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December 8, 2009

Ms. Tobe Lynn Gerard
Tobe Gerard Insurance, LLC
10 West Central Street
Natick, MA 01760

Re: Naomi R. Clark/My mother

Dear Tobe,

What a stroke of luck and Providence that my financial advisor suggested I talk to you about my mother's long term care insurance.

As an attorney, I have been dealing with insurance issues for thirty years. However, I never had experience with long term care insurance. I have come to appreciate your advice and expertise over these last several months.

I have learned two things about long term care insurance through our association. First, one must have a knowledgeable and committed insurance agent. You exceeded expectations in that regard. Second, one must purchase a policy tailored to her needs from a reputable carrier.

If my mother could thank you, she would, but she is not concerned with insurance issues. She only wants good food and comfort. After all, she is 92. Thanks to your kind counsel and expertise, my mother will continue to receive good care at her assisted living facility with benefits she will enjoy for years to come from her long term care insurance coverage.

You are warmly invited to share my letter with your clients and future clients.

I thank you, personally and on my mother's behalf.

With kind regards,

A handwritten signature in black ink, appearing to read "Albert E. Clark", followed by a stylized monogram "AEC" in quotes.

Albert E. Clark