

Dear Stephen

I am writing this letter to thank you for your amazing support during this pandemic.

In the 1990's we contacted you as a young couple with children to inquire about life insurance.

During our meeting regarding life insurance, you asked if Jeffrey had disability insurance through his workplace benefits package. The answer was "Yes" and you wanted to review his benefit package.

Upon reviewing his benefit package you informed us that his long term disability benefits were not sufficient. You asked us where income would come from to support the family. You explained that Jeffrey would have to be off work for months, exhaust all EI benefits before his long term disability would begin making payments to replace his loss of income. You suggested a private disability policy that would begin paying out benefits soon after becoming disabled. We had been paying premiums for over 25 years and recently had been discussing cancelling this policy. You advised against this as Jeffrey was close to turning 65 and the policy would end at retirement.

When Jeffrey became ill with Corona Virus in early April and was hospitalized; you were available to me 24/7 to answer any questions I had regarding coverage for Jeffrey's Life Insurance and Long Term Disability Policies. Your guidance on how to complete the required forms and gather the documentation needed to start the claim process was most appreciated.

You knew the tremendous amount of emotional stress me and my family were under, and you kept in constant contact. You were in full agent mode talking on our behalf to the insurance adjuster assigned to our file. For this we thank you for your genuine concern.

Now that Jeffrey home and on the road to recovery, you are still available to make sure his claim is continuing to pay benefits and taking the time to review and update our life insurance policies as we look forward to retirement in the future.

You truly understand the meaning of customer satisfaction.

Jeffrey & Lori