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November 9, 2012

Mr. Craig Cushingam  
2273 Ravenwood Trail  
Marietta, GA. 30066

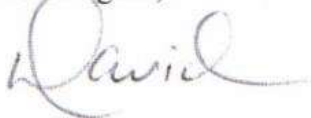
Dear Craig,

Thank you for looking out for a number of my retiring and senior clients. You have proven your professionalism and patience in working with these special seniors. Because of the experience with other referrals I had no hesitation in referring you to a prospect who has become my longest running prospect ever - over five months and counting. When I told my prospect that you are my agent, someone to be trusted and a man of strong faith, she immediately asked me to have you call. I am sure she will become another satisfied client of yours - adding to the reasons why she will soon be a client of mine as well.

Oh, on a personal note, thank you for making me aware that I could make a change in my own insurance, improve coverage, expand doctor choices AND save me \$456 per year. Looking out for me as a client in this way just makes it easy to refer you to my best clients AND my longest running prospect!

It's an absolute pleasure working with someone of your caliber that provides "first class" service.

Thanks again,



David P. Kapchinske