May 6, 2002

Dear :

Thank you for choosing for your needs. We are confident that you will be very satisfied with the services that we offer.

The literature we have enclosed will assist you in making the most of our services. If you have any questions, please feel free to contact us. Your account manager, , can be reached at . Your account number is . When you call, please have it on hand so that we can expedite your requests.

As your needs change, we will be happy to help you evaluate those needs and offer you the services that will help you achieve your new goals. Again, thank you for choosing .

Sincerely,

Enclosure:

Your Logo Here or delete this text