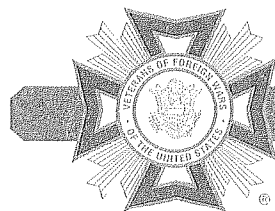


VETERANS OF FOREIGN WARS



OF THE UNITED STATES

406 West 34th Street, Kansas City, Missouri 64111

30 September 2009

To VFW Leadership:

In 2006, AARP performed a study which confirmed that many people over the age of 62 in our country have benefited greatly from a reverse mortgage. Many times a reverse mortgage can be a solution to financial needs due to medical issues or mandatory home improvements. A large number of those surveyed by AARP confirmed that they used a reverse mortgage to simply raise their standard of living.

Taking these facts into account, the VFW National Headquarters has selected **Financial Freedom** to be our sponsored provider of reverse mortgages. We are pleased to offer this program to our members and would appreciate you distributing this letter to your Post leadership.

Continuous mailings are being sent to VFW members nationwide. Service representatives from **Financial Freedom** have been encouraged to contact departments before contacting any Posts or Post members. We want to remind you that **the VFW membership list is protected by a confidentiality agreement**. The VFW National Headquarters does not sell member names.

If you have questions about this program, please contact Denise Edelman at 1-800-821-2606, opt 4., ext 723. Or you may send an email to Denise at dedelman@vfw.org.

Thank you for supporting VFW National programs.

Sincerely,

A handwritten signature in black ink, appearing to read "James J. Lierz".

James J. Lierz, Manager
Member Insurance

JJL/kde