

Universal Bluepoint Corporation  
Insurance Services  
2101 Rosecrans Avenue, Suite #4280  
El Segundo, CA 90245

November 12, 2008

RE: A. Philippe Matta  
Nicole Webster

I would like to personally thank both Philippe Matta and Nicole Webster for all of their help in making our company's annual benefit meetings so successful this past August. Our employees have commented several times on how helpful Philippe was in explaining our current benefit elections as well as the new Health Savings Account option. He was very knowledgeable of our company's plans even though it was the first year he has worked with us.

Philippe also went to work getting us better rates with the insurance company and was able to reduce costs for us at a very important time in our economy. We appreciate the efforts and are very glad we chose UBC to help us with our benefits this year. Nicole was very helpful in getting all of the applications processed for employees and giving me the status updates to help ensure all of the details were completed in a timely manner.

As the benefits coordinator for our office, I look forward to working with Philippe and Nicole in the future and I really appreciate the extra effort they took to help make our meetings successful and beneficial.

Sincerely,



Tina Steigleman  
Director of Administration  
Hitech Systems, Inc.