



Larry Spencer, CEO
Tempus Unlimited, Inc.
600 Technology Center Drive
Stoughton, MA 02072

Dear Larry,

In the process of making the transition of clients to Tempus, Guard Insurance Company erroneously printed and mailed policy documents directly to Participants. These policies should not have been printed or mailed and we apologize for the unfortunate circumstance and the questions and concerns that it has caused. Please disregard the policy that was received and be assured the client information has not been jeopardized. No further mailings will go out.

A handwritten signature in blue ink that reads "Dave J. Simmons". The signature is fluid and cursive.

Dave Simmons,
Senior Vice President of Sales