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December 6, 2011

To: Richard Benkert

Most recently Steadfast Capital Markets Group through myself engaged Planners Advisory, Inc. to conduct a wholesaler search in our Midwest Region. We found this organization's efforts exceptional and ultimately ended with an outstanding hire.

Planners Advisory, Inc. conducted a thorough evaluation of wholesalers within this region. Our profile was focused on senior wholesalers with ten years in minimum experience, successful sales history, solid reputation, appropriate licensing and high-level of sales skills. Planners Advisory, Inc. narrowed their initial search to five candidates that met our profile. Each candidate was presented with a formal executive write-up and phone interview to confirm all aspects of our search. Each interviewee was then scheduled followed by an executive debriefing.

We found this process to be effective, professional and expedient towards our goal of simply getting the best personnel.

I would recommend Planners Advisory, Inc. as an outstanding source for recruitment.

Sincerely,

A handwritten signature in blue ink, appearing to read "Phillip D. Meserve".

Phillip D. Meserve
President and CEO