



April 2006

To Whom It May Concern:

HTH Worldwide is pleased to offer its products and services via Medibroker and its dedicated staff. We have been impressed time and time again with the level of professionalism demonstrated by Medibroker's knowledgeable consultants.

HTH chose Medibroker as a partner because we share a common goal of offering quality, value and choice to those seeking global health insurance. Based on our experience with Medibroker, we are confident that the buying public can more easily understand how insurance coverage's and services compare and then make a well-informed decision that meets their needs. This is an invaluable service in a world where buying health insurance can be complicated and laden with inherent risks.

Sincerely,

A handwritten signature in black ink, appearing to read "Brendan Sharkey". The signature is fluid and cursive, with a long horizontal line extending to the right.

Brendan Sharkey
Director, Individual Products
HTH Worldwide