



Gonzalo M. Garcia, CLU
Executive Vice-President
BISYS-Potomac

September 29, 2004

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

Dear Larry:

Thank you for the excellent presentation during our 2004 BISYS Exceptional Producer Annual Meeting in Washington, DC. As you experienced, this group is very sophisticated, consisting of some of the top agents in the country with many Top of the Table, AALU and International Forum members. Even with the significant expertise of this audience in marketing themselves, you impressed them. Numerous comments from our producers stated that it was among the best marketing talks they had every heard with innovative approaches they have not pursued. Additionally, the entertainment value was high with doses of humor that made the 60 minute talk seem far too short.

You were certainly one of the best presenters we have had at BISYS and I will be happy to provide recommendations for you in the future. Your presentation is the perfect combination of substantive value and entertainment.

Thanks again for your participation.

A handwritten signature in black ink, appearing to be "Gonzalo M. Garcia", written over a horizontal line.

Gonzalo M. Garcia
Executive Vice-President
BISYS-Potomac