

April 8, 2002

**TO WHOM IT MAY CONCERN:**

Alpine Systems Corporation is a relatively small nationwide Manufacturing and Engineering Services firm that started up business in Canada in 1988. A few years later as our business grew I implemented a group benefit and group insurance plan.

If you are also a small to medium sized business you will appreciate that I made a significant business expenditure decision that was probably more politically motivated (to at least be in a position to offer benefits) than a practical business decision.

Over the years as our group benefits and insurance costs escalated I occasionally switched carriers to only see our rates shoot up again. The other aspect of course was that our benefits and coverage was "not that great" and in the end it was difficult to say that our valued associates really saw any value in the expense - but we had a plan.

I am extremely pleased to inform you that Mark Goldasic of Benemax Financial Group reviewed our plan and he convinced me that I should switch our plan to the simple yet comprehensive "ASO" approach to administering our benefits. I liked the concept of ASO whereby we pay for routine claims while insuring against catastrophic claims. Instead of paying insurance premiums and having to deal with renewals, we now pay only for what we claim plus a very reasonable administration charge.

We switched to the ASO plan and our results have been outstanding. We have saved a significant amount of money and Mark also increased the benefits we offer our associates at the same time. The bottom line results are excellent, even more important everyone in the company now sees the value in our plan and truly believes that the company did a great thing for them. I now see our benefit plan as a great tool to hang onto my key associates and to attract new talent.

It is my recommendation that you take the time to review the advice that Mark Goldasic of Benemax Financial Group will be giving you - I did and it was the best business decision I have made in a long time!

Sincerely,

ALPINE SYSTEMS CORPORATION



Edmond Lim, P.Eng.  
President

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