



Randall W. Johnson
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Business Reference

To whom it may concern:

I would like to express our organization's highest recommendation for the partnership and services provided by Advanced Benefit Advisor's Inc. (ABA). The link between Penske Automotive Group and ABA was established in 2000 and for the past eight years we have received exemplary support and guidance in the area of health and welfare benefit consulting services. As our business has grown substantially during this period, ABA has met the challenge year after year, providing strategic support in plan design recommendations, actuarial support, employee communications initiatives, enrollment processes, acquisition support, etc. In short, they have enabled us to meet the challenge of offering a competitive benefits package while at the same time containing annual cost increases to outperform industry benchmarks. The professionalism and responsiveness that Rob Petcove and his team bring to the table have made a real contribution to this all important area of our business. As the Penske organization continues to partner with ABA, I am pleased to recommend them to other businesses looking for the same degree of outstanding support they have provided us for the past eight years. Please feel free to contact me directly if further discussion is desired.

Sincerely,

A handwritten signature in black ink that reads "Randall W. Johnson".

Randall W. Johnson

