



To Whom It May Concern:

In March 2002 we retained the services of Simon Sabat and The Consulting House and are very pleased we did. In our initial meeting they committed to saving us a minimum of 10% off the cost of our benefit program without increasing our consulting fees. They surpassed that, offering a saving of 11.7% off our cash flow which works out to \$193 per employee per year for the same benefits with new carriers or a 7.6% saving with our existing carriers. This was possible based on The Consulting House utilizing one of their leading edge funding strategies.

Following in-depth consideration we opted to continue the relationship with our current suppliers of more than 18 years, however, on much more favorable terms. In addition to the cash flow improvement with no increase in our consulting fees, we obtained extended rate guarantees, a significantly lower cost in the administration of our program and the opportunity to enhance our benefits. Our executives' benefits levels were also audited and the LTD maximums were corrected in short order to the appropriate levels.

The Consulting House provides us with proactive service by being involved in our benefit program on a day-to-day basis. They are always available to answer our questions in a professional and prompt manner. In addition, we are constantly kept informed of our employees' program usage through quarterly experience reports and professional analysis.

Mr. Sabat sets a very high standard, and lives up to it. I would highly recommend The Consulting House's services and look forward to maintaining our relationship for many years to come.

Sincerely,

A handwritten signature in black ink that reads "Esther Lee". The signature is written in a cursive, flowing style.

Esther Lee
Vice President Human Resources & Administration
Metro Toronto Convention Centre