

January 8, 2015

Brooke Den Hartog

% Foster Group

1001 Grand Ave

West Des Moines, IA 50265

Re: Forty Under 40 - Letter of Recommendation – Marcus Iwig

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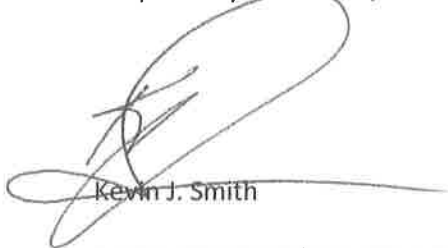
It is my honor to write a letter of recommendation for Marcus Iwig to support his nomination in the 2015 class of "Forty Under 40".

I've known Marcus personally for 10+ years and have worked with him professionally over the past 2 ½ years. I would describe his primary attributes as faithful, genuine, caring, humble, and articulate. He has the unique ability to avoid compartmentalization of personal, professional, and community service/volunteer aspects of his life. In other words, he is the same man whether he is presenting complex financial consequences of investment strategies to decision makers of a family trust or leading a group of high school freshmen guys in a discussion of the characteristics of wisdom.

Marcus has served in volunteer capacities that include Rotary International's (West Polk Club) involvement with local organizations such as Youth Emergency Services and Shelter, Central Iowa Supportive Housing, and Freedom for Youth Ministries. He has served over 5 years as a leader in youth ministry activities at his church (Meredith Drive Reformed Church) and has led mission and spiritual renewal trips with youth on many occasions. He is "wise beyond his years" and generously shares his counsel with those who seek it and humbly seeks wisdom from others with more years of experience.

Many seek fame and fortune based on egocentricity, but Marcus understands the principle that his family's blessings are a result of their intentional focus on serving the needs of others. He lives Rotary's mantra of "Service before Self" whether those opportunities to serve are at his employer, his church, his community or his home.

Respectfully submitted,



Kevin J. Smith

Senior Vice President, West Bank