

December 19, 2001



Larry Klein
NF Communication, Inc.
1700 North Broadway, Suite 405
Walnut Creek, CA 94596

Dear Larry,

Thank you for taking time from your busy schedule to attend the Annual Tower Equities, Inc, Conference. As always, it was a pleasure to hear you speak and inform our sales force of your staff's in-depth research into the psychology of marketing to seniors and development of programs to assist them.

Since your presentation, our home office staff has received several inquiries about your marketing systems. Our Registered Representatives and Insurance Agents market to seniors and have had great success with the several of the NF Communications systems.

Listen to what one of our satisfied Representatives has to say:

"Larry Klein's Annuity Marketing System combines the best of emotional response marketing with the basic fundamentals of how to sell annuities to the senior market. His system can teach any advisor how to break into this highly lucrative market even if he or she feels they have inadequate sales skills. I recommend it for any financial professional ranging from those who are already seasoned and simply want to add it to their present marketing techniques to those who are brand new and are looking for ways to generate immediate business."

Not only does our Marketing Department feel the programs are of great quality and value but our Compliance Department is pleased that you have taken the extra step to have several of the systems reviewed by the National Association of Securities Dealers.

Again, thank you for your time and we look forward to increased sales due to the NF Communication's marketing systems.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Gregory L. Merrick', is written over a light blue horizontal line.

Gregory L. Merrick
President

Tower Equities Incorporated

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