

August 16, 2004

Mr. Barry D. Flagg, CFP, CLU, ChFC
The Insurance Advisor
1301 West Fletcher Ave.
Tampa, Florida 33612

Dear Barry,

Just a quick note to let you know how much I appreciate how responsive everyone at The Insurance Advisor was when my staff and I were putting together an insurance review for a significant bank that was the trustee of an insurance policy. You and your staff were extremely helpful and informative, even when the insurance company was being uncooperative. In this technological age of voicemail and websites, your responsiveness was refreshing.

The report was nothing like the bank had ever seen or expected to see and provided a level of objectivity that they had not gotten from any other insurance advisor. My predecessor had always left them with the sense that his exclusive interest was to replace the policy rather than doing the right thing for the client. Their words to me when I left was that they had no idea what all was involved in the design of an insurance product. It is my expectation that they will use my services again in the future.

Sincerely,



Carolyn Lloyd-Cohen, CLU, ChFC, AEP