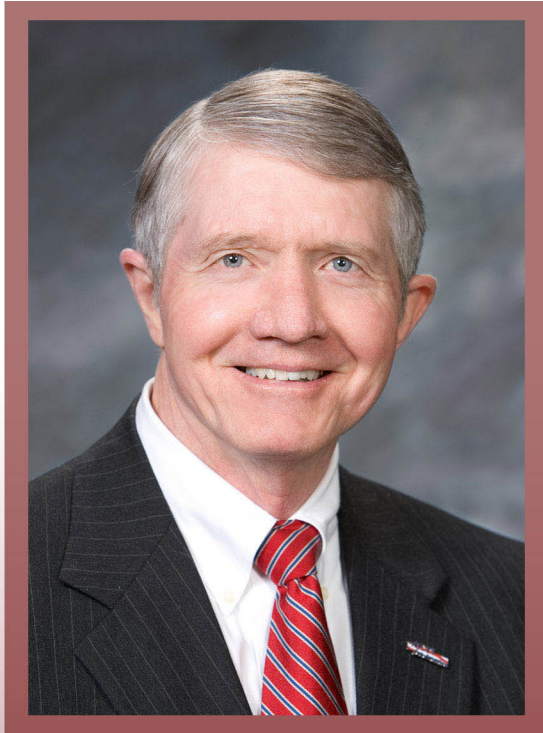


BUILDING YOUR INSURANCE AND FINANCIAL FUTURE...ONE BLOCK AT A TIME



Duncan MacGillivray

After completing active duty service as a United States Naval officer, Mr. MacGillivray joined the firm of Rowan-Wilson, Inc., of Los Angeles and Pasadena, CA as an account executive. He has over 35 years experience as a licensed Property & Casualty and Life & Health Insurance Agent/Broker and has also worked as an account executive / producer with Johnson & Higgins of Texas, Corroon & Black of California, and Willis Corroon. A member of the Exceptional Producer Council at Corroon & Black, Mr. MacGillivray organized and led the Special Business Accounts and Aviation Insurance Divisions. His specialties include business and personal insurance programs including risk management analysis and assessment. Specialty industry market segment experience includes aerospace / space, manufacturers, non-profits, professional firms, high technology, contractors, financial institutions, and municipalities.



Mr. MacGillivray's most rewarding, and memorable career experience was his personal involvement as the insurance broker for Voyager Aircraft, Inc. and the flight of "Voyager", the aircraft which flew around the world non-stop in December 1986, setting a new international world record flight. He still maintains a close personal and business relationship with Dick Rutan, Mojave Air & Space Port, and others who were involved in the historic aerospace project.

Mr. MacGillivray is a native of Santa Fe, New Mexico, graduate of the University of New Mexico and resides in Sierra Madre, California with his wife, former Mayor and Councilwoman MaryAnn and their four children. They are a USC Trojan family, whose son Mike was a record-setting Punter on the Trojan football team and is a member of USC's Board of Governors. Mr. MacGillivray is a long-time member of Pasadena Tournament of Roses Association, former Boy Scout of America adult leader and has served on the Board of Directors of several non-profit organizations.

Mr. MacGillivray is a United States Navy-trained pilot and currently holds a Commercial Pilot License with Multi-Engine / Instrument rating. He served in the Western

Pacific while in the U.S. Navy and is a Vietnam Veteran. In 1992, Mr. MacGillivray received his Honorable Discharge from the Naval Reserve as a Lieutenant Commander. His last duty station was with the U.S. Navy Reserve Amphibious Beach Master Group, NAB, Coronado, California; he is currently Vice-Commander of VFW Post 3208, Sierra Madre, California.

Shaw, Moses, Mendenhall & Associates

625 Fair Oaks Avenue, Suite 158, South Pasadena, CA 91030 Tel 626 799 7813 Fax 626 799 8784
License #: 0D94511 Email: duncan@smmainurance.com www.smmainsurance.com