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August 25, 2009

Mr. Joshua Pincus-Sokoloff
JPS Benefits, Inc.
3701-A Malden Ave.
Baltimore, MD 21211

Dear Josh:

I am writing today to thank you for the excellent service you provided regarding my recent cycling accident.

You, your associate John Ness, and I met in June of this year, and you introduced the idea of Alan N. Kanter & Associates, Inc. having AFLAC coverage for hospitalization, accidents, specified diseases, and cancer. I am probably the only person in this firm who has had previous experience with AFLAC. I worked for an accounting firm in South Carolina in the '90's and had AFLAC coverage there. Luckily I never needed to file a claim, but I knew it was good coverage, and I was amenable to looking into having it available again. In July, you and John made the presentation to our employees and explained all the possibilities over lunch.

As I debated about what to purchase for myself, I literally remember thinking, as if I were talking to myself, "Well you got by for many years now without this coverage. Do you really need it?" That thought was followed by "Don't you think that statistically speaking, that means you are more likely now to need it than ever before? Just because you haven't had an accident or a hospitalization in the last ten years, you have to realize that one could be right around the corner." So, I acted on the latter thought, and got all four policies.

I simply cannot believe what happened next. Our policies were effective August 1, 2009. The first premiums were not even deducted from payroll until August 6th and 20th for remission on August 31st as the first monthly payment. BEFORE THE FIRST DIME HAD BEEN PAID TO AFLAC, I had a fairly bad accident falling off a bicycle on August the 8th. I was taken by ambulance to the hospital, spent the afternoon in the emergency room getting all kinds of x-rays, and had two front teeth broken out. I called you on Monday August the 10th to ask for your help in submitting claims. Josh, I've never seen service like this. You gathered all the paperwork, visited my dentist, filed the claims, handled the correspondence, and had a check hand delivered to me by John on August 24th for \$805.00 while you were away on vacation. And all this, from a policy where the first premium has yet to be submitted!

All I can say to any employer who is considering whether to offer AFLAC to their employees is this: You have nothing to lose, a tax advantage to gain, you and your employees need AFLAC, and you should buy it from Josh, if you want the very best in service. Any employee who is considering AFLAC coverage can rest assured that the service is unparalleled in the unfortunate event that a claim is necessary. I would be happy to speak with anyone who would like confirmation of this incident, or to ask me more questions about it.

Sincerely yours,

Linda M. de Ridder, QPA
Pension Consultant