

November 7, 2012

Dear NAAFA,

I thought I would let you guys know I am up 9.5% with ZERO transfers coming to me.

My income is up more than \$12,000 in 2012 versus 2011. I think that is pretty good as compared to my independent friends and the current economy.

I think you should encourage agents to get back to selling and eliminate the whining. It would help!