

October 1, 2013

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

RE: Reference pertaining to Disability and Life reinsurance

Dear Jeff:

It's my pleasure to provide you with a letter of reference describing our business relationship and my personal experience working with Abacus.

Our partnership with Abacus is unique and successful because they offer a solution comprised of best in class products and services. Abacus themselves bring over 35 years of product development, enrollment support, and service capabilities, and enables. As other carriers invest to build and expand their worksite capabilities, Abacus's stands apart given their senior management team, employees and distribution partners are some of the most experienced in the business.

I've seen their relentless pursuit of customer service and creative client solution development first hand having personally worked with Jeff Sikora and Hal Denton on several large national account employers over the past few years. Our Group Reinsurance Plus is fortunate to enjoy a quality, successful partnership with Abacus, and we look forward to continuing to support our mutual clients going forward.

Regards,



Donato Monaco, Vice President  
Group Reinsurance Plus®