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www.ptigroupinc.com

September 18, 2017

Midwest Agency Benefit Planners

Dear Frank, Kelsey and Jacqueline.

I would like to thank you on behalf of PTI Group, Inc and myself for always having our best interest front and center. This team has always been pro-active when our company's renewals are due. You guys do an excellent job not once but twice a year to shop, compare and make recommendations on not only our Medical insurance but our ancillary policies as well. Throughout the changing insurance world, they are always looking out for their client's best interest to keep cost down as well as our associates to make sure that their insurance needs are met.

I would highly recommend this team to anyone looking for an insurance planner. Not only do they look out for the company's bottom line, they also go out of their way to help our associates. They have meet with several of our associates to help complete claim forms, in most cases having helped them save money as well.

We are so fortunate to have a team like yours working with our team.

Sincerely,

A handwritten signature in cursive script that reads "Carol A Stenger".

Carol A Stenger
CFO