

CONSECO CAPITAL MANAGEMENT, INC.  
11825 N. Pennsylvania Street  
Carmel, Indiana 46032



November, 2002

Doug Lipp  
G. Douglas Lipp & Associates  
3927 Edgevale Court  
Fair Oaks, CA 95628

Doug:

I want to thank you for a job well done. I first contacted you three years ago to invite you to join our exclusive team of speakers at Conseco Fund Group, as part of our strategic marketing approach to help build brand recognition of our investment management. Sponsoring prestigious speakers such as you helps us to build our client relationships and enhance our credibility during these difficult economic times.

While some of the speakers on the team are utilized primarily for name recognition as motivational speakers, you give us an added benefit. You consistently provide our clients with substantive, content-rich material that focuses on such topics as leadership, customer service and change management, in a presentation style that is always upbeat and entertaining. In essence, we got a motivational speaker and a business consultant wrapped into one package!

During the time you've teamed with us, you have given over 40 presentations to our clients that include Merrill Lynch, Paine Webber and other major firms in the financial services field. Your jobs range from keynote presentations to hundreds of brokers and their support teams, to small group "counseling sessions" for regional vice presidents and office managers. In every case, you are flexible and creative, always calling the client in advance to assess their personal needs. Thank you for always coming through for us and making us look so good.

Sincerely,

A handwritten signature in black ink, appearing to read "Chad Walker", with a long, sweeping underline.

Chad Walker  
Manager, National Sales Desk