousands of dollars. At the same time, I feel we have found a valuable resource and enduring relationship. As a psychiatrist, I value the importance of relationships. Mr. Gray is one of those rare individuals that is competent in his area of knowledge and who also genuinely cares about helping others.

I can recommend Michael E. Gray, Jr., of MEG Financial without reservation to anyone needing advice pertaining to life insurance.

A handwritten signature in cursive script that reads "John F. Abess MD".

JOHN F. ABESS, MD

A handwritten signature in cursive script that reads "Ann T. Abess".

ANN T. ABESS, RN