



June 5, 2013

Women Business Owner of the Year Judges
c/o Jason Swanson
Business Publications Corporation
100 4th Street
Des Moines, IA 50309

Dear Judges:

I soundly support the nomination of Lynn Schreder of KHI Financial Solutions as the Business Record's 2013 Woman Business Owner of the Year. I have had the privilege of knowing Lynn for close to 20 years when we worked together at Wellmark Blue Cross and Blue Shield. I led the Division in which Lynn honed her skills as an insurance agent, broker, trainer, and sales representative. Always impressed with her positive approach to work and her incredible sense of optimism, I relied on Lynn to develop lasting, constructive relationships with key distribution partners.

Subsequently, Lynn purchased a very successful brokerage with two other partners and has turned it into one of the top agencies in Iowa. All of the unique qualities that made her successful at Wellmark have translated directly into incredible success with KHI. As Chief Operating Officer of CoOpportunity Health, the state's new Consumer Operated and Oriented Plan, I have selected KHI as one of only three General Agencies to represent our products in the marketplace. Her professionalism, dedication to customers, and impeccable reputation for integrity, honesty, knowledge and hard work make her a role model not only for people in the insurance business but also for any business owner.

Having taken a substantial risk in moving from the secure environment of a large insurance company to purchasing her own business in a very uncertain health care environment, Lynn has demonstrated extraordinary confidence, skill and acuity in navigating the competitive waters and creating a business model that works exceedingly well. In addition, she has been active in several professional organizations and women's leadership groups as well as charitable endeavors. A well-rounded individual, Lynn would be a worthy recipient of your award to an outstanding female business owner with accomplishments in the community.

I am very proud to know Lynn and to ask for your consideration of her for this prestigious honor.

Sincerely,

A handwritten signature in black ink, appearing to read "Cliff Gold", is written over a horizontal line.

Cliff Gold

Founder and Chief Operating Officer
CoOpportunity Health