

October 4, 2013

Mr. Jeff Sikora
The Abacus Group
2541 Lafayette Plaza Drive
Albany, GA 31707

Dear Jeff,

Towers Watson, formerly Towers Perrin, has had a longstanding partnership with The Abacus Group. In our roles as insurance and reinsurance intermediaries as well as consultants, we work with many insurance companies and providers (both large, national carriers and smaller, regional carriers) in the Employee Benefits marketplace. Our decision to partner with The Abacus Group and to continue this longstanding relationship is based upon their proven knowledge and expertise in the Employee Benefits market and their proven commitment to customer service and product innovation. This, along with the innovative and flexible plan designs that The Abacus Group and Towers Watson jointly developed have allowed them to build a block of voluntary business that is as large as or larger than many of the insurance companies we work with. Additionally, they are not limited by the legacy administrative systems that many carriers today utilize, and as such, they are able to bring together the best of administration, actuarial support, claims adjudication, and marketing.

We look forward to many more years of partnership with The Abacus Group, a top notch innovator in the Employee Benefits marketplace.

Please feel free to contact me directly at 860-843-7032 or Jason.Lichtman@towerswatson.com if you have any further questions that you would like to discuss.

Regards,



Jason Lichtman