



Vicki L. Spurling, ACS
Sr. Sales Consultant

Lincoln National Life Ins. Co.
1300 S. Clinton St.
Fort Wayne, IN 46802-3506
phone 260 455-4012
toll free 800 254-6265
fax 260 455-1384
vlsurling@LNC.com

Supervising Office:
1300 S. Clinton St.
Fort Wayne, IN 46802-3506
phone 800 454-6265

March 23, 2006

Jeff Thredgold
Thredgold Economic Associates
136 South Main Street
Suite 417
Salt Lake City, UT 84101

Dear Jeff,

Your keynote presentation in San Antonio during our national sales meeting was amazing. I heard nothing but positive reviews from my attendees. We've been told that this was our best conference ever and you were a key contributor to the success of our meeting. Your content was informative and entertaining. As the opening session for our conference, you provided exactly what we were looking for and the perfect start to our meeting. It's hard to keep 250 people engaged for an hour of economic forecasting but you managed to do so. Thank you!

Sincerely,

signature blocked for privacy

Vicki Spurling

www.lincolnretirement.com

Securities offered through Lincoln Financial Advisors Corp. a broker/dealer. Insurance offered through Lincoln affiliates and other fine companies. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.