## Chambers Marketing Concepts

May 30, 2007

Scott M. Stevens, RHU S.M. Stevens and Associates 12002 Pacific St. Omaha, NE 68154

Dear Scott:

I just wanted to drop you a quick line to let you know how much our agency is using The HSA Tool Kit, and helping our agents close sales in the process! As HSAs and qualified high deductible plans continue to grow in popularity, employer groups will be relying on agents committed to HSAs to help them and their employees understand the unique features of the plan and spending account. The HSA Tool Kit is THE ONLY marketing and communication system we've seen that addresses every aspect and detail of the concept, enabling us to successfully close the employer, and educate and sell the employees.

We simply can't imagine trying to market and sell HSA based health plans without The HSA Tool Kit. Congratulations on "striking oil" with The HSA Tool Kit, and helping our agency do the same with our employer clients!

Sincerek

Dirk W. Blankenship, LUTCF

President/Founder