



May 10, 2011

Professional Benefit Services, Inc.
Attn: Joe Sievers
195 NE Gilman Blvd., Suite 200
Issaquah, WA 98027

Joe,

Congratulations on your new position with Professional Benefit Services, Inc. I believe that your world-class instructional skills will be valued by your new clients as you guide and educate them to finding the insurance that best meets their needs. The honesty and professionalism that you demonstrated towards your students will make people seek you out to help them navigate the insurance world as much as it made you a favorite amongst golfers.

As you now know, our course has been working with PBS for the past several years. They have continually exceeded our expectations by providing insurance plans that meet our needs. With their guidance during this difficult financial downturn we have managed to keep our employee benefits. Not only have we kept employee benefits but they have kept the premiums down – currently still below our 2008 rates.

Although the cost savings has really helped our bottom line, their knowledge, guidance and administration support has allowed us to streamline our processes by having them handle our enrollments, termination and even our COBRA administration. Their follow up and follow through has allowed me the peace of mind to know it is being handled properly. Who knows, it may even free me up enough time to actually play a round or two.

Best wishes on a long and successful career. You are on the right track by lining up with PBS. Feel free to use my name as a reference and stop by when you are in the area.

Sincerely,

Craig McCrone
General Manager