

ALTERNATIVE

Sales & Marketing LLC

TO: Marty Levy

FROM: Steve Horowitz 

DATE: August 29, 2000

SUBJECT: Unique Ability

I have always been impressed with your knowledge of the Insurance industry. You have represented your products well. You never "pushed" a policy on me or pressured me into anything. You have a very caring way about you and come across as being "honest," which you are, a very key element to me if I am going to have a relationship with someone, whether personal or business.

Since I started my own business, you have been very helpful by "networking" me with people who can assist me in making the right decisions in financial situations.

I always feel as though the client's interest is first and foremost.