

Endorsements

We at The HealthLife Group, LLC Agency would like to thank all of the individuals, families and companies who have relied on us to establish and maintain their insurance needs over the years. We also want to acknowledge the people who took the time from their busy schedules to send us endorsement letters. With their permission, we have published some of these letters on our website:

November 9, 2005

Dear Dan,

Thank you so much for helping me with my health insurance. I originally came to you for a disability insurance quote and then, as an aside, asked if you could help me with my health insurance renewal. You took the time on the front end to interview me about my current coverage and my medical history. Based on my current good health and healthy lifestyle, you recommended a plan that was completely different from my existing coverage.

You thoroughly described the product, the policy, the company, the price and the procedures to me so that I had all the information I needed to make an informed insurance decision. I'm thrilled to say that I now have a far better policy, at a price lower than my existing health insurance renewal rate. In addition to a higher lifetime benefit amount (\$8 million), and a limit on my annual out of pocket expenses, I now have tax benefits with this policy.

I really appreciate all the help you have given me, and the thoroughness with which you advised me. I will certainly recommend you to all my friends and associates who need health insurance.

Thanks again for your help and expertise.

Sincerely,

Danyel Hubbard

August 23, 2006

Dan Boaz
President
Healthlife Group, L.L.C.
5565 Roberts Drive, Suite 100
Atlanta, GA 30338

Dear Dan:

I want to sincerely thank you for your support in establishing a Health Savings Account health insurance policy for my family.

As you know, purchasing health insurance is a very emotional process, especially when you have young children. Having come from traditional employer-provided policy, we were grateful for the time you spent with us explaining and getting us comfortable with the value and benefits of a Health Saving Account. And, as the insurance company combed through our health histories in the underwriting process, your direction and support was greatly appreciated as well.

I am thrilled with the policy and coverage, as well as the cost of the premium-especially as I compared it to the COBRA benefits offered to me, which were three times the cost.

I won't hesitate to recommend you and the HealthLife Group to anyone looking for health insurance, and thank you again for your support!

Sincerely,

Lon Cunninghis

President
Precision Approach Advisors

November 1, 2006

Dan Boaz, President
HealthLife Group, LLC
5565 Roberts Drive, Suite 100
Atlanta, GA 30338

Dear Dan:

As you know, my business, Hesse Financial Advisors LLC, completed a change in ownership a few months ago. As a result, I became a managing partner of the firm, and was charged with the responsibility to replace numerous business functions with local providers to maintain a seamless experience for our clients. All of these changes occurred at the same time, and all required a high level of urgency and accuracy. Implementing a new health plan was one of our internal functions on the list.

We had two goals, 1) to provide our staff with a similar cost structure to what we had previously, even though we didn't think this was possible since the prior owner was a Fortune 200 business, and 2) to match or improve upon the benefits we offered our staff. These were substantial objectives for any sized business, let alone a small firm like ours.

I can't thank you enough for the many meetings at my office and for your analysis of our situation. You ultimately delivered us a package that exceeded our expectations and achieved both of our stated goals. I can't thank you enough for your patience and your skillful knowledge as you listened to our various requirements and maneuvered us to the finish line of this obstacle course. We have since implemented your recommendations and we are completely satisfied.

Thank you for going above and beyond to help us address our health plan needs. I encourage anyone with a small business to discuss their situation with you, so they can also experience the Dan Boaz "touch" and achieve their specific objectives.

Kind Regards,

Stephen A. Siders, CFP
Managing Partner

April 4, 2007

All,

All of us are feeling the punch from the rising costs of health care. Our family has benefited greatly in the last six months by switching to a high deductible Health Savings Account (HSA), and I thought it might be helpful to some of you to hear about it. The plan has helped us in the following ways:

1. Tax deductible deposits. If a service is not covered under current insurance, we used to pay out of pocket and as such many expenses are not tax deductible. (Ex: Chiropractors, any vitamin supplement, Dental, Vision, etc) We are now able to pay for many services with an HSA VISA card, payments to which are tax deductible. Please see [attached](#) PDF for a listing of services that you can use your HSA to pay. High deductible HAS's are getting a lot of attention from legislators. Congress recently increased the tax deductible amount from \$5400.00 to \$5,650.00 for 2007. Our deductible is \$5,400.
2. Tax deferred growth.
3. Lower Premiums. High deductible plans are lower than low deductible plans, but get a quote and compare where you are currently. Our premiums decreased with comparable deductibles.

I would also highly recommend the Agency who has helped us through this process. The HealthLife Group, and agent /owner Dan Boaz has given us a level of service that I *hope* our customers get from us. The HealthLife Group are specialists in HAS's. They are licensed in Georgia, Florida, North Carolina, South Carolina, Tennessee and Kentucky, even Alabama.

In short, an HSA is a Roth IRA for your health care expenses. If you are looking for a smart way to get the most out of your insurance dollars, check it out!

Best regards,

David Nettles, CPP

Packaging Systems, Materials & Technical Services **Associated Packaging, Inc.**

May 8, 2009

Dan has offered me the most extraordinary and selfless service; three separate times in the last three years he has invested considerable time and energy on my behalf looking into insurance options that ultimately could not beat my current situation. He has considerable patience and he really cares, putting his clients way ahead of any thought of making a commission. I would recommend his services without reservation to anyone seeking insurance advice.

Top Qualities: Personable, Expert, High Integrity

Gareth Young, C.P.A., C.A., M.A.

FinanSight

www.finansight.com

December 1, 2013

Recently, Dorothy and I were faced with having to sign up for Part B of Medicare and choose an Advantage or Supplemental plan and Dental and Eye coverage. I have been covered by my employer's plan for the past 9 years or so and had paid no attention to the myriad options available on the market. The 21st of November my employer informed me that my present coverage would end on November 30, 2013 along with my pay check. Just another company caught in today's difficult financial morass.

Dorothy and I discussed things and decided to call on an expert in the field of insurance, Danny Boaz. Danny guided us through the arcane forms and helped us make decisions that would have been pure guesswork without his assistance. As you may recall, 2013 has been a very tough year for me with a broken arm, torn cartilage and abscessed appendix. I could not chance being caught with the wrong insurance coverage and I did not want to pay more than necessary to ensure we have the coverage we need to feel comfortable and safe.

Danny took charge and advised us on what decisions needed to be made and how to make sure we got all the paperwork filled out correctly and on time. Dorothy and I were at Danny's house this morning (Saturday, November 30, 2013) going over the options and signing papers. Some of Danny's recommendations were for products that his insurance agency sponsors and some of them were not. Just register on line. I don't handle that but it is the best option for you and it is a good product. This was his advice for one of the things we needed.

If you have questions, Danny's email is dan@healthlifegroup.com his website is www.healthlifegroup.com. He is a great source of information.

I feel sure there are other people among our classmates who are in the insurance business and are very knowledgeable

and competent. Danny Boaz went above and beyond the call in helping us on very short notice and getting us excellent coverage at an affordable cost. He is a good business man and a friend. He had no idea I was going to write this little summary.

I wish a Happy Hanukkah and Merry Christmas to everyone and I want to thank you all for your cards, visits and emails when I was in the hospital. I am recovering nicely from surgery and will soon start to figure out what direction my life will take now that I am officially retired.

Blessings on your home and family,

Tommy Dell
