



January 23, 2001

To Whom It May Concern:

Re: The Consulting House

I have had the pleasure of knowing and working with Simon Sabat and The Consulting House since 1986.

Simon does an excellent job on behalf of his Clients, and I would not hesitate to hire Simon to work on my benefits plan if I were in a position to do so. Simon is well respected in the industry and has a plethora of knowledge in the group benefits field. The work done by The Consulting House is extremely accurate and detailed; Simon seems to cover all the bases to ensure that no surprises take place. He operates in a professional and personable manner and he is respected by the Insurers that he deals with. Simon always gets the best possible deal for his Clients.

Please feel free to contact the writer if you have any questions.

Yours truly,

A handwritten signature in blue ink, appearing to read "R. Marinett", is written over a large, light blue circular scribble.

Robert E. Marinett
Senior Account Executive
416-408-8895