

May 25, 2016

RE: Merger with R&R Insurance Services, Inc

Dear Customer,

For the past 28 years Frett Barrington has focused on providing employee benefit guidance to our clients. I have been blessed with the associates who have worked for our organization and the clients we continue to serve. Recognizing that our firm must prepare for the future I began looking into a succession plan for our organization. My primary goal was to identify a firm that shares our same passion for customer service and commitment to giving back to the community we serve. R&R Insurance in Waukesha espouses these same values and shares our long history in providing employee benefit guidance.

Effective July 1<sup>st</sup> our agency will be merging together with R&R Insurance to continue our course together with guiding our mutual clients through the Affordable Care Act and other employee benefit mazes. We are excited about the additional resources we will have by combining our business practices.

The same associates you have worked with here at Frett Barrington Ltd will remain your primary contacts. The service and guidance you have come to expect will continue, only the name will be changing. On behalf of our associates here at Frett Barrington we thank you for your past support of our agency and look forward to serving you well into the future as a part of R&R Insurance.

Sincerely,

A handwritten signature in cursive script, appearing to read "Terry Frett".

Terry Frett, CEBS, ChHC, CLU, CLTC, CPCU, REBC, RHU,  
President