



7870 Mexico Road
St. Peters, MO 63376
(636)397-1341

February 27, 2012

RE: **Midwest Agency Benefits Planners, LLC**
Mr. Frank Guerrettaz

To Whom it may concern:

I am writing this letter to recommend Midwest Agency Benefits Planners, LLC and Mr. Frank Guerrettaz for Health Insurance, 401K and/or ancillary benefits management.

I have been working with Frank and his team since February 1, 2007 when he began servicing our Health Insurance and ancillary benefits needs for our construction business consisting of approximately 50 employees. In the past several years they have facilitated the implementation and maintenance of our new 401K plan. They have also been extremely successful in increasing the benefit's we offer our employees while at the same time keeping our benefits costs in check.

His team has always been passionate about their work. As our company has grown and our needs increased, Midwest has never hesitated to take on additional responsibility.

I'm totally confident that Midwest Agency Benefits Planners can definitely become a very valuable asset to your company like they have to ours. Please feel free to contact me if you'd like additional information.

Sincerely;

A handwritten signature in black ink, appearing to read "Rick Heisler".

Rick Heisler
President