



Spano Partners Holdings LLC

November 15, 2008

Dan

It's been years now since you first told me of the impending legislation that would change the way health care costs could be administered in New Jersey. At the time, my business was being crushed by health care costs and I was truly frightened about my Company's ability to continue paying for it's employees insurance benefits and seriously thinking of dropping that benefit altogether. You gave me hope. I owed you for that !

But then the legislation was delayed. You convinced me to hang in there. I did. I owed you for that as well !

Finally, the legislation was signed. You modeled a policy for me that would have saved me over 25%. I suddenly got cold feet. I was skeptical. Surely, I was overlooking something. It seemed too good to be true. I then made a mistake. I shopped around and was talked into an alternative policy, basically my old one with higher out-of-pockets. I was suckered by another agent who had his best interests at heart (read higher commission), not mine (cost savings). It cost me thousand\$ in premiums to save the agent hundred\$ in commission losses. I screwed up. I hurt myself; I hurt my employees; I hurt you. I owed you yet again !

Then I came back to you, Dan, my head low, dragging my feet, ashamed. No problem. No "I told you so." You blew off the past and helped me out that very day. You modeled a new policy for me and I saved not 25% this time, but more than 40 % !! 40%?? Can you believe it? This time I did. I had learned my lesson about doubting you, Dan. I owed you for that but this time I paid. I did the deal with you. The savings was real!!! My employees are happy. They are profiting as well as the Company. Now I feel I owe you again for that. How I can help you?

Dan, you're the best. I knew it the first time we spoke of insurance years ago. I know it now. I fell of the wagon once. It wont happen again. Thank you, friend.

Sincerely,
Joe



Joe Spano
Spano Partners, LLC