

AHRENS ACCOUNTING & TAX SERVICES

April 17, 2012

Mr. Michael E. Gray, Jr.
Independent Insurance Agent
MEG Financial
P.O. Box 88
Cantonment, FL 32533

Dear Michael,

It is a privilege to write this letter of recommendation on behalf of MEG Financial.

I have had the pleasure of working with MEG Financial in obtaining a \$750,000.00, 30 year term, life insurance policy. Michael Gray, President, and his staff have a solid reputation for expertise in life insurance policies involving his risk activities, including scuba diving. MEG Financial has worked diligently and given unselfishly of their time and resources to issue a very difficult policy to protect my retirement benefit. I believe MEG Financial is committed to building lasting partnerships that will be of mutual benefit for all insurance needs.

My personal experience with MEG Financial has been beyond satisfactory... it has been exceptional. In every single instance, their service was exemplary, their staff professional, and their attention to detail amazing.

It is without reservation that I endorse the insurance services of MEG Financial. It is a pleasure to work with them, and I feel confident our insurance needs will continue well into the future.

Sincerely,



Nancy Ahrens Smith
Tax Accountant

NAS/nms