

Terry L Pate  
800 N 123 Bypass, Apt 42  
Seguin, TX 78155

MEG Financial  
Michael Gray, Jr  
196 Nine Mile Road, Suite D  
Pensacola, FL 32534

Re: Testimonial for MEG Financial and agent, Michael Gray, Jr, putting his client first.

I recently applied and was approved for life insurance through MEG Financial and agent Michael Gray, Jr after trying to work with another agent of another company and became frustrated with the administrative details and no effort to resolve the issues on the part of the agent.

After talking with Michael, he selected the best company for me and we started the application. After all the paperwork was gathered, the necessary physicals completed and submitted, the underwriter did not want to grant the best rate for the policy. On a colonoscopy, there was an issue that was not an abnormal occurrence but was used as the "reason" that I could not be granted the best rate. Since I am, and always have been, in excellent health, exercise daily, at 66, have excellent medical test results, we did not feel that this was justification for their position.

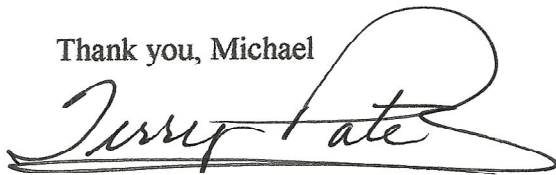
Michael gathered the necessary medical documentation to support our position and took the documentation to the underwriter to negotiate their position on the issue on my behalf. Michael's strong and aggressive effort was successful in persuading the underwriter to reverse their position. The underwriter approved the best rate for the policy.

One of Michael's great strengths is Paula, who was immensely helpful in assisting me with the details and keeping me abreast of the status of the situation.

The client is Michael's primary concern and will negotiate on their behalf with the insurance company when he believes that the client's position is justified.

This effort resulted in a reduction of \$24,000 in premiums over the life of the policy.

Thank you, Michael

A handwritten signature in cursive script that reads "Terry L Pate". The signature is written in black ink and is positioned above the printed name.

Terry L Pate