

Arthur J. Schultheiss

3 Seal Harbor Road, Apt. 135
Winthrop, Massachusetts 02152

March 25, 2004

Mr. Christopher Becker
Becker & Associates Planning Services
173 Earle Avenue
Lynbrook, NY 11563

Dear Chris:

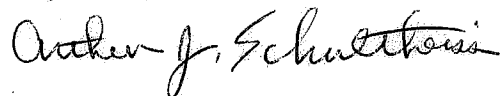
At the time of purchase of "underinsured motorist" coverage, one never thinks of how much coverage is in place; one thinks of the premium. That is bad thinking, as evidenced by my accident of December 4, 1999.

Your firm sold me the maximum which I did not even realize until after the accident. I was rear ended in a routine accident. Severe health problems developed; not at first, but down the line.

Because of your office's writing maximum coverage on my own car, I have been able to recover \$525,000 in settlement plus \$140,000 in needed medical benefits for a total of \$665,000 instead of the \$25,000 minimum coverage on the car that rear ended me.

I am grateful; thank you.

Very truly yours,



Arthur J. Schultheiss