Security Mutual Building · 100 Court Street P.O. Box 1625 · Binghamton, NY · 13902-1625 (607) 723-3551 www.smlney.com

Mike Hourigan

Re: Security Mutual Life President's Cabinet

Dear Mike,

I want to take the opportunity to thank you for being part of this year's President's Cabinet. You made a wonderful presentation to our field associates and managers on approaches to ensure changes are successfully implemented as well as how best to motivate a sales team to achieve company objectives.

Your presentation was informative, timely, and addressed topics that our field associates and managers wanted to hear about to help them grow. You connected with each and every audience member and there were many positive comments made by them following your presentation.

It was certainly a pleasure working with you to plan this presentation and I look forward to keeping in touch.

Sincerely,

Stephen M. Gardner, Vice President National Accounts – Benefits Division