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Monday, April 28, 2008

Barry D. Flagg
The Insurance Advisor
1301 W. Fletcher Avenue
Tampa, Florida 33612



Dear Barry:

First Interstate Bank has been using the services of TIA more than three years. I feel that the CPE reports are a very important part of our ILIT program. Reduction of risks is a component and the CPE reports provide documentation to demonstrate that we have a plan and structure in an attempt to be in compliance with the issues raised by UPIA.

Measurement of internal costs of policies and comparison to benchmarks is a critical part of the measurement and monitoring requirements of the UPIA. This part has often been ignored in analysis of life insurance contracts in the past. Other categories of analysis provided by CPE reports provide data to cover the breath of issues created by the UPIA. Getting current Trust Investment Policy Statements that actually fit the use of life insurance and suitability issues are left to the Trustee. TIA also provides some help in these areas with information, sample documents, and the Best of Breed comparisons when replacement is being considered to best meet the needs of a given trust.

It is a pleasure doing business with you and your staff.

Sincerely,

A handwritten signature in blue ink that reads 'Dennis'.

J. Dennis Heizer CFP CTFA
Trust Officer
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Fax 307-672-1495
Email dheizer@fib.com