Dear Victoria,

I am writing to thank you for all your help. When I first called you, my Prudential life insurance had increased from \$261 to \$395 per month and I knew I needed help. You could have just replaced the policy and earned a big fat commission check but instead you straighten it out. There had been a class action suit against Prudential for fraudulent selling practices and I had been given three options on what I could do with my policy. The paperwork was so confusing that I didn't finish it and the deadline had passed 4 years ago! I even had a Prudential agent out to my home to help me but he couldn't figure out what to do. But you were just wonderful. You called one person then the next and the next over several weeks until you reached someone who could extend the deadline on my behalf. I don't know what I would have done without your help. Now I have exactly what I want for my life insurance. I am just sorry that it was not with one of the companies that you represent because I would really like to have you as my agent. I cannot believe how much time you invested to help me without getting a dime of pay. I guess you really told the truth in your book - you will give "an honest appraisal in plain English on how to maximize the value of a good policy and fix one that isn't so good." I didn't think honest, caring business people like you existed anymore. Anyone would be lucky to have you as their life insurance agent. Thanks again for all your help!

David King David King

Huntington Beach, CA

February 24, 2003