

March 18, 2019

To Whom it May Concern:

We met Michael McNerney 3 years ago when we attended one of his seminars at Westwood in Westfield. We were seeking retirement advice at the time. Michael's presentation was straight to the point and very well presented. His basic message was, "Do you want to earn money and keep your money safe?" That is exactly what we wanted so we met with him and started with a small investment. When Deb got closer to retirement she took her TSA money and invested it with Michael. Then as Jim got closer to retirement he also invested his 401K money. We have to say it was the best move we have ever made with our money. We do not have to worry about losing money in the stock market and we have been steadily earning money on our investments. We had the great fortune to retire last summer and because we invested with Michael we have peace of mind about our retirement income. We would highly recommend that anyone concerned about their retirement income sit down and talk to Michael. You won't be disappointed. He has always been upfront and honest with us and given us straight forward advice that has helped us enjoy our retirement.

Sincerely,

Deb and Jim Patryn

Southwick, MA

## *Testimonials*

Two years ago, I attended a seminar presented by Michael McNerney. The seminar was very informative and was based on a conservative philosophy of investing that includes reasonable rates of return and managing risk. The seminar provided common sense solutions to preserving capital while maintaining growth without the market risks. I was intrigued by this concept because I no longer wanted to experience the ebb and flow of the markets.

Michael is articulate, extremely knowledgeable, and very personable. He is a pleasure to work with and his advice and recommendations are protecting and growing my nest egg. Michael has provided me with options that have enabled my investments to take advantage of the upsides of the market without losing principal within a tax deferred vehicle with no fees. This is the best possible way to build wealth. I look forward to many, many profitable years working with Michael. Thank you, Michael.

Dr. O.

My wife Nancy and I had been looking for a way to get off of the sickening roller coaster that our retirement accounts had become. The feeling that we were being manipulated by financial and regulatory systems that were beyond our control and understanding, was inescapable. Wild daily swings of the markets to which our futures were tied, gave us nightmares and led us to look for a better and more secure way to plan for our futures.

When we received an invitation from Michael McNerney to listen to details of a better way and have a great meal for free, well, we thought "What the heck, can't hurt". What we learned at that event was just what we were looking for: the opportunity to grow our savings in an attractive manner while guaranteeing no loss of principle, ever. Wow, predictability and security for our hard-earned future.

Since that time we have come to know Michael as a true friend as well as our financial "angel". He has recently helped to roll over a lump sum pension, designing a tool that will allow us to have extra income in the early years of our retirement when we want to travel and visit the grandkids.

Getting to know Michael has been a lot more than a financial endeavor. He is a fine gentleman, a quick wit, dedicated family man and a rare commodity, an honest and sincere individual.

Thanks, Mike, you have helped to make our lives a lot fuller with a brighter future.

Paul and Nancy S.

## *Testimonials*

My husband and I are in our 60's. We have had Mike helping us the last three years to make decisions to both protect the retirement funds we had in place as well as purchasing a couple of products that will definitely not only help us to have more money in the long run, but is giving us peace of mind for our financial future. We very much appreciate the fact that Mike respects our conservative strategies when we invest for retirement. Mike is articulate and very patient in explaining financial concepts to us as not only lay people, but older folks as well! Thank you Mike McNerney so much, and we look forward to continuing to do business with you in the future.

Dick and Cherrie

Cindy and I attended one of Michael's seminars a little over three years ago. We have subsequently attended additional seminars and learn something each time. Needless to say, we are happy clients. We find Michael to be a true professional and very knowledgeable in planning and protecting our retirement nest eggs. He takes the time to review and explain programs in a format that is easy to follow and understand. He and his staff are always available and very responsive to our calls or questions. We would recommend Michael to anyone looking to build, preserve and protect money, now and for the future!

Bill and Cindy

I met Mike three years ago, when I was looking for investments that my sons would inherit. He listened, and understood that my goals were in long term, investments with notable growth and stability.

I did not know him at first, and had initial concerns in making somewhat sizable investments with him. As we talked and Mike explained various options, I realized he was capable, open, honest, and someone to rely on. When he knew I was comfortable with him and his products, he asked if I'd like to proceed. Yes, I signed up, and subsequently introduced him to a number of friends, who also invested with him.

Mike will treat you as family, and he will not disappoint you. What you see, is what you get!

Peter C. Gundersen, Sr.

## *Testimonials*

Like a lot of couples my wife and I attended several “Free Dinner” seminars. Most of these presentations were the same old same old. However, while listening to Mike McNerney’s presentation we were impressed and made an appointment to meet with him. Mike listened to what our concerns were for the future and then explained what his products could do for us. In 2012 I made a substantial investment in one of Mike’s Products and my wife rolled over her 401K in which she had lost 50% of her investment with another company during a prior stock market down turn. A few months later we attended another seminar presented by a well-known financial adviser who is seen on local TV. After his presentation he spoke with my wife and I and I explained that we had already invested in an annuity. He inquired as to which company it was and I stated the name of the company and he replied it is the “Cadillac of the industry”. He also said I must be doing business with Mike McNerney. I never mentioned Mike’s name. He complimented Mike and his products and said he could not do better for us. For one financial advisor to praise a competitor was just another reason I believe we made a wise choice to invest with Safe Nest Egg and Mike McNerney. Since that time our investments have grown substantially.

Thank you, Mike!

Hank and Debbie B

**Peace of Mind.** That’s the first thing I experienced after working with Michael McNerney. I’m pretty savvy when it comes to finances and investing. However, as my retirement was looming ever closer on the horizon, I was getting more nervous about fluctuating markets. After three years, I couldn’t be happier with the minimized risk, guarantees and performance of the products recommended by Michael.

As a professional, Michael is extremely knowledgeable and reliable. He stays in touch, and we review everything annually. As a human being, he is very caring and makes his clients’ needs a priority. I wouldn’t hesitate to recommend Michael to anyone who needs peace of mind when it comes to their finances!

Deb Prior, EA

## *Testimonials*

I'd like to thank Michael McNerney for all his help in setting me up with financial programs that have suited my needs. He presents several plans with their benefits and drawbacks and then lets you decide what best fits your life. I respected him so much that I brought my sister to him for financial planning, knowing she had done very little to set herself up for retirement. She was pleased to find out something was doable, in spite of her close proximity to her retirement date.

Judy S.

As conservative investors, we are glad we put our trust in Mike's guidance. We safely made significant gains, while competent service and advice was always available.

Thanks,  
Claire and Mitch Ziolkowski

We met Michael McNerney several years ago. We had recently retired and we were interested in ways to protect and invest our savings. We sat with Michael and discussed our goals and wishes. He suggested different options, made recommendations and we chose what was best for us. Consequently, our monies have grown. He has shown sincere interest in meeting our financial goals. Michael checks in with us throughout the year and he is easily accessible for any questions we may have. I highly recommend you speak with Michael to discuss your particular financial goals. You will be glad you did.

Carolyn and Richard Gwinner



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February 27, 2019

To whom it may concern,

I have been working with Michael McNerney on retirement issues for many years and am pleased with the results of his recommendations and the high level of personal service that has been provided and ongoing.

His products have safely grown my money, provide lifetime income and death benefit guarantees, and he has never charged me a fee.

I recommend speaking with Michael, if you want a different perspective on money and retirement.

Sincerely,

*James Britton*



February 27, 2019

To whom it may concern,

I have been working with Michael McNerney on retirement issues for many years and am pleased with the results of his recommendations and the high level of personal service that has been provided and ongoing.

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I recommend speaking with Michael, if you want a different perspective on money and retirement.

Sincerely,

A handwritten signature in black ink that reads "Ward Woodruff". The signature is written in a cursive style.

Ward Woodruff



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After knowing Michael and his family as clients, I attended one of his dinner lectures. Learning about some conservative investments suited my stage of life near retirement. So I pursued these products with Michael's advice. Subsequently he explained to me aspects of my variable annuities and other investments. I very much appreciate his knowledge, professionalism and honesty. He is a good person to work with investing.

Michael has always been available and easy to talk to giving all the advice about products that he believes are good and any other financial questions. Plus we share a love of Labradors!



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tdarcy99@charter.net

June 10, 2019

To Whom It May Concern,

We were referred to Michael McNerney by another local business in 2010.

Since then his expertise has helped us to consolidate our money to start a retirement fund and keep our money safe.

We have been very pleased with our benefits for our future retirement years and the outstanding personal service Michael provides.

We are happy to refer Michael to other clients so they can benefit from his knowledge and perspective on such matters also.

Sincerely,

Paul and Darcy Truehart