

Maria M. Moreno
15826 N. 9th Avenue
Phoenix, AZ 85023

April 4, 2011

Re: *Melissa Kemp, President*
Premium Administration, LLC and Premium Organization

To Whom It May Concern:

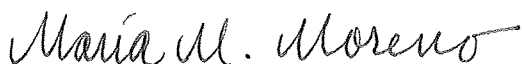
I have known Melissa Kemp for over 15 years. I became personally acquainted with her company, Premium Organization, as it has performed administrative services for the Central Arizona Estate Planning Council for a number of years. I served as a member of the Board of Directors of Central Arizona Estate Planning Council for two years and most recently I served as an Executive Officer (including President) from 2006 through 2011. During my tenure as a board member and executive officer, Premium Organization provided numerous administrative services for our professional organization including, but not limited to membership acquisition, financial reporting, meeting preparation and event planning.

When I served as President of Central Arizona Estate Planning Council, I recommended the continuation of our professional contract with Premium Organization. Our working relationship was always positive and enjoyable. As our organization is made up of busy professionals who have full-time jobs in the wealth advisory industry, we relied on Melissa and her team to follow through on the numerous details that are part of running an active professional organization. In addition, transparency is a hallmark of Premium Organization. Board members and executive officers could easily track our organization's finances and activities.

Premium Organization helped us maintain and grow our membership, helped us hold eight (8) meetings, including three quality events each year, and provided support allowing us to establish new initiatives such as an outreach program to new estate planners.

I recommend Melissa Kemp and her companies to provide support to your organization that will allow your board members to focus on meeting your organization's mission.

Yours very truly,



Maria M. Moreno
Vice President
Northern Trust, NA