

May 1, 2010

Ms. Debra L. Sears
Dan Sears, Inc.
3901 S.W. 28th Place
Des Moines, IA 50321-2248

Dear Deb:

Thank you for your professional expertise and commitment to work with me to secure health insurance that truly meets my needs.

As you are aware, after double digit premium increases with another company, I initiated a rigorous process to research health insurance products, carriers, and agents. Even though I had 15 years of experience in financial services, this was complex, time-consuming, and confusing. Your knowledge of traditional and non-traditional health insurance alternatives was superior.

You saved me over \$400 per month on my individual health insurance premium while securing a solution with very good coverage. That \$5000 annual savings can now be deployed for other purposes in our business. I am confident that I have health insurance that meets my immediate needs and can also accommodate changing needs.

Deb, I'm not surprised you are a top 1% producer with Wellmark Blue Cross and Blue Shield of Iowa. You have made a significant difference to me, and it is a pleasure to continue to direct others to you for assistance!

Very sincerely,



Lori J. Day, President