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October 9, 2013

Mr. Jeff Sikora
President
Abacus Group Insurance
2541 Lafayette Plaza Drive, Suite D4
Albany, GA 31707

RE: Disability and Life Reference

Dear Jeff,

It is my pleasure to offer a letter of reference for your organization.

The foundation of Abacus's success is their world class portfolio of products and services. As a pioneer in the worksite market, they invested early in product development, enrollment capabilities, and services. Their commitment to investment ensures Abacus's continued position as a market leader.

Abacus's strength lies not only in their product offerings, but also in the creativity and quality of their client relationships. We have seen first-hand the nature of the partnerships that Abacus builds with their clients. This partnership approach allows Abacus the flexibility to custom design services needed by the client along with the financial strength demanded by the industry. This flexibility makes Abacus one of the leading resources for large employers looking for quality benefits that work seamlessly with the clients current benefit offerings regardless of the enrollment platform that is in place.

Guy Carpenter is honored to work with an organization of Abacus's caliber and looks forward to partnering with them on their future endeavors.

Best Regards,


Tracy Stoltz

