

# TAI Life Reinsurance Systems

May 19, 2008

Mr. Jim Ryan  
65 Seaview Ave.  
Northport, NY 11768

Re: 2008 User Group, Keynote Address

Dear Jim:

Thank you for a superb job as this year's keynote speaker. You set the tone for the rest of the Conference which was a huge success. As I mentioned in our earlier discussions, many of the attendees at our meetings are in middle management and do not get to go to many conferences. Your message was simple, but the delivery and content, especially the quotes, were profound. You connected with the audience and your willingness to sign books and make your self available to the group was very generous and noted by several participants.

Enclosed is our check for your contract fee, the books and expenses. I have included an additional honorarium of \$2,500 for your great preparation and exceeding our expectations.

It was a pleasure working with you professionally and also meeting your wife, Diane. I hope you made many contacts at the Meeting and they bring you many more insurance meeting engagements.



Sincerely,

John P. Carroll, CLU, FLMI  
President