

November 1, 2006

Larry Klein, CPA, CFP, CRFA
NF Communications, Inc.
1700 North Broadway, #405
Walnut Creek, CA 94596

Dear Larry:

Thank you for the tremendous closing presentation at our 2006 Retirement Summit here in Madison. We wanted to send our advisors off with a bang and you did not disappoint. On our evaluation forms contained nothing but positive comments and you earned the highest marks of all of our presenters.

Your presentation was invigorating, entertaining, funny and it supplied very tactical ideas that reps could employ the next day. In fact, I've noticed you have already been invited to speak again at one of our district meetings.

Thanks again for the great presentation.

Regards,



Rob Peters
Senior Manager, Member Marketing Strategy
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