



Fulfill your highest expectations.

January 15, 2013

Blake La Pierre  
8 Pequot Road  
Wallingford, CT 06492

RE: Claims Review Hearing

Dear Mr. La Pierre:

We have received your December 20, 2012 request for a hearing on the denial of your claim for benefits by Software Marketing Associates, Inc. ("SMA"). We will conduct the hearing on Monday, January 28, 2013 at 10:00 a.m. at 1086 Elm Street, Suite 102, Rocky Hill, CT 06067. This hearing will be held pursuant to Section 2.11 of the Boston Financial Data Services Defined Contribution Prototype Plan and Trust (the "Prototype Plan"), for the sole purpose of reviewing SMA's decision to deny your claim for benefits. *No other claim asserted by you will be considered.* As I previously mentioned in my November 15, 2012 correspondence to you, if you wish to pursue any other claims in court, you may, of course, do so.

The hearing will be scheduled for approximately one hour, during which you may submit written and oral evidence and arguments in support of your claim. You may be represented by an attorney or any other representative of your choosing and expense. We will audio-record the hearing and a copy of the recording will be made available to you after the hearing. If at the end of the hearing it appears that additional time is required, we will schedule another session. Each of the hearing "conditions" specified in your December 20, 2012 email is denied. In other words: (1) the hearing will not be public; (2) employees, participants and beneficiaries will not be invited to attend, nor will they be permitted to attend; (3) SMA will appoint an appropriate person to conduct the hearing; (4) SMA will render a decision on the claim; and (5) SMA will not be obligated to make any presentation during the hearing whatsoever.

As set forth in the Prototype Plan, Section 2.11, you may review all documents which are pertinent to the claim at issue and its disallowance. However, the documents that you have asked to review are not pertinent to your claim for benefits. The only additional document, which may be pertinent to your claim is SMA's Form 5500 Annual Return / Report of Employee Benefit Plan ("Form 5500"), which we anticipate will be filed by the end of this week. We will mail a copy of the Form 5500 to you for receipt in advance of the hearing on January 28, 2013.

Sincerely,  
Software Marketing Associates, Inc.

A handwritten signature in dark ink, appearing to read "Denise S. Lunden", written over a horizontal line.

Denise S. Lunden  
President