

August 28, 2007

Mr. Mark Wayne  
Freedom One Retirement Services  
8031 M-15  
Clarkston, MI 48348

Dear Mark,

Almost 10 years ago, we announced that we responded to the frequent requests of our members for a cost-effective retirement plan.

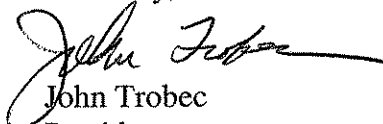
After an extensive review and evaluation of retirement plan vendors, we chose Freedom One Retirement Services to provide 401(k) services to our members. And several years ago, we decided to have Freedom One administer the MMA employee's 401(k) plan.

Freedom One Financial Group is Michigan's largest full-service retirement plan provider, serving over 400 clients nationwide. The Freedom 401(k) program provides high quality investment options to our employees, minimizes our administrative burden, and offers a proven communication process which results in exceptional employee participation.

We are also very pleased with the fiduciary compliance review process. It's comforting to know that Freedom One is very thorough in its research and documentation to comply with Department of Labor standards. Ensuring that ERISA and DOL requirements are being met is becoming more and more important, and we feel confident that we have the right 401(k) provider helping guide us.

I strongly recommend the Freedom One 401(k) plan to other companies that may be looking for an exceptional program. I look forward to many more years together.

Sincerely,

  
John Trobec  
President