



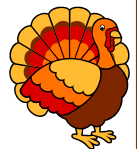
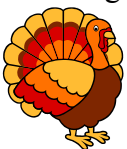
Allen Marketing & Associates, Inc.

A Time To Be Thankful!

Its that time of year when you start to think of all the things you are thankful for and ending out the year to start a new and better one. As your family at Allen Marketing & Associates, Inc. reflects on the year we are ending we find ourselves thankful for the small things we have not thought about in the past. The year 2008 was one of the most challenging years for some of us at AMA, Inc. with many areas of growth and gratitude; both business and personal. There have been many milestones for AMA, Inc. and the employees this year. We all feel that you and your families are a part of our families and most families share their excitements, accomplishments, and struggles. Therefore, I hope you enjoy reading the following update on your extended family and if you have not yet become a part of our family, please accept this as your invitation.

As we look back on our excitements and accomplishments we remember that three of our employees have now become one of us; Kelsie Allen, Ashleigh Clapper, and William Heft have all become a licensed insurance agent in 2008. All AMA, Inc. family members have also put their insurance license to use and have made personal sales; which helps them further assist you and understand what you as the agent in the field goes through every day. AMA, Inc. is also able to proudly say that Patrick H. Allen, III has been in the insurance business for 33 years and headed towards 34 years in February. Many of you have had the pleasure of speaking with Pat in business coaching sessions, therefore you know his passion and excitement for the insurance industry and know why AMA, Inc. has been successful. It is amazing to see how much Jonathan Strohl has grown over the last year and the vast amount of knowledge he has of the insurance industry. Kelsie Allen has been working at growing in her newer position as the Accounting Manager and is learning from the best (Pat Allen) on how to Financially Manage our business. She has also grown many of her relationships with you the agents because she is mainly the one answering the phones and greeting you everyday. Bill has bounced around a little bit with us this year. We brought him back to AMA, Inc. to focus on Life Insurance and now he has encompassed all areas that we focus on and has learned all products to better assist you. Ashleigh has been a huge asset to the company this year with her positive attitude and her ability to jump in and handle anything. I would have to say that without Kelsie and Ashleigh this year, I would not be where I am today.

We have also had our fair share of struggles this year with no thanks given to the SEC and rule 151a. We are extremely thankful to NAFA and Kim O'Brien for fighting on our behalf to keep FIA's with the insurance companies and not the SEC, only time will tell what the outcome will be on this issue. If you wish to help the fight please contact us for information on how you can. My biggest struggle this year has been to learn the insurance products and sales concepts all over again. I am thankful to Pat for allowing me the opportunity to work back in marketing because it is where my passion is.



A Time To Be Thankful Continued...

While this year has been a struggle for most everyone due to the poor economy there is still plenty to be thankful for. My daughter, Makayla recently had a bad day at school and she took her frustration out on her brother, Cameron and me and it seemed everyone she talked to that day. By the end of the day, she was in her room crying because it was such a horrible day. I sat her down for a Mother/Daughter talk and explained to her that she is the only one who has control over how her day goes. It was a hard concept for a 7 year old to understand, but the next morning when she woke up the first thing she said was, "Mommy, I am going to make it a good day today and I am the only one who can." I was very proud of her and thankful that she listened to my advice and decided to change how she views things. There are many people out there who have days like Makayla did and they have no idea that it is completely up to them to change it. We make our life what we want it to be; some people choose to be miserable and others choose to make it wonderful. This holiday season, I ask that you help others realize they don't have to be miserable and depressed because of the things they don't have or don't have control over, but that they can be happy and joyful for the things they do have.

Everyone at AMA, Inc. has many items they are thankful for, but we could never fit them all into this letter; therefore, I will highlight a few items. Ashleigh is thankful for blowing her tire out last November because if she hadn't she would not have met Jim, her future husband. She is also thankful that Pat and I keep pushing her to do her best and for trusting her with responsibility and making decisions on her own. (Those were her words not mine!) Kelsie is thankful for her family, friends, and to be able to have a great job. Jonathan is thankful for his family and the relationships he has grown with the agents and that he has been afforded the opportunities to be allowed to be successful at AMA, Inc. He is also thankful for his new love in his life, Tina. Bill is thankful for his family and to have a job he enjoys. Pat is thankful for his family, close friends, AMA, Inc. family, business relationships, coaches, and the fact that he gets what is really going on when so many other people don't. I am thankful for my wonderful husband, Brian, my children, Makayla and Cameron as well as our parents and sisters. I am thankful that I get to go to work every day to something I love to do and look forward to doing.

Everyone at AMA, Inc. is extremely thankful to you for doing business with us so far in 2008, for if you choose not to, we would not have a job. We all truly enjoy working with you every day and are thankful that you help us grow and learn. We are thankful that we can always survive in a trying economy because of the products and services we offer. It is a nice feeling to know that you have helped others with a complete job of planning with Life Insurance, Annuities, Long Term Care, and other insurance related services.

In closing, please be thankful for what you have and help others if the need arises. Please say, "Happy Holidays" to everyone you meet or pass by, it will be a nice surprise to some. Please remind your loved ones that you are thankful for all they do and ask them to do the same. Have a Great Thanksgiving and Holiday Season!

Thank You for being a part of our family,

Lisa M. Allen-Cutlip

