

Hon. Robert & Mrs. Mindy Spergel
3051 Xavier Place
Oceanside, NY 11572

September 18, 2011

MEG Financial
Michael Gray, President
196 Nine Mile Rd., Suite D
Pensacola, Fl 32534

Dear Michael,

I am writing this letter to thank you so much for all your help with my husband's life insurance policies. My husband found your insurance agency on the Internet after doing a search on getting life insurance with a heart condition. Well, I am so happy he did because until we had your expertise at our disposal, we didn't know what to do with my husband's existing term life insurance policy which had a conversion option date approaching. We had to make a decision as to whether or not to convert the policy before that date to a whole life or universal—or we could do nothing at all and let the term policy keep on going.

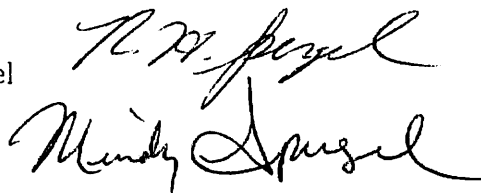
Due to my husband's heart condition and other medical issues, we knew we wanted to take advantage of one of the conversion options, but because there were several options available from the insurer, it was a completely overwhelming task to choose the best one for our situation. In addition, the insurance company's illustrations were so technical in nature they were almost impossible to understand—and my husband has a law degree and is a judge!

Well Michael, you were just phenomenal. First off, you asked us about all my husband's policies, not just the one in question. You went over all the options with us, which was quite time consuming. I had actually called another agency prior to contacting you and they were no help whatsoever in assisting us in this very important decision. They just emailed us the illustrations with no further explanation and brushed us off when we asked questions. Your guidance and patience helped us feel very comfortable with the policy change you recommended and implemented so seamlessly. You really took the stress off us.

In today's world, there are not many people who go above and beyond like you. Again, thanks for everything. If any of our friends or family needs life insurance, you can be sure we will be giving them your number and insisting they call only you!

Sincere regards,

Robert & Mindy Spergel



The block contains two handwritten signatures in cursive. The top signature is for Robert Spergel and the bottom signature is for Mindy Spergel. Both signatures are written in black ink and are positioned to the right of the typed names.