



Barry McBride, CLU®, AEP
President/CEO
Sun Cornerstone Group, Inc
9929 N. 95th Street, Suite Q-110
Scottsdale, AZ 85258

RE: Melissa Kemp, President
Premium Administration, LLC and Premium Organization

To Whom It May Concern:

I have known Melissa Kemp for a little over 20 years. Over that time, I have been fortunate to have enjoyed her knowledge and experience in the estate planning and planned giving arenas. I have personally referred several clients to Melissa who had established irrevocable life insurance trusts funded through gifts applied to their annual exclusion. Melissa and her company Premium Organization, LLC provide the appropriate documentation for these gifts along with other administrative services all at a fee level well below that of the Estate Planning Attorney or Trust Bank.

In addition to her estate planning expertise, Melissa is also very knowledgeable in the nonprofit arena as well. She has been very active in the Arizona Community Foundation which makes grants to several of the charities that I personally support. Her company, Premium Organization, provides administrative services for professional non-profit organizations as well. As Past President for the Central Arizona Estate Planning Council (CAEPC), I worked closely with her and found her to be outstanding, professional and knowledgeable providing the utmost professionalism and service to the Council and its members.

Based on my experiences, Melissa Kemp has always provided skilled, comprehensive, and carefully planned services to her clients. She is a caring and dedicated professional that always goes above and beyond what is requested of her.



Please feel free to call me with additional questions or thoughts. I can be reached at (602) 808-9008 ext. 21.

Sincerely,

A handwritten signature in black ink, appearing to read 'Barry A. McBride', written in a cursive style.

Barry A. McBride, CLU®, AEP
President/CEO
Sun Cornerstone Group, Inc.