

Mr. Scott Stevens  
NP Dodge Co.  
Omaha, NE

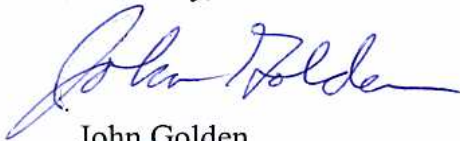
Dear Scott:

Thanks for the great job you did as a speaker at our National Sales Summit. The feedback we received from our attendees was very positive and I'm sure your information and materials will be very useful to our field sales staff. As an attendee myself, I can assure you that I personally benefited from the session and will be using the techniques you exhibited in my own sales presentations.

The HSA Toolkit we purchased from you will be a very valuable sales tool that we can immediately benefit from. We have provided this tool to all our field sales staff and anticipate an increase in sales of consumer driven plans as a result.

Feel free to use me or Larry Quakenbush as personal references for other organizations that may be considering you as a speaker or considering purchase of the Toolkit. Having heard your presentation twice now, I believe that anyone attending one of your Consumer Driven Healthcare/HSA talks will be a true convert. Thanks again for an excellent job.

Sincerely,



John Golden  
Director of Group Benefits  
CUNA Mutual Group