Proactive planning for creating, maintaining and protecting wealth.



February 28, 2018

Kelly R Shives TLC Benefits & Business Solutions Inc. P.O. Box 171 Linthicum Heights, MD 21090

Dear Kelly:

Congratulations on taking the plunge to start your own business! We are sorry to lose your services, and we look forward to working with TLC Benefits & Business Solutions in the future.

Over the past seven years as our Group Benefits Services Manager, you have done an outstanding job. You have many strengths, but foremost among them is your ability to see a problem through to its completion. There are many times over the past seven years where you have worked quietly in the background anticipating and addressing issues before they became problems. Your ability to work through an issue, constantly following up to make sure the problem was resolved is a rare gift that will make you valuable to any client who engages your services.

If any potential client has any questions that we can answer, please tell them that they are free to contact us.

In appreciation for your services, we remain,

11.60

Neil R. G. Young CLU®, ChFC®

Elaine M. Shanley CFP®, AIF®, CDFA®