



Fulfill your highest expectations.

November 15, 2012

Blake La Pierre  
8 Pequot Road  
Wallingford, CT 06492

RE: Claims Review Procedure

Dear Blake:

We have received your November 2, 2012 email, in which you pose a variety of questions regarding the Claims Review Procedure, pursuant to the 401(K) Plan for Software Marketing Associates, Inc. (the "Plan"). As mentioned to you previously, given the volume of your correspondence in this matter, please contact us by mail rather than email. First Class Mail is sufficient and you need not send your correspondence by Certified Mail.

If you should choose to submit your claim for review to SMA, you must do so in writing no later than 60 days after you received the Notice of Adverse Benefit Determination. It appears from your email that you received the Notice on November 2, 2012; therefore, ***you must submit your claim for review to SMA, in writing, no later than January 1, 2013.*** Your claim for review must specify the reasons why you believe your claim should be allowed.

In your November 2, 2012 email, you have asserted that SMA failed to timely supply you with copies of the Plan documents. All requested documents were made available to you as soon as was possible. If you wish to pursue this claim in federal court, you may, of course, do so.

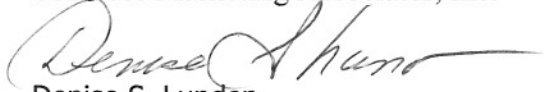
You've also asserted that SMA failed to defer part of your severance, pursuant to Section 3.2(a) of the Amendment for the Final 415 Regulations. Your claim is unclear. If you would like SMA to address this concern, you must specifically identify the compensation to which you refer and the error that you allege SMA to have made. You should include this information in your written claim for review, no later than January 1, 2013.

Finally, in the event that you do choose to submit your claim for review, you can expect the following procedures. We will conduct a hearing within thirty days of receiving your claim for review. We will notify you of the hearing date and time as soon as it is scheduled, but in any event, no later than two weeks prior to the hearing date. If you intend to request additional documents for review prior to the hearing, we must receive your written request no later than one week prior to the hearing date.

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.

Sincerely,  
Software Marketing Associates, Inc.



Denise S. Lunden  
President