



January 3, 2006

To whom it may concern:

We had Larry Klein speak at 4 meetings where my wholesalers presented our investment products to advisors. We enjoyed two benefits by including Larry: we increased attendance because advisors wanted to hear Larry's presentation on marketing (and many knew of him) and we distinguished ourselves by not simply giving a product presentation but by adding significant value. Larry's talk on marketing was applicable to every advisor's business, addressed the basics of success and was appreciated by every attendee. Our firm has already contacted Larry again to use him in 2006. His presentation is important yet entertaining and advisors at any level can get multiple benefits by attending. He is an outstanding presenter.

Sincerely,

A handwritten signature in black ink that reads "Andrew J. McFetridge".

Andrew J. McFetridge  
Vice President, Divisional Sales Manager – Midwest  
John Hancock Annuities