

Steve Prout
1660 Eagle Glen Drive
Blacklick, OH 43004

MEG Financial
Mr. Michael Gray, President
196 Nine Mile Road, Suite D
Pensacola, FL 32534

Letter of Testimony

Michael,

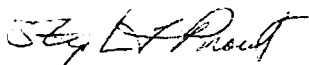
I wanted to let you know how grateful I am for your recent work on my behalf in securing a Key Man Life Insurance policy for me. Just to recount some of the highlights: I was surfing on the internet about 3 months ago for a better rate than the one I had received from my current local State Farm rep. I filled out a short form on your web site and thought that would be the end of it, and that I would likely not hear anything or get spammed endlessly. To my total surprise, you called me in 15 minutes (at 9:00 PM) and we talked for another 30. That was just the beginning.

It was that incredible level of detail and evening work you put forth. Just in that initial phone call you had me convinced that I could do so much better as far as annual premiums for the same policy I thought "Let's just see where this goes."

Within a week or so we were in full swing trying to get the most preferred rates because of my good health history and condition at age 58. We ran into a minor issue related to interpretation of possible sleep apnea but you plowed through that with the underwriter over the next few weeks with extensive medical records and data and worked it out. I received a rate that was approximately 25% of that quoted by my current rep. During the entire process you told me that one of your outstanding assistants, Sandy or Paula, would keep me updated and they did just that, every week without fail. We worked through small legal issues as I have a Revocable Trust that I wanted to make the owner of the policy with myself as Trustee. This presented some evening document signing and faxing but you and your staff stuck with it.

I can't say enough about your professionalism and how well you followed through with everything you said would happen. That is hard to find anymore in any business. I was so impressed I signed up for an additional policy of Term Life to replace a current policy I have had for over 10 years.

Thanks again Michael for a job very well done and kudos to Sandy and Paula as well.



Stephen L. Prout