June 12, 2013

Mr. Lenn Millbower
President
Offbeat Training LLC
329 Oakpoint Circle
Davenport, FL 33837

Dear Lenn,

On behalf of CIMRO Board of Directors, thank you for a fantastic presentation at our fourteenth annual banking and insurance industry association conference in Celebration, Florida on June 10, 2013.

The picture of Roy Disney looking at the Florida swamp muck before building Walt Disney World accurately reflects the current condition of our industry. Federal regulation has turned fields once ripe for financial opportunity into muck!

We were eager to hear an encouraging word after listening to a Federal regulator and you delivered! Thank you for the extra effort to research our industry and provide a motivational comparative analysis on the entrepreneurial experiences of Mr. Walt Disney. Although our products are different, you illustrated that we share the same challenges of the heart and an uncertain economic environment. Everyone faces heartbreaking obstacles in life, but success resides with those who see the opportunity beyond the challenge (or the muck)!

As our meeting agenda moved forward into the second day, we continued to hear participants mention the concepts you covered. Your material kept us thinking on both a professional and personal level!

Thank you again for a great presentation, and we hope to "see you again real soon" too!

Best regards,

Lyn Akins

Lyndon Akins
Senior Vice President
Aon Integramark