

Smith Carter

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August 20, 2010

To Whom It May Concern:

Please accept this letter of reference for SWOB Group Benefits Inc.

Most years, Shannon O'Brien of SWOB Group Benefits Inc. conducts employee education sessions at our office for employees where he reviews and explains benefits and financial implications. This is an opportunity for all employees to ask questions and receive answer to any concerns. Renewals are reviewed every year and our program is tested for competitiveness every 3-4 years. SWOB will make recommendations based on service, performance and claims payout, not just price.

SWOB Group Benefits Inc. service is quick and their experience is invaluable in making recommendations. We have looked at working with other agents but they have a higher staff turnover and less experienced personnel who don't grasp our key concerns.

We are happy to recommend SWOB Group Benefits Inc. Our experience with them has been positive.

Regards,



Curtis Hanstead, CMA
Finance