



January 8, 2025

To Whom It May Concern:

Working with Morgan and Family Heritage has been a pleasure. Having offered other supplemental coverages in the past, after discussing basic options with Morgan, it became clear that allowing her to meet with staff was in everyone's best interest. With the combination of significantly higher benefits, affordable premiums, and the distinctive return of premium features, I was confident the employees would genuinely appreciate the opportunity to explore this as an added option in their benefits packages if they chose to join.

Working with Morgan was effortless, as she connected with individuals on a personal level to decide what suited their needs best, handling all of the paperwork as no payroll deductions were required. Involvement in offering the additional benefits option was simple-it began and ended with showing my employees that we care about them by providing these opportunities. Morgan was kind with all of the staff, showing she truly cared for their best interests, regardless of whether they chose to enroll or not.

Whether you have ever offered supplemental coverages before or already offer other options, I highly recommend giving your staff the opportunity to explore this and allow them to decide for themselves if it would be a better fit for their needs.

Sincerely,

A handwritten signature in blue ink that reads "Amy Stockwell". The signature is written in a cursive, flowing style.

Amy Stockwell
Library Director