

Re: Todd Dorton, President & CEO - ETHOS Benefit Services.

To Whom It May Concern;

I highly recommend the services Mr. Todd Dorton and his dedicated staff at ETHOS Benefit Services to your organization. Since partnering with Todd and his staff more than a decade ago, the City continues to see significant savings and more importantly, stability in our healthcare costs as a result of the exceptional guidance of Todd and his dedicated staff.

Todd and his staff at ETHOS are constantly seeking new and innovative ways to help client's better control and manage their group health benefits costs. Todd's technical knowledge of the Healthcare Insurance Industry is unmatched by any other consultant in the industry that I have been exposed to in my 20+ years in this field. Todd maintains the highest standards of integrity and ethics always keeping the interests of his clients a top priority. With the assistance and guidance of Todd and his professional staff, we have been able to maintain a stable and fiscally responsible group health benefit plan since becoming a client in 2003.

Should you have any questions regarding our experience with Mr. Dorton, please do not hesitate to call upon me at your convenience.

Respectfully,

Director of Human Resources