

Name: Paul Norris

Over the many years of working with Eric what would you say are his best Character Traits?

Knowledge, Enthusiasm, Energy

Does any particular one of the above traits stand out more than the rest as in your personal experience with working with Eric?

Enthusiasm

How have you and your family benefited most, from working with Eric and E.T.S. Financial Inc. as a Trusted Advisor over the years?

Eric instilled motivation in us to never give up on our dreams. It takes commitment, planning and patience and he helped us with this.

What year do you remember beginning your professional relationship with Eric and his firm E.T.S. Financial Services, Inc.? 1998

The strongest compliment that can ever be paid to a professional is a referral to someone's closest friends or loved ones. How comfortable would you be in referring Eric to friends and family?

(circle one)

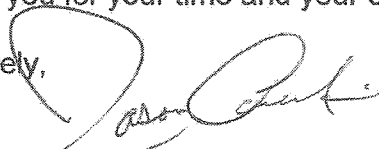
Not Comfortable

Comfortable

Very Comfortable

Thank you for your time and your contribution.

Sincerely,



Jason Carruthers, Director of Marketing

Name: Jim Martin SA

Over the many years of working with Eric what would you say are his best Character Traits?

Available
Dependable
Honest
UNDERSTANDING

Does any particular one of the above traits stand out more than the rest as in your personal experience with working with Eric?

Availability

How have you and your family benefited most, from working with Eric and E.T.S. Financial Inc. as a Trusted Advisor over the years?

GETTING POINTED IN THE RIGHT DIRECTION

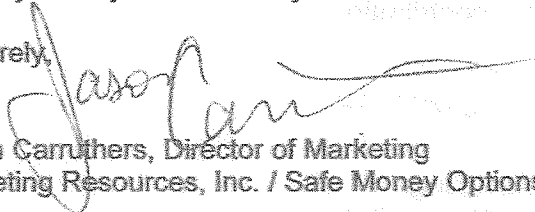
What year do you remember beginning your professional relationship with Eric and his firm E.T.S. Financial Services, Inc.? About 2000

The strongest compliment that can ever be paid to a professional is a referral to someone's closest friends or loved ones. How comfortable would you be in referring Eric to friends and family?

(circle one) Not Comfortable Comfortable Very Comfortable

Thank you for your time and your contribution.

Sincerely,


Jason Carruthers, Director of Marketing
Marketing Resources, Inc. / Safe Money Options Division

Name: Michael Corkum

Over the many years of working with Eric what would you say are his best Character Traits?

*Affable, enthusiastic, obliging, sensitive, tactful
conscientious, hardworking.*

Does any particular one of the above traits stand out more than the rest as in your personal experience with working with Eric?

Enthusiasm. Eric was always positive & showed great enthusiasm for whatever issue was being discussed and how it would best serve our purposes.

How have you and your family benefited most, from working with Eric and E.T.S. Financial Inc. as a Trusted Advisor over the years?

We were able to structure our retirement funds in a way that met our risk profile & provided a comfortable balance of growth stocks & fixed income securities.

What year do you remember beginning your professional relationship with Eric and his firm E.T.S. Financial Services, Inc.? 2003

The strongest compliment that can ever be paid to a professional is a referral to someone's closest friends or loved ones. How comfortable would you be in referring Eric to friends and family?

(circle one)

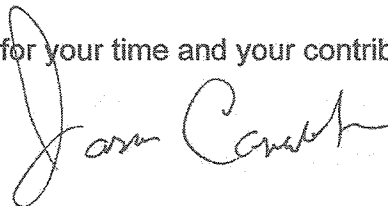
Not Comfortable

Comfortable

Very Comfortable

Thank you for your time and your contribution.

Sincerely,



Jason Carruthers, Director of Marketing
Marketing Resources, Inc. / Safe Money Options Division

Name: Jack Carrington

1)

1) Good listener. Before anything happens, taking the time to ask pertinent questions about my family's financial goals, risk tolerance, etc.

2) Putting together a financial package with graphics, etc., that make it understandable.

3) Willingness to review package as often as I need to, as well as reviewing any changes in my life/ risk tolerance, etc.

4) Addressing the total package of needs, including estate planning and legal issues.

5) Constantly tweaking the financial products as situation changes. This ability on his part means he is keeping current with developments, opportunities, and trends.

2)

#5.

3)

We have greater peace of mind knowing that an entire package of products has been thoughtfully put together by someone who knows far more than we do to meet our financial goals for post-retirement.

4)

2000

5)

Comfortable referring Eric's book to friends.

Name: CARRIE M. BOWDEN

Over the many years of working with Eric what would you say are his best Character Traits? ASSURANCE IN BEING PATIENT WITH THE STOCK MARKET AND THE ECONOMY. ERIC HAS A SPECIAL TALENT IN MAKING YOU NOT AFRAID TO INVEST AND NOT TO WORRY WHEN THE NUMBERS ARE DOWN.

Does any particular one of the above traits stand out more than the rest as in your personal experience with working with Eric? HIS ABILITY TO ASSURE YOU TO TRUST HIS EXPERTISE AND MAKE THE MISTAKE OF TAKING THE MONEY OUT JUST BECAUSE THE VALUE WAS DOWN AND HOW THAT WOULD MAKE YOU LOSE THE MONEY AS OPPOSED TO RIDING IT OUT AND LET IT GAIN VALUE AGAIN.

How have you and your family benefited most, from working with Eric and E.T.S. Financial Inc. as a Trusted Advisor over the years? ERIC HAS TAUGHT US ABOUT THE VALUE OF INVESTING IN YOUR FUTURE. HE TAUGHT US WAS TO SAVE, INVEST AND PLAN. HE SHOWED US HOW TO LEAVE MONEY LIQUID TO LIVE OFF AND WAYS TO PUT MORE MONEY AWAY FOR LONGER GOAL MEETING.

What year do you remember beginning your professional relationship with Eric and his firm E.T.S. Financial Services, Inc.? 2000

The strongest compliment that can ever be paid to a professional is a referral to someone's closest friends or loved ones. How comfortable would you be in referring Eric to friends and family?

(circle one) Not Comfortable Comfortable Very Comfortable

Thank you for your time and your contribution.

Sincerely, 

Jason Carruthers, Director of Marketing
Marketing Resources, Inc. / Safe Money Options Division