

June 14, 2007

Dear Valued Customer,

We are excited to announce that Employee Benefits Institute of America Inc. (EBIA) has been acquired by Thomson Tax & Accounting, a business segment of The Thomson Corporation. As you may be aware, Thomson is a global leader in providing essential electronic workflow solutions to business and professional customers. With operational headquarters in Stamford, Conn., Thomson provides value-added information, software tools and applications to professionals in the fields of law, tax, accounting, financial services, scientific research and healthcare.

As an EBIA customer, we are pleased to welcome you to the Thomson Tax & Accounting family! EBIA's innovative product line and strong customer partnerships complement Thomson Tax & Accounting's information-based solutions, expert guidance, workflow tools and CPE offerings. Thomson Tax & Accounting serves customers in the professional accounting, corporate, legal, government and academic markets.

Combining EBIA with the Thomson Tax & Accounting brands, including RIA, WG&L and PPC, greatly expands our range of products and services and enables us to improve our ability to create and deliver the solutions that will help you make important decisions. In the coming months, EBIA's content will also be available on Checkpoint, Thomson Tax & Accounting's market-leading tax research platform, providing you with an expanded offering of employee benefits information.

Most importantly, we want to assure you that the quality of products and service you have come to expect from EBIA will continue to be our priority going forward. Current client implementations and customer service contacts will not change. We appreciate your business and look forward to continuing to serve your needs in the future.

If you have questions, please contact EBIA via email at customerservice@ebia.com or call 866-775-3242. To learn more about our research and guidance solutions, visit our Web site at <http://ria.thomson.com>.

Sincerely,

Mark Schlageter