



**KANAWHA STONE COMPANY, INC.**

ROCK BRANCH INDUSTRIAL PARK

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WV006094

September 19, 2014

Mr. Nicholas Capano  
Vantage Etc.  
965 Midland Avenue  
Suite 202  
Yonkers, New York 10704

To whom it may concern:

Kindly allow this letter to serve as my professional reference for Mr. Nicholas Capano (hereafter "Nick") and his company, Vantage Etc.

Prior to engaging Nick as our benefits agent, my construction, civil engineering, and management services companies (total of 250 employees) routinely experienced annual health insurance renewal increases in the 10-30% range. This, from an agent that we saw once a year – at the time of said renewal. In the 15 months since engaging Vantage Etc., Nick has developed a multi-year strategy that not only *saved* my companies 26.7% on health insurance, but also communicated with our employees in a manner that has them happy and engaged. Nick's strategies are grounded in frequent dialog, coinciding with our corporate initiatives yet employing tactics that balance the concerns of the company as well as those of the employees.

Additionally, in our employees' times of need, Nick's office provides effective assistance in navigating medical billings, procedures, and carrier lingo. Nick and his staff have become important assets to our HR function. Nick has taken an interest in individual employee's questions and concerns, seeing that they are met with answers and solutions.

In concluding, I consider Nick Capano a consummate professional of the highest integrity. He has proven a valuable member of our team and worthy of this glowing testimonial.

I am at your disposal to discuss this letter further and may be reached at my direct dial (304-729-9304).

Yours truly,

Thomas Y. Kittredge  
President  
Kanawha Stone Company, Inc.

Director & Managing Member  
TERRADON Corporation

Director & Member  
KSC Management Company