

Bruce R. Abrams
President and Chief Executive Officer

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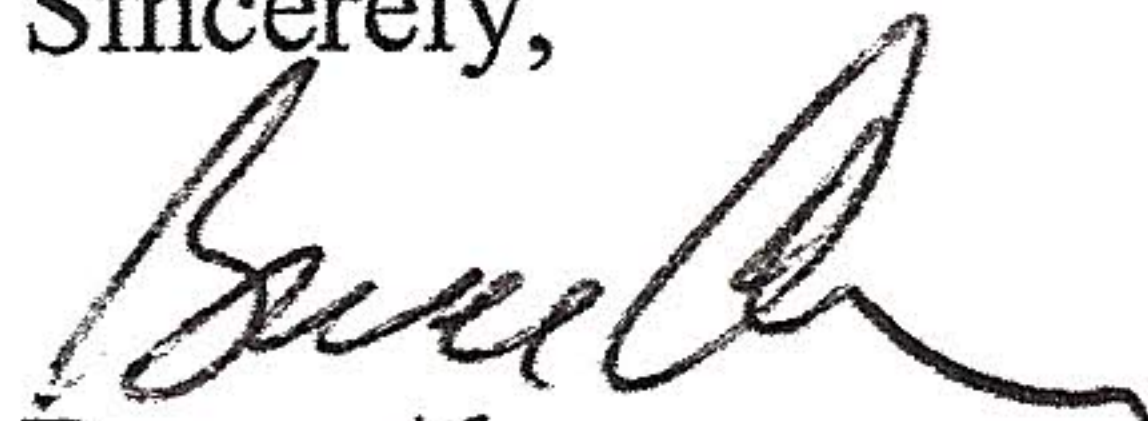
July 14, 2010

To Whom It May Concern:

We recently invited Scott Burrows to speak to our top financial advisors and were captivated by his inspirational message and engaging presentation skills. He speaks from personal experience about overcoming tremendous odds and achieving results that many thought impossible. Scott's message is one of hope and of setting personal goals that stretch the mind and allow one to live a life fully realized. He earned a rousing and heartfelt standing ovation from all in attendance.

This was the second educational conference in which we asked Scott to participate, and he exceeded expectations on both occasions. I would recommend him without reservation as one who will engage your audience and cause attendees to think critically about their own possibilities.

Sincerely,


Bruce Abrams