





May 27, 2016

Dear Customer,

This past week, Terry Frett wrote to you announcing that Frett Barrington Ltd will be merging with R&R Insurance Services, Inc. effective July 1st, 2016. On behalf of all of us at R&R, I want to welcome you! This partnership unites two insurance agencies that share a passion for both customer service and giving back to the communities in which we serve. Similarly, both organizations are family owned. R&R has been serving the needs of families and businesses in Wisconsin for over 40 years.

As Terry mentioned, this transition process will be seamless for your organization. Your primary contacts, including Terry, at Frett Barrington Ltd will remain the same, and we will continue to provide you with the exceptional service and guidance you have received in the past. We are confident in our strengths as an employee benefits broker, and believe our resources will be of great value to you and your organization. R&R's knowledge and expertise have been recognized by the Independent Insurance Agents of America as an agency with the highest standards and "Best Practices" within the insurance profession.

This merger represents an exciting opportunity for Frett Barrington and R&R as we continue our commitment to the communities and customers we serve. I want you to know that we appreciate and value your business; I promise that you will continue to receive the highest level of service that you have come to know.

I encourage you to check out our website to learn more about R&R Insurance Services, Inc.: www.myknowledgebroker.com. If you have any questions, please do not hesitate to call us at 262-574-7000.

Sincerely,

Ken Riesch President & Owner

R&R Insurance Services, Inc.

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