JOHN W. TYLER

December 7, 2009

Mr. Michael E. Gray, Jr. MDG Financial 196 E. Nine Mile Road, Suite D Pensacola, FL 32534

Dear Mr. Gray:

Thank you and your staff for obtaining a \$500,000 10 year level term life insurance policy for me. You or your staff either called me or e-mailed every week to keep me informed of the progress.

As you know, I had been dealing with another life insurance agent who had assisted me and my children in obtaining life insurance policies several years ago. When I wanted to obtain a new life insurance policy to replace an existing one expiring in 2010, I went back to my previous agent. Unfortunately, the results this time were awful. I was rejected by one insurance company (due to a high PSA level) and was given a D rating by another.

Afterwards, I found MEG Financial on the internet and completed the necessary information for a quote. I received both an e-mail and a telephone call from you. You went to work immediately and obtained a preferred status with my life insurance policy.

I will not forget this service and will highly recommend you to anyone that needs a good qualified insurance agent. Our boss at work always tells us "that if it was easy anyone can do it". This task was not an easy one and I thank you for your ability to make this happen.

Sincerely,

John W. Tyler

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JWT/mw