



December 14, 2007

Michael B. Rubin  
Total Candor LLC  
P.O. Box 4283  
Portsmouth, NH 03802-4283

Dear Michael:

Thank you for participating in this year's ING DIRECT Café Seminar series. Feel free to share, quote from, or otherwise use this letter.

The *Beyond Paycheck to Paycheck* seminar series was by far the most popular Café seminar series we've hosted to date. As such, we have been thrilled with the turnout for the series, which dramatically exceeded our expectations. Although we originally booked Michael for five seminars in our Cafes, customer demand led us to *more than double* the number of seminars offered. In addition, we invited Michael to be the featured speaker at the grand opening of our Chicago Café. By the end of the 2007 series, we immediately made plans to bring Michael back for a multiple seminar tour next year.

The content of your seminar is genuinely educational yet simultaneously entertaining, facts frequently confirmed by our customers and Café staff. In conversations with the Café Team, we agreed that Michael was the most well-received speaker we've ever had. As important, working with Michael and Total Candor was seamless. No details were missed and coordination was simple.

We look forward to a successful and expanded series with you and Total Candor in 2008.

Best,

A handwritten signature in blue ink, appearing to read "BM", with a long horizontal stroke extending to the right.

Brian Mook  
Experience Marketing  
ING DIRECT