

11-30-07

To Whom It May Concern:

There are rare occasions when people doing their jobs do more than what the job description calls for. Most people typically do what is expected of them & do a good job. I am currently a Police Officer & have been in the law enforcement arena an excess of 20 years. There have been a few occasions during my tenure as a Police Officer that I have performed beyond the call of duty. Typically, when one performs above & beyond the call of duty, that person deserves to be recognized. I wish to share a very positive experience that I had working with one of your finest employees, Mr. Stan Magnus.

Recently, Mr. Magnus came to our "Briefing" at the Police Station & talked about the Midland Life & their products. Mr. Magnus appeared very knowledgeable & intrigued me enough to warrant a phone call.

Six weeks earlier, prior to meeting with Mr. Magnus I had started wheels in motion to have my TSA transferred to another company. The company I originally was with had created many barriers that delayed the transfer of my funds to the other company. I also was in the process of purchasing a home & I intended to borrow a portion of my TSA for the down payment for aforementioned home. I had carefully planned & coordinated the transfer of my TSA, settlement of funds, & the loan was all scheduled to all come together smoothly. But, Murphy's Law ("Everything that can go wrong will go wrong!") came into play!!! Additional forms were requested to be signed, new tax laws were introduced, additional signatures were requested, & etc!!!

Mr. Magnus handled my situation as if it were his own. Knowing the importance that time was of the essence (closing date existed on referenced real estate deal; I had a dead line date for that loan!) Mr. Magnus personally contact various instrumental people to make the fund transfer which was originally scheduled to happen in 7-10days, occur in 4 days! Mr. Magnus kept me abreast of the situation as they occurred similar to that of a commentator covering Monday Night Football! I knew everything that happened as it happened. Best of all, I was able to get my money for my home loan! Because of the aforementioned very positive personal experience, Mr. Magnus has not only won my friendship; He has also won my respect, & trust as a person that can be counted on!!! Mr. Magnus has earned my vote of confidence as professional businessman that will go the extra mile to help his clients!!! I will endorse & refer Mr. Magnus without reservations to everyone I know!!!

Sincerely,

Shane Garcia

Los Angeles School Police Department

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LAWRENCE E. MANION

CHIEF OF POLICE



JEFF CRAWFORD, DEPUTY CHIEF
COMMANDING OFFICER
CENTRAL-EAST-SOUTH OPERATIONS BUREAU

November 29, 2007

Dear Sir or Madaam,

I would like to take this opportunity to express my complete satisfaction with the services of Stan Magnus at Teachers Financial Services. I recommend him and have been very happy with his products. Please do not hesitate to call me if there is anything I can do or answer any questions for you.

Sincerely,

A handwritten signature in black ink that reads "Jeff Crawford".

JEFF CRAWFORD, Deputy Chief
Commanding Officer
Central-East-South Bureau
(213) 393-4413