



May 18, 2016

Dear 2016 Woman Business Owner of the Year Committee,

I would like to provide a reference letter for 2016 Woman Business Owner of the Year nominee, Sheryl Moore. Sheryl and I have known each other for several years, having mutual connections in the financial industry.

I immediately realized the importance Sheryl had in our financial industry, as only one of two industry experts in the world who own companies that provide professional consultation and guidance on annuities and life insurance. The other company is owned by a male.

Sheryl and I have enjoyed many chats on how to grow our businesses, staffing, challenges with being woman owned businesses and ways to overcome those, shortage of specialized staff to fill open positions and more. I always walk away from our outings more aware of the resilience and determination she has that has come as a result of the adversity she has faced. Sheryl has never had anything handed to her and starting her business was a leap of faith. That has ultimately resulted in other successful business entities, selling off profitable businesses, and focusing on what she does best. She is great at evaluating the needs of the industry and adapting her own businesses accordingly. I'm always excited to share Sheryl's name as an industry speaker too for which she gets raving reviews.

As a mother, she has and continues to face numerous challenges and through it all, she thrives in the face of adversity. Forget typical barriers, Sheryl overcomes them all with her caring and entrepreneurial spirit.

In appreciation for your consideration,

*Michelle*

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