

**Date:**

**TO WHOM IT MAY CONCERN:**

This letter appoints *Ken MacCoy* and **Benefits by Design™** jointly as our agent of record to complete a full review and analysis of our employee benefit program.

Present insurers are hereby requested to release all pertinent information (i.e. policies, monthly billing rates, claims experience and financial statements), for the past three complete years and the current policy year.

This letter specifically authorizes *Ken MacCoy* and **Benefits by Design™** to act on our behalf for the following purposes:

- 1) To review our requirements for employee benefit plans.
- 2) To prepare specifications for submission to any and all insuring companies.
- 3) To obtain quotations from any and all interested insurers.
- 4) To analyze these quotations and make recommendations, to transact any resulting insurance business with appropriate insurers and receive any commissions payable by such insurers.

It is understood that until such time as the final presentation and recommendations are made, no other party will be involved in the above.

Sincerely,

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Authorized Signature

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Title