

A.G. EDWARDS & SONS, INC.
280 Park Avenue
29th Floor, West
New York, NY 10017-1216

212/557-1144



June 3, 2005

To Whom It May Concern:

This letter confirms that Lee Woodard has been employed with AG Edwards in our New York Manhattan Midtown office from December 2003 through June 2005 as a registered, licensed Financial Consultant/ Investment Broker.

Lee has proven to be a dedicated, hard-working and trusting individual. His job duties required extensive contact with clients for marketing/ advertising financial products and investment securities. I found him to be excellent in dealing with complex issues/ assignments and resourceful with a quick ability in resolving problems with ease.

I highly recommend him for any employment he may seek as I am sure that you will find him to be a valuable asset to your organization.

If you have any questions, please do not hesitate to contact me.

Thank you for consideration,

A handwritten signature in black ink, appearing to read 'J. William Forrester'.

J. William Forrester
Vice President
Branch Manager

LEE WOODARD
*Financial Consultant
Investment Broker*

A.G. EDWARDS & SONS, INC.
280 Park Avenue
29th Floor
New York, NY 10017-1216

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Member New York Stock Exchange, Inc.



212/557-1144 ext. 340
800/627-4554
fax: 212/557-0956

A.G. Edwards & Sons, Inc.
INVESTMENTS SINCE 1887



This certificate witnesses that
Lee Woodard

has successfully completed the
Financial Consultant Training Program

and passed all examinations as prescribed
by the NYSE and the NASD.

Robert H. Bass
CHAIRMAN AND CEO

Charles J. Kelly
SENIOR VICE PRESIDENT AND MANAGER - TRAINING

Robert J. Steadman
DIRECTOR OF BRANCHES

In testimony whereof, the company has
caused this instrument to be duly executed
this *21st* day of *May* 2004.

STATE OF NEW YORK INSURANCE DEPARTMENT

WOODARD, LEE M

WOODARD, LEE M
124 W 75TH ST APT 4A
NEW YORK NY 10023

LICENSE NUMBER: LA-530522

PRODUCER IS LICENSED AS AN INSURANCE AGENT FOR:

LIFE ACCIDENT & HEALTH VARIABLE LIFE/VARIABLE ANNUITIES

EFFECTIVE DATE: JULY 01, 2005
EXPIRATION DATE: JUNE 30, 2007
UNLESS SOONER CANCELLED, SUSPENDED OR REVOKED



In Witness Whereof,
I have caused my official seal to
be affixed at the city of Albany

Howard Mills
Superintendent

EXCELSIOR