

**EXHIBIT A**

**From:** Howlett, Kim </o=PBSJ/ou=Corp/cn=Recipients/cn=KHowlett>  
**Sent:** Monday, November 2, 2009 4:21 PM  
**To:** 'Steve Burgess' <sburgess@cflid.com>  
**Cc:** kim and muriel <khowlet1@san.rr.com>; 'Muriel Spooner' <Spooner@targegen.com>  
**Subject:** RE: Your life insurance dispute

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Steve:

Sorry for my late reply... I returned to work last Monday and it has been non-stop since then. I don't believe there were any materials provided at the introductory seminar. The focus was to sell financial planning services. We have looked for copies of our applications for the life insurance policies and can't find them. I don't believe we ever rec'd copies of the applications. I could request copies from the insurer if you think it would be appropriate.

Regards  
Kim

**Mr. Kim B. Howlett**  
Associate Vice President/Senior Group Manager PBS&J  
direct 858-514-1018

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**From:** Steve Burgess [mailto:sburgess@cflid.com]  
**Sent:** Sunday, October 18, 2009 7:07 PM  
**To:** Howlett, Kim  
**Subject:** RE: Your life insurance dispute

**Kim,**

***I know you are out of town, so don't worry about these items until you return. I reviewed the package you sent me. One thing I need is your applications. If I didn't mention that before I apologize. Secondly, if you still have it, the invitation and materials presented at the seminar where you met Cooper.***

***In what I see so far the product sold was an Indexed Life Insurance policy, which does not fall under the securities rules. However, both Cooper and Shoemaker are CFPs, which has it's own standard of ethics. Also because both are securities licensed we will be able to bring the NASD into the complaint.***

***I will look to hear from you next week.***

**Thx,**

**Steve**

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**From:** Howlett, Kim [mailto:KHowlett@pbsj.com]  
**Sent:** Monday, October 12, 2009 6:17 PM  
**To:** Steve Burgess  
**Cc:** Muriel Spooner; khowlet1@san.rr.com  
**Subject:** RE: Your life insurance dispute

Steve:

I sent out a package of information to you today via FedEx. You should receive it tomorrow before 5. Included with the various documents is a two-page summary describing some background regarding the situation.

I apologize for the length of time it has taken to get our information together. If you feel that there's something missing that would bolster our case, please let me know and we'll see if we can dig further in our files to come up with it.

I'll be out of town from Oct. 15 to Oct. 23 and therefore will not be available during that time, however I will be cking my email from time to time.

Regards

Kim

**Mr. Kim B. Howlett**

Associate Vice President/Senior Group Manager PBS&J  
direct 858-514-1018

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**From:** Steve Burgess [mailto:sburgess@cflid.com]

**Sent:** Friday, September 25, 2009 5:20 PM

**To:** Howlett, Kim

**Subject:** RE: Your life insurance dispute

***Thanks Kim.***

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**From:** Howlett, Kim [mailto:KHowlett@pbsj.com]

**Sent:** Friday, September 25, 2009 3:15 PM

**To:** Steve Burgess

**Subject:** RE: Your life insurance dispute

Steve:

Thanks for the info.

I have assembled the various documents and have nearly completed a summary of events that I plan to include with the package. It should be coming your way in a few days... We have had family and other issues which have distracted us from getting the docs together quickly.

Regards

Kim

**Mr. Kim B. Howlett**

Associate Vice President/Senior Group Manager PBS&J  
direct 858-514-1018

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**From:** Steve Burgess [mailto:sburgess@cflid.com]

**Sent:** Friday, September 25, 2009 11:54 AM

**To:** Howlett, Kim

**Cc:** 'Muriel Spooner'

**Subject:** RE: Your life insurance dispute

**Kim,**

***Here is the article I mentioned to you the other day. Hopefully we will start to raise awareness about the gross abuses that are being promoted and save people from the same headaches you're going through.***

***<http://cflid.com/blog/>***

**Thx,**

**Steve**

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**From:** Howlett, Kim [mailto:KHowlett@pbsj.com]  
**Sent:** Tuesday, September 15, 2009 12:37 PM  
**To:** Steve Burgess  
**Cc:** Muriel Spooner  
**Subject:** RE: Your life insurance dispute

Sure... makes sense to me..

Thanks  
Kim

**Mr. Kim B. Howlett**  
Associate Vice President/Senior Group Manager PBS&J  
direct 858-514-1018

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**From:** Steve Burgess [mailto:sburgess@cflid.com]  
**Sent:** Tuesday, September 15, 2009 11:47 AM  
**To:** Howlett, Kim  
**Subject:** RE: Your life insurance dispute

**Kim,**

***No problem. I will let you know when the information arrives.***

***I will be happy to give you references, but I prefer to give client contact information after I have decided to accept a complaint case (but before you sign a contract). That way I limit the time my clients have to take out of their day to help me. Hopefully that makes sense?***

**Thx,**

**Steve**

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**From:** Howlett, Kim [mailto:KHowlett@pbsj.com]

**Sent:** Tuesday, September 15, 2009 10:54 AM

**To:** Steve Burgess

**Subject:** RE: Your life insurance dispute

Steve:

We will assemble the information you requested. We have a busy week in front of us so don't expect to send it to you until Monday.

Also, could you send along three of your references.. names and phone no.s

Thanks

Regards

Kim

**Mr. Kim B. Howlett**

Associate Vice President/Senior Group Manager PBS&J  
direct 858-514-1018

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**From:** Steve Burgess [mailto:sburgess@cflid.com]

**Sent:** Monday, September 14, 2009 3:58 PM

**To:** Howlett, Kim

**Subject:** Your life insurance dispute

**Kim,**

***Thank you for the time today. The information I will need to review includes (copies only, not originals):***

- 1. applications – include any supplements, net worth statements, account cards or other application pieces***
- 2. written financial planning recommendations by agent***
- 3. illustrations used for the sale***
- 4. any correspondence between you and the agent or insurer***
- 5. sales material used during the sale***
- 6. If you met the agent at a seminar: any seminar invitations, handouts or promotional material used***
- 7. insurance policy annual statements***

***I do NOT need to see any policies.***

***You can email, fax (# is below) or mail to:***

***The Center for Life Insurance Disputes  
12298 Mannix Rd  
San Diego, CA 92129***

***Once I have had a chance to review I will call you to discuss.***

***Thx,***

**Steve Burgess**

***The Center for Life Insurance Disputes***

***Ph: 888-397-7307***

***Fax: 858-484-2602***

***[www.cflid.com](http://www.cflid.com)***