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August 30, 2017

To Whom It May Concern,

Charles Allen and his fine team (now - SafeBridge Benefits) were highly referred to us slightly over five years ago. Since then, they have proven to add very significant value for our executives and employees, as well as to our company's 'bottom-line' savings.

Charles carefully evaluated our existing employee benefits, and subsequently generated an extremely sage 'recommendations report' which out-lined an ideally-suited suite of superior benefit offerings – all at more affordable price points to our company and employees.

From the outset, Charles demonstrated a genuine concern for our well-being, as well as that for our executives and all employees. Charles and his exceptional team have maintained our absolute trust and confidence at all times!

Respectfully,

A handwritten signature in blue ink that reads 'David B. Bowers'.

David Bowers  
McCullough Oil Company, Inc.