

PANZERA AGENCY, INC.
Insurance

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TARZANA, CA 91357

LICENSE NUMBER: OC28288



August 15, 2000

Martin Levy
Corporation Strategies, Inc.
16255 Ventura Blvd., Suite 330
Encino, CA 91436

Dear Mr. Levy:

In the "Life" Insurance Business the perception of agents is that they are wholly motivated by the sale.

I believe you may have a *Unique Quality* in that you do not fit this image. My client's tell me that they are comfortable speaking with you and truly feel that you will make an effort to help them even if it means not writing a policy.

Secondly, I have never known you to miss an appointment nor not return a phone call nor not follow up as agreed, while this may be considered a small thing - it is important. This may not be a *Unique Quality* however it is a "rare quality".

As you are well aware I am very protective of my clients to give weight to my comments you are the only insurance Agent that I refer my clients to life and health products.

Sincerely,

A handwritten signature in dark ink, appearing to read 'William J. Panzera', with a long horizontal flourish extending to the right.

William J. Panzera

WJP:cmh

Authorized Agent



Mercury Insurance Group