



October 30, 2006

Larry Klein is the ultimate marketer. It is rare to find an individual with so much technical knowledge who also has the ability to turn that knowledge into real usable marketing and sales techniques.

Larry has spoken at several of our client training events and conference calls and has been met with rave reviews from our agents. He provides clear, concise technical information that benefits even our most advanced agents, and shows them how to turn that information into sales.

Larry is also a pleasure to work with and a gracious guest; the agent always comes away from the experience excited, and more connected with our organization. We look forward to his continued contributions.

Nancy J. Turnquist

A handwritten signature in black ink that reads 'Nancy J. Turnquist'. The signature is fluid and cursive, with a large, sweeping flourish at the end.

Executive V.P., Marketing

M&O Marketing