

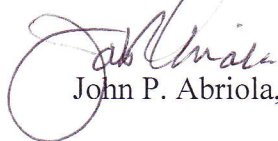
Nancy J. Wintner, APR
gwn Consultants
5230 Fifth Avenue, Suite 401
Pittsburgh, PA 15232

Dear Nancy,

I hope that you are well. I wanted to take this opportunity to acknowledge how pleased I am with the marketing plans you have prepared for Select Financial Group. They are extremely detail oriented and have very specific goals. One of the most unique features of the plan is the way in which it is tailored to take into account the objectives of the individual while, at the same time, considering that individual's personal characteristics.

The hands-on approach that you have shown thus far in the execution of the plan is far different than what I have experienced from other providers in the past. While it is too early to tell what our success will be, I am confident that the structure and the effort being put forth by you and the individuals involved in the plan will yield very positive results. I look forward to continuing our relationship well into the future.

Best regards,


John P. Abriola, JD

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