



May 21, 2018

CharterLife Client Management Department
Attn: Shellie Corwin
80 Iron Point Circle, Suite 200
Folsom, CA 95630
Charter LIFE Trust, c/o BRMS

Re: Broker of record notification, confirmation of termination of trust membership,
authorization for release of all information

Dear Ms. Corwin:

This letter is to confirm that Warren G. Bender Co. will act as our sole employee benefit broker as of June 30, 2018. Effective immediately, Warren G. Bender Company's designated representatives have authorization to review our current and renewal rates, policies, employee enrollments, coverages and billing for all coverages, employer paid and voluntary, at any time prior in order to properly prepare for enrollment effective July 1, 2018. In addition, please grant them access to any claims data that the law allows them to review.

Please send this information to the attention of Teresa Sale at Warren G. Bender Co. via email or fax (tsale@wgbender.com – 916-380-5336).

Thank you for your assistance in this area.

Sincerely,

Yvette King-Berg