



July 15th, 2010

From The Desk Of Darin Lucas:

Well, we did it! It's official! Today congress passed our Legislative Bill to proclaim Index Annuities insurance products, and NOT securities, once and for all! Congratulations to you, my fellow colleague, in this victory as the Democratic process does indeed still exist! This is not only a major victory for you and I, but for our industry as a whole. Many so called experts said it would be next to impossible to reverse a federal agency's rule through the legislative process, but thanks to the efforts of all involved, we have prevailed!

Now it's time to turn our focus to the business at hand. Millions of retirees and pre-retirees disparately need our help, now more than ever! We have the greatest tools in the financial industry available at our fingertips. As I've watched this business evolve over the years, particularly with respect to means of new client generation, I feel we are better equipped to reach out to more people than ever. Through technology, through innovation, through skillful, savvy minds, income potential is limitless! I have a feeling the rest of 2010 is going to be big for everyone! ...and wait 'til 2011!!!

Thank you for your continued support. Thank you for standing up for our industry. Thank you for your partnership with First Annuity. Thank you for your business.

All the best,

A handwritten signature in cursive script that reads 'Darin W. Lucas'.

Darin W. Lucas
President
First Annuity & Insurance Marketing, Inc.