



October 14, 2002

Frank Garcia / United Insurance & Investments
3785 NW 82 Avenue, Suite 206
Miami Springs, Florida 33166

Subject: Presidential Circle Winner

Dear Broker:

Congratulations!! We want to take this opportunity to recognize your efforts and announce that you have earned a place in our Access One Presidential Circle / the status of an Access One Presidential Circle Winner. Because of your loyalty and dedication make our Access One Individual Plan a success in our market. Therefore, we want to reward you among other brokers in our community.

This is our way to express our gratitude to select Access One Individual product as part of your portfolio and to have trusted us with your clients.

Sincerely,

A handwritten signature in black ink, appearing to read 'Cathy Aguirre', is written over a horizontal line.

Cathy Aguirre
Vice President, Individual Sales