



Kirk Johnson  
Money Management Educators  
250 Parkway Drive, Suite 150  
Lincolnshire, IL 60069

Dear Kirk,

I am sending this letter to let you know about the positive employee response to your educational seminars. Your program is helping to fill an information gap that many of our employees have needed for some time. What sold me was that your main goal is to educate our employees, and not offer a sales pitch.

Our employees have enjoyed the Tax Favored Investing seminar that you have presented. I was pleased with the number of employees who chose the one hour free session with the educators after the seminar. Many employees came to us afterward to thank us for offering this benefit to them, and are looking forward to the next program that you will be presenting.

I am looking forward to working with you on other educational programs that we can offer to our employees.

Sincerely,

A handwritten signature in blue ink that reads "Cheryl Sadorf".

Cheryl Sadorf  
Compensation & Benefit Specialist