

LAW OFFICE OF LEONARD J. PIAZZA, P.A.

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August 17, 2007

Mr. John B. Edward
Broker
The Edward Group
Post Office Box 26506
Albuquerque, New Mexico 87125

Dear John,

I am writing to express my immeasurable gratitude for your work in procuring my life and disability insurance and working with me over the last seven years in keeping the coverage updated with my life, family and career.

As you know, in May of last year during a triathlon, I experienced the inability to do the things I took for granted. I left the race and was treated for what was thought to be heat exhaustion. However, that was a misdiagnosis. Failing to totally respond to treatments, I was further tested and was diagnosed with a rare form of brain cancer (meduloblastoma) in a non-cognitive area of my brain, the cerebellum.

It was odd, I was in great shape, regularly competing as an endurance athlete, but regardless of that, I was not immune to the effects of a brain tumor nor did my training keep me from getting one in the first place.

My first surgery went poorly. I was given a very poor prognosis which included the likelihood of dying within a year. I was at home and out-of-work before my second surgery. This was the most difficult period of my life, but I did have great solace knowing that I had significant disability and life insurance coverage through the products you sell. Knowing that my wife and daughter would be financially protected in either case of a disability or death allowed me to mount a strong fight against my disease.

Mr. John Edward

August 17, 2007

Page 2

The second surgery was done in Houston and went great! Yet, I required an extended period of absence from work for necessary treatments. The long-term disability you procured for me provided timely payments of benefits each and every month. With significant health care costs, in addition to my family's usual monthly living expenses, the disability income payments were a godsend and allowed me to focus on getting better.

Today, I am better and am running my own law practice with a furor and passion I never had before my illness. I am enjoying life and time with my wife and five year old daughter. I contribute a large portion of my survival and recent success to the skilled work you set in place before I got sick and to the peace of mind of knowing that my family was financially protected from an unexpected and ominous occurrence. My situation underscores the absolute need to investigate and set in place a financial plan that includes life and disability insurance. Thank you.

Sincerely,

A handwritten signature in cursive script that reads "Leonard J. Piazza".

Leonard J. Piazza