

# ARNEL, INC.

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September 9, 1996

Frank J. Becker, Inc.  
Mr. Chris Becker  
P.O. Box 446  
173 Earle Avenue  
Lynbrook, NY 11563

Dear Chris:

I would like to express my sincere appreciation for your assistance in establishing a life insurance policy that has provided me with a much welcomed peace of mind and is a key component to my financial plan. Additionally, the structure you provided is an affordable way to meet my needs.

For nine years my wife and children had not been protected properly with my existing life insurance. This concern continued to increase due to a growing family and additional financial responsibilities. A quick analysis of my coverage easily conveyed a message - **my family would not financially survive upon my death.**

My objective, as with many of us, is to provide for my family to the best of my ability. When I pass on, though, the last thing I want my family to have to do is (a) change their existing lifestyle and (b) not be prepared for the future.

Having lost my father recently, I had hands on experience in resolving his estate related affairs. Many painful decisions were necessary to secure my mother's financial needs. Appropriate estate planning and life insurance can alleviate additional painful moments in an already distressing situation. This policy will assist my family in avoiding these circumstances.

Your professional guidance helped in making the process move forward quickly and easily.

I look forward working with you on future insurance related matters.

Sincerely,



Ronald K. Riebl  
Vice President

RKR/dl



PRECISION MANUFACTURERS OF: DENTAL (AMALGAM CARRIERS, MATRIX BANDS) • SWISS AUTOMATIC PARTS  
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