RECOMMENDATIONS

July 16, 2019

To whom it may concern,

It's my absolute pleasure to recommend Christine Horne to provide services for your company.

Christine and I have worked together with Ameritas Life and Coordinated Financial Group since 2013.

I thoroughly enjoyed my time working with Christine, and came to know her as a truly valuable asset to absolutely any team. She is honest, dependable, and incredibly hard-working. Beyond that, she is an impressive problem solver who is always able to address complex issues with strategy and confidence. .

Her knowledge of insurance and expertise in retirement planning is a huge advantage to her clients. She put this skillset to work in order to help her clients meet their goals.

Christine offers all A.M Best "A" or better rated insurance and investment products to her clients that purchase products through out company.

Without a doubt, I confidently recommend Christine. As a dedicated and knowledgeable professional and an all-around great person, I know that she will be a beneficial financial advisor to your organization.

Please feel free to contact me at 512-346-7962 should you like to discuss Christine's qualifications and experience further. I'd be happy to expand on my recommendation.

Best wishes,

Mark A. Hughes, JD, CLU

Gradient Financial Group
7/17/2019

To whom it may concern,

I am writing you in recommendation of Christine Horne. Over the last few years, I have had the privilege of working with Christine to help create retirement plans that hopeful retirees can count on. Christine takes great care to find solutions that her clients can count on when they need a successful plan the most.

The solutions Christine implements by working with my team offer upside potential when markets perform well, but also downside protection when the markets behave poorly. Her solutions are designed for safe growth. In order to accomplish that goal, Christine has access to over thirty independent insurance carriers through our team. She carefully reviews her options to find solutions that offer her clients the most overall value allowing them to sleep well at night.

Regularly the carrier of choice for Christine is Athene. They have strong financials and ratings. Additionally, Athene has produced some of the best returns in our industry to clients. This creates overall value to the client in safety, return, and carrier integrity.

Christine cares about her clients and demands solutions that put their best interests first. She is an educated and caring resource for retirement solutions and is always looking to better her clients' situation. Anyone who has the opportunity to receive her help would be remiss not to at least give her the opportunity to present a plan.

Sincerely,
Brian Gragert
Vice President
Gradient Financial Group – Annuity Division

KNH INSURANCE

By: Tom Parker from **KNH Insurance**

1.2 miles away

"Had a great meeting with Christine Ann Horne last week. She is very knowledgeable and professional. When it comes to helping you with your finances and investing in a way that you minimize the downside while taking advantage of the Upside of the market. Don't want to be SOLD something?? She will work with you without selling you on something that you don't want or need!!!"