

August 26, 2021

Kelly Shives
Owner/Founder
P.O. Box 171
Linthicum Heights, MD 21090

Subject: Letter of Reference for TLC Benefits and Business Solutions

Dear Kelly:

As Fairwinds Technologies has grown over the past 5 years, I am continually thankful for your part in helping us offer a solid benefits package to our employees at a great value.

When we started with only 4 employees your commitment to make sure we still had a competitive insurance plan was extraordinary. As we grew and became eligible for a broader range of products your advice on understanding the options was very helpful. It is clear you keep up with your industry and offer the best products to your clients.

When we rapidly grew internationally you were once again there to help figure out how to obtain international coverage for the applicable employees in countries that are considered "danger zones" which we quickly learned is not a simple process. You do not give up and your ability to follow through and see each task to the end is superior. You are patient and flexible.

Additionally, your willingness to jump in and help us above and beyond a traditional broker role has to be noted. As we experienced a rapid increase in employees, you handled onboarding when I could not keep up. You were there for every employee as they had questions on the benefit offerings.

I wanted to share my sincere appreciation. If I can be of any help as you continue to grow your business, please let me know.

Sincerely,

Jernifer Sprungle

Fairwinds Technologies, President

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