

September 6, 2011

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

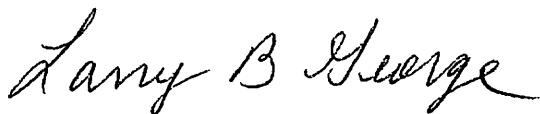
Dear Michael,

I would like to take this opportunity to personally thank you and your staff for working so diligently on my behalf concerning my father's life insurance policy.

As you know, my father in recent years, has had serious health issues. He has always spoken very highly of you and your agency and suggested that I call you concerning his life insurance policy. His current policy was about to expire but did have a guaranteed renewable option. Since I live in Tennessee and have a hectic work schedule as an airline pilot, I was concerned it was going to be a difficult and unpleasant experience. This could not have been any further from the truth. Your willingness to assist me with the process of changing and updating his policy along with your personal touch is truly appreciated. All of my questions were promptly answered, and I could not have asked for better service. I can now attest to what my father has said about you and your staff. I have never dealt with a more professional and responsive agency than yours. I would definitely recommend MEG Financial to anyone interested in life insurance, and I look forward to working with you in the years to come.

Thank you again.

Respectfully,

A handwritten signature in cursive script that reads "Larry B. George". The signature is written in dark ink and is positioned above the printed name.

Larry B. George