January 9, 2014

ARAG®

400 Locust, Suite 480

Des Moines, Iowa 50309

800-888-4184

515-246-8710 fax

www.ARAGgroup.com

Business Record

The Depot at Fourth

100 Fourth Street

Des Moines, Iowa 50309

Dear Nomination Committee:

On behalf of the senior executive leadership team at ARAG, I’m pleased to endorse Mike Israel for your Forty under 40 award. Mike is one of the most talented young professionals I have had the opportunity to work with during my twenty-eight years of experience in the business world. Mike’s double major in Marketing and Finance and Masters in Business Administration bring a unique perspective to his thought process. In addition to his superb analytical skills, he has a creative side to him that is rare for someone in his position. Mike has consistently demonstrated his abilities as a top performer and has made measureable impact on several high level projects in our organization.

Mike handles the organization’s underwriting strategy, product pricing, loss reserves and works directly with others in the organization to provide them with detailed analytics. Mike has the ability to break down complex topics into smaller pieces that allows other less technical team members to gain an understanding of the topic at hand. I respect his patience and ability to explain complex items which is a rare quality in someone his age.

We rely on Mike to help with our annual stewardship meetings with our top clients, including many Fortune 500 companies who offer a legal plan as part of their employee benefits package. His marketing background serves him well in this area. Mike helped design the stewardship materials allowing his creative side to shine. We use these materials to help explain the value that our product brings to our client’s employees. He also incorporated his analytical side into the presentation to show the variety of ways in which their employees have used the plan. This instills greater confidence in their plan, in ARAG as a business partner as well as builds strong personal relationships.

Mike has earned deep respect among his fellow team members as someone who cares about his work as well as our community. He volunteers for multiple special projects in the community and specifically with Iowa Hospice. He made a personal commitment to take their training and is active on an ongoing basis helping both patients and their families deal with end of life and bereavement.

Thank you for considering Mike for this award. We are proud of his many accomplishments and believe his future is only going to provide even more success.

Sincerely,

Andrea Morse

ARAG

Chief Financial Officer