



Engineering & Construction Corp.

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February, 5, 2009

Daniel Ritter, CEO  
The Stratford Financial Group, Inc.  
271 Route 46 West  
Suite G-206  
Fairfield, NJ 07004

Re: Health insurance

Dear Dan,

We have now entered our 2<sup>nd</sup> year of HSA's, and I figured that it was time that I sit down and write you about what a change it has made in my company.

As you know, thanks to your introduction to HSA's two years ago, I had my entire company switch over to Aetna's program in January 2008. When I first explained it to my staff myself back in the fall of 2007 there was a lot of skepticism about the program, and I was hesitant to make the change. Thankfully you offered to come in to explain the program to everyone, and I must say, that you were able to explain the benefits of it fully to even my most junior employee.

After we signed up, I got a kick out of listening to employees bragging about how they "saved 30%" on their non-covered items like dental, glasses, and even cold medicines, by using their pre-tax HSA account credit card.

Now that we are into our 2<sup>nd</sup> year, the employees are really seeing the savings. Money that in past years has disappeared into monthly health insurance premiums are now accumulating in their own private HSA accounts. A few of the employees did change back into the new hybrid HSA-traditional plan that came out this year, and I was overjoyed to learn that I could offer my employees a choice of plans, without sacrificing any volume discounts for either one.

Dan, basically I have you to thank for introducing me to this entire HSA industry, and you have been there to explain, and support me and all my employees throughout the transition. I was very impressed in my 2<sup>nd</sup> year, that you continued to look for ways to improve my company's healthcare options by introducing the hybrid program to us.

You have added tremendous value to my company. Thanks.

Sincerely,  
REDCO Engineering and Construction Corp.

Gregory J. Redington, P.E. & P.P.  
President