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3567 Northview Ln.
Doylestown, PA 18902

October 1, 2011

Mr. Matthew Griggs
MEG Financial, Inc.
196 East Nine Mile Road, Suite D
Pensacola, FL 32534

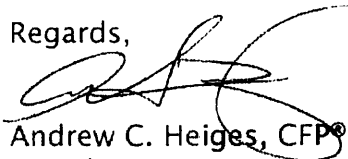
Mr. Griggs,

I wanted to thank you for your diligence and service in finding life insurance for me. As you know, I have had a history of Sarcoidosis that caused two insurance companies to reject my application. The agents from the other firms had no idea what Sarcoidosis was, nor did they know how to work for me to get the coverage I needed. From the first conversation with you, I felt confident that you could help me given your knowledge of the disease, and how the various insurance companies consider it in their underwriting process.

During the underwriting process, you and your office kept me updated as to the progress with weekly emails and periodic phone calls. You set my expectations regarding a premium in our first conversation, and your expertise shown through when the policy came back exactly as quoted. All of the other firms tried to lure me in with the promise of low rates, but could not deliver.

Again, thank you for your knowledge, persistence, and honesty. It was a pleasure working with you, and I will surely recommend you to any of my friends and colleagues seeking insurance.

Regards,



Andrew C. Heiges, CFP®
President
Acumen Financial Services, LLC