

To Whom It May Concern:

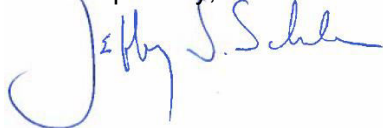
I have enjoyed a business relationship with Richard Benkert & Associates (RBA), formerly known as (Planner's Advisory Services – PAS), and a friendship with its Founder, Richard Benkert, for the last 35 years, having first met in 1986. During that time, they have performed multiple searches for me in my respective roles as a senior hiring manager and head of distribution for various leading investment management firms.

Richard Benkert and his team have consistently sourced industry-leading, top-performing wholesaling talent and done so with an extremely high level of professionalism. Beyond the ability to source and deliver best-in-class securities professionals, I find their processes to be highly intuitive and unique in the recruiting industry.

The professionals at RBA first listen to the exact hiring requirements to ensure a consummate understanding of the need, and then consistently deliver several viable hires. I find their proprietary candidate informational forms particularly valuable in the assessment of submitted candidates. RBA remains engaged during the interviewing process, through to background checks and hiring, providing turnkey input and services.

The success of any leading investment management firm, be it in the mutual fund, insurance, direct participation or any other industry is very reliant on having highly effective and seasoned sales/wholesaling talent able to articulate the company's value proposition and partner effectively with its selling group advisors. RBA, for over three decades, has been a leader in delivering the best to the best, and they come with my highest recommendation.

Respectfully,



Jeffrey S. Schwaber
Chief Executive Officer
Bluerock Capital Markets, LLC