



444 Harrison Avenue
Boston, MA 02118

January 5, 2007

To Whom It May Concern:

It is my great pleasure to endorse Lambert & Carney Benefits Group, LLC for strategic engagements pertaining to employee benefits plans. Pine Street Inn has worked with Lambert & Carney since July of 2002 and through this relationship; Lambert & Carney has offered an ever more sophisticated benefits program while managing fees in an exponentially more difficult cost environment.

Pine Street Inn is a human service provider headquartered in Boston, MA. As such, PSI is challenged to provide a uniquely competitive benefits offering at a cost affordable to its employees. Lambert & Carney has provided tremendous value in this area. I have found all that I work with at Lambert & Carney understand the need to manage cost associated with our benefit offering, and strive to bring the best insurance program to our employees.

Sean Carney, our broker, has consistently met and exceeded the organization's expectations related to mitigating costs through creative solutions and strategic planning. Further Mr. Carney has demonstrated expertise in employee benefit programs and has brought several enhancements to the agency's offerings. For example, Mr. Carney and his team created a website for Pine Street Inn employees providing an efficient cost free resource.

Additionally I would also highlight Lambert & Carney's value added services like cost free Cobra and HIPAA administration. This helps our Human Resources staff work much more efficiently.

I strongly recommend Lambert & Carney Group LLC.

Sincerely,

A handwritten signature in black ink that reads "K. Conway". The signature is written in a cursive style with a long, sweeping underline.

Karen Conway
Director of Human Resources