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To whom it may concern.

I am pleased to offer my endorsement for Steve Hamlin with American Trustee Inc. Health and Life. Steve has been an incredible resource to Johnson Construction Group in helping us provide affordable health coverage options for our employees...something that proved difficult to secure through other providers.

From the beginning, Steve approached our company with patience and a genuine desire to help. He took the time to understand our needs and walked us through the available options in a way that made the process clear and manageable. Health coverage can often feel complicated, but Steve has a calm and thoughtful approach that makes it much easier to navigate.

Steve truly believes that good coverage should support both everyday health needs and provide protection when unexpected situations arise. That mindset shows in the way he works with his clients and the effort he puts into finding solutions that truly make sense for the people he serves.

On a personal note, Steve is what I would describe as a true gentle giant...someone who brings a steady, easy-going presence to every conversation. We also share something important...a loyalty to the Pittsburgh Steelers, which I would say speaks highly of his character. And as a Canadian transplant who has proudly become an American citizen, Steve brings a strong sense of dedication and appreciation for the work he does helping others.

Because of Steve's efforts, our employees now have access to health coverage that is both practical and affordable. That has made a meaningful difference for our team, and we are grateful for the role he has played in helping us take care of our people.

I would strongly recommend Steve Hamlin and American Trustee Inc. Health and Life to any organization looking for someone who is knowledgeable, trustworthy, and genuinely committed to helping businesses provide quality coverage for their employees.

Sincerely,

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