

2 Meldazy Drive  
Scarborough, ON  
M1P 4E8

May 12, 2008

LSM Insurance Services Ltd.  
2900 John Street – Suite 302  
Markham, ON L3R 5G3

To Whom It May Concern:

I wish to express some thoughts on my experience in dealing with Lorne Marr recently for securing life insurance:

Lorne's vast knowledge of life insurance and of the various products offered by the life insurance companies was impressive to me from the outset. He took careful note of my needs and what I was seeking and he then suggested the most appropriate product, which was a new and uncommon offering by life insurance companies. I was very happy. His thoroughness and follow-through are phenomenal. Never have I dealt with an insurance broker who provided service with such promptness, organization, and attentiveness as Lorne did and most importantly, time and time again, he was true to his word (rare in the business world). I faced delays with my life insurance and though these were beyond Lorne's control, he kept me apprised as best as he could with regular and timely updates so that I never had to pursue him for answers. Further impressive to me was the very extensive information provided in his website about the various insurance products and the good, objective information about the companies providing those products. Well-organized and extremely user-friendly!

I intend to refer Lorne to every single person I encounter who will require life insurance as his customer service is top-notch and rare to find. It was a genuine pleasure to have worked with him for the ease and trust he inspired. Thank you very much, Lorne!

Sincerely,



Shelly Herrera