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Sun City West, AZ 85375-5608  
April 18, 2012

To Whom It May Concern,

Recently I had the opportunity to attend a Seminar given by Dr. Harold Wong. He advertised some features that were new to me. The Seminar was very interesting, an extremely knowledgeable person that opened up new ideas to investing, and most of all, no high pressure sale pitches. Really down to earth, easy listening, given by a person with experience in the field. No phony.

Several days later I was able to get an appointment with Dr. Harold Wong to hopefully help me.

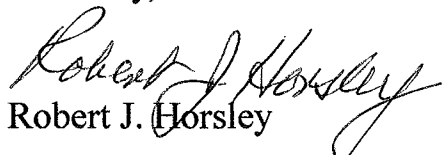
Spent a delightful time with Dr. Harold Wong, who analyzed my Annuity that I was considering purchasing. After his review and explanation on what my Annuity provided and the bad things it contained, that the sales Agent did not inform me about, I cancelled this Annuity when I got home. With the expert help of Dr. Harold Wong, this one session saved me over \$ 10,000.

Financial Advisors are not my favorite people, after loosing a great deal of money in my previous Annuity.

Dr. Harold Wong is the person to have as a speaker at any club function you may be associated with, and finally an honest, experienced person , down to earth willing to provide help to a person in trouble in this complicated financial world.

My only wish is that I had knowledge of Dr. Harold Wong in my previous encounters with Annuity Sales Agents. I highly recommend this gentleman.

Sincerely,

  
Robert J. Horsley