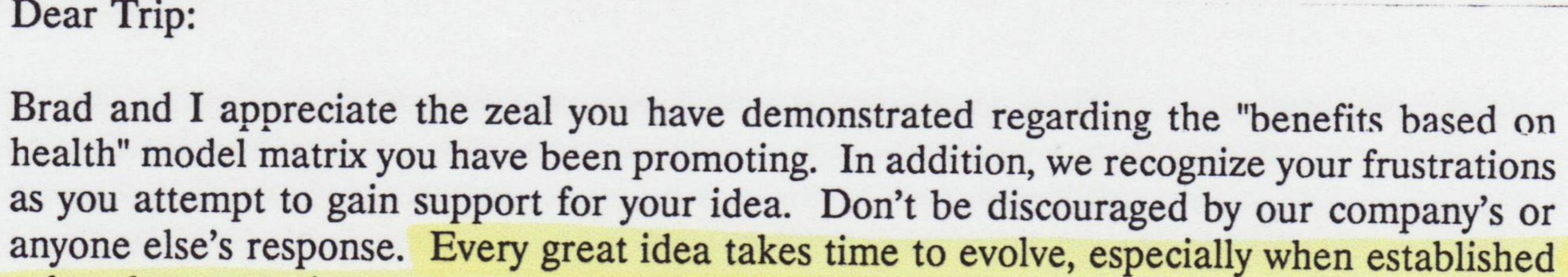


August 10, 1990

Mr. Trip Reynolds 4226 Windhurst Drive Arlington, TX 76015

Dear Trip:



I'm sure you have been encouraged by recent developments by some larger corporations that impose additional contribution requirements for adverse lifestyle behaviors, smoking for example. Therefore, some employers have been administering employee benefits to encourage proper health maintenance through financial incentives.

cultural norms exist, as they do in the employee benefits arena.

We have an interest in your research and model matrix, and would be happy to meet with you to discuss your progress. Keep in mind, however, that wellness is an issue which has only recently enjoyed a renewed interest in the benefits community. Linking benefit levels to wellness commitments makes every bit as much sense, logically, as linking salary levels to job performance. Unfortunately, legal, social and ethical issues, like great ideas, also take time to evolve.

Please let Brad or me know when you will next be in Omaha. We would be happy to take you to lunch and explore your continuing work.

Take care...

Sincerely,

John D. Kohanek CLU ChFC RHU

Group Product Development Coordinator

Brad Utoft cc:

\nb1062.jk

Brad Utoft

Group Product Development

Supervisor

John D. Kohanek CLU, ChFC, RHL

Mutual Omaha United Omaha

Group Insurance Building

Mutual of Omaha Plaza

Phone (402) 978-5453

Omaha, NE 68175

Group Product Development Coordinato



Mutual TOmaha United TOmaha

Group Insurance Building Mutual of Omaha Plaza Omaha, NE 68175 Phone (402) 978-5219