



R. David Collins  
President

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To Whom It May Concern,

I've known Charles Allen for 7 years and counting, and consider him to be a genuine and true friend. Charles and his excellent team of Employer Benefit Professionals (now 'SafeBridge Benefits Alliance') have proven to deliver a superior, more benefits-rich array of offerings in each benefits category – at lower price points for my company.

To be sure, DC Oil has enjoyed realizing the bottom-line savings from their **Better Benefits for Less** methodology, as well as the significantly reduced FICA / Payroll taxes via payroll deductions – through all of the exceptional value delivered in their best-in-breed 'voluntary' (100% Employee Paid) employee benefits. DC Oil and all of our employees have significantly benefited from our relationship with Charles and his team (SafeBridge Benefits).

Furthermore, my family and I have considerably profited from Charles' professional guidance and consultation regarding our personal financial affairs.

Respectfully,

R. David Collins

President

DC Oil Company, Inc.

Past-Chairman of the Petroleum & Convenience Marketers Assoc. of Alabama