



PRIMERICA Financial Services

William J. Murphy, CLU
National Sales Director

107 John Robert Thomas Dr.
Exton, PA 19341
(610) 280-0100

To: Alan Horowitz
From: William Murphy
Date: 3/20/98

I am writing to express my sincere appreciation for the services provided by your company. Thank you for representing our interests with regard to dealing with our insurance company. By letting you do what you do best we were able to concentrate our efforts toward maintaining and rebuilding our business after our office building was totally destroyed by fire. Due to your help we were back on our feet much sooner.

I feel the claim proceeds we received were far in excess of those we would have received if we had represented ourselves. I feel this way despite the fact that we are in the financial services business and one of the products we market is fire insurance. Many people may be tempted to represent themselves, but after seeing first hand the antagonistic attitude of the insurance companies claim personnel and the complexity of the claim process I'm reminded of the cliche that the lawyer who represents himself has a fool for a client.

All of the people we dealt with were professional, helpful, and courteous. I would like to especially to thank Albert Schneider for his efforts above and beyond the call of duty. Al is a true professional. He'd the type of person who helps a company like yours separate itself from the competition.

Sincerely,

WILLIAM J. MURPHY, CLU

A Member of *TravelersGroup*

An independent representative of Primerica Financial Services

Representing:
Primerica Life Insurance Company
Executive Offices: Duluth, Georgia

Securities offered through:
PFS Investments Inc.
Member NASD
Home Office: Duluth, Georgia 30199-0001
(770) 381-1000

Representing:
Primerica Financial Services
Home Mortgages, Inc.
EQUAL HOUSING OPPORTUNITY