



Crusader[®] Management, LLC

1025 Peerless Crossing, NW • Cleveland, TN 37312 • (423) 476-5990 • Fax (423) 476-5887

To Whom It May Concern:

It gives me great pleasure to highly recommend the services of Andy Figlestahler and Ed Jacobs & Associates.

As Director of Human Resources, I have worked with Andy for more than five years and continue to be impressed with his diligent efforts and genuine concern regarding my company's benefit plans. Andy gets results and follows through on a task well beyond completion. His personalized service is goes beyond expectations which is very uncommon in this day and age.

I whole heartedly would without reservation recommend Andy Figlestahler and Ed Jacobs & Associates to assist any company with their benefit and investment plan needs.

Sincerely,

Mark R. Davis, Sr.
Director of Human Resources
Crusader Management, LLC
(423) 476-5990