

July 3, 2012

Hersh L Stern, CEO
Web Annuities
28 Harrison Ave., D-209
Englishtown, NJ 07726

Dear Hersh,

I'd like to thank you and your staff for making my selection of an Immediate Annuity Contract a very simple, efficient process.

I started by accessing your *ImmediateAnnuities.com* web site. It is most easy to navigate and contained lots of information. I then called you on the phone after receiving information from you in the mail.

You listened carefully to my questions then responded with good, accurate advice in a very professional manner. You recommended a company that seemed best for me. It made my decision an easy one.

Thereafter when I called, other members of your staff provided equally good information.

I have recently received my first direct deposit payment from the recommended company.

I look forward to working with you in the future, and I will surely recommend you to anyone in the market for an annuity.

Sincerely,



James J Fi



CHRIS VAN MIERLO
*Chief Marketing Officer
Senior Vice President, Sales
Retirement Solutions Division*

April 13, 2012

Hersh Stern
Producer Alliance
28 Harrison Ave Ste 908
Englishtown NJ 07726-1564

Dear Hersh:

It is with great pleasure that I extend my personal congratulations on your selection to the Pacific Life Advisory Council.

At Pacific Life, we know that our success depends on mutually beneficial relationships with the best and brightest financial professionals in the industry. That's why we established the Pacific Life Advisory Council. It's our way of recognizing and applauding outstanding professionals like you--individuals who share our commitment to service excellence and deliver on it every day.

Along with my best wishes, we're sending you the enclosed personalized plaque to commemorate your accomplishment. We hope you display it with pride and, in the years to come, we look forward to your continued participation in this elite group.

As always, we very much appreciate your hard work and support of Pacific Life. Rest assured that we place tremendous value on our business relationship with you, and congratulations once again on achieving this distinction. Here's to even greater success in the future.

Best personal regards,

Chris van Mierlo

**PACIFIC LIFE INSURANCE COMPANY
RETIREMENT SOLUTIONS DIVISION**

DUNAKEY & KLATT, P.C.

ATTORNEYS AT LAW

DAVID D. DUNAKEY • CURTIS J. KLATT • DAVID P. ODEKIRK • CHARLES P. AUGUSTINE • BRIAN G. SAYER
MICHAEL O. TREINEN • TERESA A. RASTEDE • AMY R. DOLLASH • C. MORGAN LASLEY • CRYSTAL RINK

Please reply to:

WATERLOO OFFICE

531 COMMERCIAL STREET, Suite 250
P.O. BOX 2363
WATERLOO, IOWA 50704-2363
TELEPHONE (319) 232-3304
FACSIMILE (319) 232-3639

INDEPENDENCE OFFICE

221 FIRST STREET WEST
P.O. BOX 484
INDEPENDENCE, IOWA 50644-0484
TELEPHONE (319) 334-2590
FACSIMILE (319) 334-5975

Hersh L. Stern
Web Annuities
28 Harrison Ave, D-209
Englishtown, NJ 07726

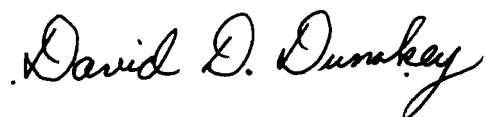
Dear Hersh:

Thank you for providing the WebAnnuities packet and the Annuity Shopper. It is the best source of information I have found on the subject of annuities. And a special thanks for calling and answering my questions.

As an attorney who frequently represents clients regarding investments, retirement and estate planning I will highly recommend you for their annuity needs. As I mentioned I have several annuities now and will continue to add more to my own retirement portfolio.

I have recommended you and your company to other estate planners and financial advisors.

Very truly yours,



David D. Dunakey



Robert E. Chappell
Chairman

November 8, 2010

Hersh Leon Stern
WebAnnuities.Com
28 Harrison Avenue
D—209
Englishtown, NJ 07726

Dear Hersh,

Please accept my congratulations for your twenty-fifth year anniversary with Penn Mutual. This milestone is a testament of your loyalty and commitment to your clients and our company and I appreciate your contributions which have played an important role in the company's success.

I look forward to counting you as a member of the Penn Mutual family for many years to come. In the meantime, I thank you for your continued dedication to your clients and Penn Mutual and wish you much success in the future.

Sincerely,

A handwritten signature in black ink, appearing to be 'R. Chappell', written over a horizontal line.

Robert E. Chappell
Chairman and Chief Executive

Prescott, AZ 86305

May 31, 2010

Hersh Stern
Web Annuities
28 Harrison Avenue, Suite 209D
Englishtown, NJ 07726

Dear Hersh,

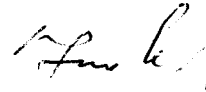
I would like to take this opportunity to thank you, together with Ariel and Jennifer, for the excellent service that I have received over the past weeks in connection with my purchase of three annuities from you.

I was kept very well informed throughout the entire process, and all of my calls and questions were answered promptly. I really appreciate that.

If I ever decide to purchase another annuity, I will definitely call on you. If I have any friends who are ever looking for annuities, I would not hesitate to recommend you.

I wish you continued success in your business. Again, it was a pleasure doing business with you.

Sincerely,

A handwritten signature in black ink, appearing to read "Frank H.", written in a cursive style.

Frank H.

Annuities / Hersh Stern

From: "Doug
To: <hs@v.....>
Sent: Tuesday, July 14, 2009 2:25 PM
Subject: United of Omaha Annuity

I Hersh,
I wanted to let you know that I recently received my first monthly annuity payment from United of Omaha, and I couldn't be more pleased. Thanks to both of you, and to Jennifer from your staff, everything went smoothly from start to finish.

I recently retired from Verizon. Since I wanted to ensure that I didn't run out of funds, an annuity was the perfect answer. FYI, I had the option of taking either an annuity or a lump sum retirement from Verizon, and I took the lump sum option. With your help, I was able to use that lump sum to purchase significantly more annuity income than Verizon had offered.

Thanks again,
Doug

Annuities / Hersh Stern

From: "Michael Hersh" <mikehyla@annuity.com>
To: "Hersh Stern" <hs@annuity.com>
Sent: Monday, May 11, 2009 6:00 PM
Subject: Retirement Report --- First 100 Days

Hersh

I have survived my first 100 days of retirement and I want to thank you both for helping me figure out how to fund this wonderful life of leisure.

My annuity checks arrive like clock work each month and I am sleeping like a baby every night.

Life is good and thanks for the assist.

I think of you both every time I tee the ball up on a weekday morning and let it FLY!!!!

Mike

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Mike

From: "E M" <
To: <as@v
Sent: Wednesday, January 23, 2008 4:30 PM
Subject: Contract

Thanks for your phone call last Friday letting me know that the contract would be coming.

I received it Monday morning. Every thing seems to be in place and I will look now to receiving the monthly installments in my checking account.

Ariel, thanks so much to you and your staff, for all your help in acquiring this annuity. You all have been most helpful and professional and its been a pleasure working with you. Thank you again.

Eleanor |

Annuity Quotes (Hersh Stern)

From: "Robert"
To: "Annuities -"
Sent: Monday, September 24, 2007 5:34 PM
Subject: Integrity Annuity

Hello , I received the package with the new Integrity Annuity. Thank you very much for your help in such a smooth and quick transaction. Everything worked out and was delivered just as you said and my final payout each month is actually a couple of dollars more. I will certainly keep you in mind for my next purchase of an annuity and recommend your service to my friends.

Bob

May 7, 2007

**Hersh Stern
28 Harriston Road, Bldg 209
Englishtown, NJ. 07726**

Dear Hersh:

Both Marilyn and I wish to thank you and your staff for all the work you have done for us over the last almost two years. It all started when I checked some squares on your web site, "immediateannuities.com."

You lived up to your reputation as a real expert when it comes to annuities. In addition you were always courteous and kind to us. There was never any doubt that you would be involved as an agent in the decisions we made. We would never walk away from someone who helped us as much as you did.

Once again thanks a million. The best of good fortune to you and your family. Life is never predictable and who knows what we will do in 2017 when the Midland policy ends. Hopefully, you or your staff will be there to guide us.

Fondly,

Bill & Marilyn
Bill & Marilyn

Annuities - Hersh Stern

From: "Barry"
To: "Annuities - Hersh Stern" <hs@>
Sent: Saturday, October 07, 2006 1:28 PM
Subject: Thanks, All is Complete

Hirsh,

Thank you very much for your guidance in securing an annuity which certainly had the largest return compared to the current market. I am

glad I found your web site, along with others, when I started searching for annuities some time ago. Also, I appreciate your perseverance even though, on prior occasions I had not utilized your firm.

I wanted to let you know that payments have begun, and an electronic deposit was made to my account yesterday in the correct amount from Midland National.

Thanks again for your professionalism, expertise, courtesy and follow through. Please feel free to use me as a reference in any business dealings.

Respectfully,

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* * * * *

Barry

Main Identity

From: "David"
To: "Annuities - ,"
Sent: Monday, August 14, 2006 11:20 PM
Subject: Genworth Contract

Just a note to let you know the Genworth contract arrived today, and how much we appreciate your services with what seemed like a mountain of paperwork. We would be happy to use your agency in the future, and to recommend it to others. Please feel free to use this testimony as you see fit.

-David

Annuities - Hersh Stern

From: "craig
To: "Hersh Stern - Annuity Quotes" <hs_
Sent: Thursday, October 20, 2005 5:39 PM
Subject: Re: fr Hersh: applctn - American General

Here's some feedback that may be useful to you. The way I heard about your company was from a news article I happened on after doing a Google search about annuities. The reporter (Bob Moeller) mentioned that he got his information from your company. Then I plugged your company name into a Google search, and found you. If you're interested, here is the link to the article:
<http://www.weac.org/News/2004-05/nov04/dollars&sense.htm>.

Also, one thing I like a lot about your company is that you're so quick to respond. I email a question one night, and get back an email answer the next day. (Except during the holidays, of course). Also, it's reassuring that you tell the buyer to write the check directly to the annuity company; this avoids the possibility of online fraud, which you hear so much about.

I thought this feedback might be useful to you.

Best,
Craig

Annuities - Hersh Stern

From: "Leslie"
To: "Hersh Stern - Annuity Quotes" <hs@>
Sent: Thursday, September 08, 2005 4:39 PM
Subject: Re: ANICO contract

Hersh,

The policy arrived this afternoon.
I have read the policy and it appears to me to be
in complete accord with my wishes.

Thank you for you many courtesies, patience and understanding.
I have gained considerable knowledge about immediate annuities
from our conversations and your website and publications.

Above all, I have learned that if you want to purchase an annuity,
you contact Hersh Stern and ask him to work with you to
acquire the annuity!

With kind regards,

Les

Annuities - Hersh Stern

From: "leon
To: <Annuity_1
Sent: Thursday, April 07, 2005 9:06 PM
Subject: Great Job

TO: Annuity Quotations
ATTN: Mr. Hersh Stern

Dear Hersh----

You acknowledged receipt of my request over the internet for a number of annuity quotations on 2/11/05. I received my first annuity check on 3/29/05. You and your staff expertly advised and ushered me through the process and kept me informed of every significant event when it happened. GREAT JOB!

Leon

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Annuities - Hersh Stern

From: <kim
To: <Annuity_Quotations@\
Sent: Wednesday, March 31, 2004 1:27 PM
Subject: attention Hersh Stern..... Thank you and will be working again with you soon.

Mr. Stern.....

I wanted to e-mail and thank you for your work on the Immediate Annuity for my husband, Gerhardt Everything went smoothly.

I'm going to be leaving my job on May 21st and getting an Immediate Annuity for my 401K.
I would like to work with you again when I'm ready to purchase...probably sometime in June or early July.

I just wanted to send you this e-mail to touch base. I'll be looking on your website to see the various quotes and will let you know when I need to get exact quotes from you.

Thanks again

Kim

Dear Hersh,

Thank you so much for all your help choosing an annuity. You were a tremendous help and we feel confident we made a good choice after reviewing all the information you made available to us. Thank you especially for answering our questions over the phone.

We will recommend you and WebAnnuities.com to our friends and family.

We hope all is well with you and your family.

Best wishes,

Gerri

FYI !!

Hersh, the first check was deposited on the 10th. Thank you for expediting all the paperwork and making things easy for me to handle. I'm happy Gerri found you on the internet and you both followed through! I'll be in Florida soon!
Elinor

Rebble Creek Dr.
NJ 08820

L. Stern
Annuities.com
77 Ave., D-209
NJ
07726

Annuities - Hersh Stern

From: "John"
To: <Annuity_Quotations@v.....>
Sent: Tuesday, October 07, 2003 10:07 PM
Subject: Re: Follow up about Jefferson Pilot application

Hello Hersh,

Just wanted to thank you for your wonderful service in getting all the paperwork ready so we could get my Mom's annuity in on time. It was a pleasure doing business with a real professional and will certainly recommend your service to our friends. Thanks again.
Take good care,
John and Eugenia

Dan

November 12, 2002

Hersh Stern
WebAnnuities.com
8 Talmadge Dr.
Monroe Twp., NJ 08831

Hi Hersh,

Enclosed are my application forms for the two annuities we discussed. I want to thank you and your staff for making the entire process easy and painless. My questions and concerns were always answered and assuaged in a friendly and helpful manner. After talking with a number of annuity salespeople in my area, I was delighted to discover your company and the services you offer.

Best Regards,

A handwritten signature in black ink, appearing to be 'Dan', written in a cursive style.

Dan

August 28, 2002

Hersh Stern
WebAnnuities.com
8 Talmadge Dr.
Jamesburg, NJ 08831

RE: Gerald W. and Debra L.

Dear Hersh,

It has been a pleasure working with you concerning Gerald's rollover of his company pension plan. We both feel comfortable with our decision to go through your company concerning this.

In addition to obtaining quotes through you, we obtained quotes from three other companies, and met with one representative in person.

From the start, you provided us with more information to help us with the arduous task of making a decision concerning our future. You always provided prompt and concise answers to all of our questions, and we had many! You put everything in "layman's" terms so it was easier for us to comprehend.

Then, today, you walked us through the process of filling out the application, etc., over the telephone. I think we did everything right—and I enclose a copy of everything that we sent to F & G for your records.

Thank you so very much, Hersh, for your caring and expertise.

Yours truly,

A handwritten signature in cursive script that reads "Debra".

Debra L.