



Benefit Consultants Group

October 8, 2008

To Our Valued Clients and Partners,

In view of the recent questions and concerns surrounding the financial services industry over the past few weeks, I felt it appropriate to write to reassure you of the financial strength, stability and commitment of Benefit Consultants Group.

First and foremost, it is important to know that we have not engaged, nor do we have any exposure to, the activities that are at the core of the problem for many financial institutions. As a privately held, retirement plan service provider our business model and financial health is strong.

This year, Benefit Consultants Group celebrated its 50th Anniversary. As a privately held company with an outstanding record of success, we do not find ourselves subject to some of the same pressures faced by those driven to deliver quarterly earnings to support a stock price. Our sole focus, attention and commitment are dedicated to our valued client.

As a service provider, we do not directly hold the assets for the plans or accounts for which we provide administrative services. These assets are held by the mutual fund family or insurance company selected as the investment provider. Assets are held in trust for the plan and its participants.

While our business is sound, we, like you, continue to follow these economic developments very closely. As we face an economic forecast that is full of challenges, we will not lose focus on our mission to help our clients build financial security through quality products and outstanding service.

We thank you for your business and the confidence you've placed in Benefit Consultants Group. We look forward to continuing to exceed your expectations and remain a valued partner in your future success.

Sincerely,

A handwritten signature in black ink, reading "Jorge Arroyo". The signature is written in a cursive style with a large initial 'J' and 'A'.

Jorge Arroyo
President
Benefit Consultants Group