January 9, 2014

To Whom It May Concern,

I have had the pleasure of knowing Tennille Ceaser for three years. During that time I have known Tennille in a number of capacities. She was part of our sales team and contributed to the success I had while at ARAG. As part of the team, she consistently pushed herself and the other team members for the betterment of the team. She was always the first to volunteer for projects, completed them quickly and many times, exceeded expectations.

I am always impressed with her energy, drive and focus. She would research, test and develop new ways of approaching the project while always having the core of what was asked ready to go. This demonstrated to me her abilities and positive attitude towards putting 100% into her work.

Tennille is not just about work. She takes this same energy and passion for success to better herself and others. While maintaining a full time position that demands a lot of time and energy, she pursued and completed her MBA program with an emphasis on executive development. Her commitment to the community is important to her and her love of animals drove her to get involved and make a difference. She is an active member of the Animal Lifeline of Iowa and sits on the board helping to drive the organization to new levels.

Her willingness to give back is demonstrated within the company she works as well. She is actively involved in the ARAG Green Team that helps protect the environment and participated in the Adopt-A-Room program renovating rooms at a shelter run by Children and Families of Iowa.

Tennille is an intelligent, capable, dedicated and personable woman. She has been a pleasure to know and a true friend. I feel confident in saying that she is capable of handling any situation with thoughtfulness, excitement and maturity.

Sincerely,

Edward J. Kearney

Vice President

Senior Wealth Director

BNY Mellon Wealth Management