

Exhibit "A"

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Florida Planning Update

Advisory Opinion on Medicaid Planning Activities by Non-lawyers

Dear Frank,

Recently, the Florida Bar released an advisory opinion as to the matter of the unlicensed practice of law for a non-lawyer. It was determined to be the unlicensed practice of law for a non-lawyer to engage in any of the following Medicaid planning activities:

- drafting of personal service contracts
- preparing and executing qualified income trusts
- rendering legal advice regarding the implementation of Florida law to obtain Medicaid benefits

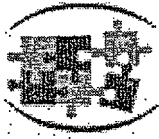
In light of the potential liabilities this creates, we regret to inform you that Krause Financial Services is no longer in a position to provide insurance products directly to non-lawyers in Florida. We will continue to work directly with attorneys and advise all non-lawyers do the same.

We thank you for your past business, and want you to know that we have truly enjoyed working with you. Please don't hesitate to call with any questions or concerns.

Sincerely,

Krause Financial Services





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William D. Burns is a registered representative of and securities are offered through USA Financial Securities, 6020 East Fulton Street, Ada, MI 49301. Member FINRA/SIPC. A Registered Investment Advisor. Financial & Insurance Services is not affiliated with USA Financial Securities.

Bill,

Good morning. Don't want you to think that I am avoiding your call. Have a conference call I am going to jump on in 5 minutes. But, here we go.

Spoke with Phoenix yesterday and the day before. I feel pretty confident that a memo will be out soon where they say they are not going to accept Family Shield in Florida

We know that ELCO is doing the same. And, The Ohlson group is going to follow suit and just leave the Florida Medicaid Planning and VA market. Bill, we have appreciated the relationship and your professionalism. But, this is a crusade that we are not going to enter. The risk reward is just not there for us. Talk soon.

Raymond J. Ohlson, CLU, CRC

President & CEO

The Ohlson Group, Inc.

877-844-0900 Toll Free

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