When my husband and I first introduced to Victoria we had thought about saving for the future, but didn't have any idea what we were looking for and didn't want to be pressure into anything.

We first met with Victoria and she went through our different options and the benefits of each. She helped us select a policy that was within the price range we can afford to spend each month and the dollar amount of value and coverage we were looking for.

During our first meeting, we got onto the subject of credit cards bills. We had quite a few credit card bills and our prior attempts to pay them off, had not been successful. She got out a piece of paper and quickly drew an example of our approach to pay off the bills and an approach that she recommended. We began using her approach and today we have only 1 bill left to pay off. (This should be done by Christmas 2002)

A few months after we purchased our first policy I found out I was pregnant. The first policy we purchased only covered me. After the birth of my child we revisited with Victoria and purchased a second policy to cover my husband.

I like the way she is able to explain to me what the policies mean and how to use them. I have read through previous policies and always tossed the idea away based on the fact I couldn't understand how it worked. She took the time to come to our house and answer all of our questions and really get an idea of what we were looking to purchase not what she wanted to sell us, BIG DIFFERENCE!!!

Thanks to Victoria my baby is now covered should anything happen and my family and I are on track to save close to \$1,000,000.00 dollars. I will recommend and refer her to anyone.

Sincerely, Marie Blancarte
Marie Blancarte