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Tower Orchards  
Robert B. Tower  
3131 Creek Road  
Youngstown, NY 14174

Manning & Napier Benefits, LLC  
500 Corporate Parkway  
Amherst, NY 14226

RE: Health Insurance

In September of 2011 we had an insurance crisis. My health insurance was being terminated. Being fruit growers, this was our busiest time of year. My husband and I did not have time to deal with this crisis – we had plenty of more pressing issues at the farm.

I made an appointment with Amanda West from Manning & Napier. She scheduled the appointment late in the day to suit my needs. She spent far more time with me than expected. She was patient and thorough. Although we could not resolve the insurance problem on that day, she continued to work through this problem. She transferred me to Russ Corona. Between the two of them our problem was successfully resolved.

They did everything possible to accommodate the busy schedule of the farm. They were helpful, professional, knowledgeable, and understanding. In my many years of overseeing insurance coverage for the farm and family, I have never encountered anyone as competent and personable.

I would highly recommend them, as representatives of Manning and Napier, to anyone seeking insurance coverage. They will assuredly find the best “fit” and the best insurance for their client.



Jackie Robinson  
Tower Orchards

## ***BOTA WELDING, LLC***

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P.O. Box 272 Grand Island, New York 14072-272  
Phone: 716.773.5767 & 716.283.0326  
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February 13, 2012

Manning & Napier Benefits, LLC  
500 Corporate Parkway  
Suite 120  
Amherst, NY 14226

To Whom It May Concern:


I am writing to recommend without reservation the services of Manning & Napier Benefits, LLC.

I first engaged the services of Manning & Napier in 2010 and in the years since all of my dealings with the firm have been positive and of great benefit to myself and my business.

Manning & Napier is exemplary in the field of health insurance. In fact, during their busy season we needed their immediate assistance. They were consistently pleasant, and took this assignment on with enthusiasm and dedication.

I am confident that engaging the competent experts at Manning & Napier Benefits is a decision you won't regret.

Sincerely,



Deborah A. Bota  
Member