

# Combined Benefits United

*"The Right Partner"*



To whom it may concern:

I am writing on behalf of Ryan Skinner and the relationship I have had over the past 7 years. Ryan was introduced to me by a Regional Vice President of a large insurance carrier in 2009. He was described to me as someone that had been in the business for a number of years, had varying levels of success and was in need of a system to help him get in front of more prospects. When I met Ryan it was evident that he was a type A personality, with high energy and a thirst for success, but it was also apparent that something wasn't quite right. His ability to sit for any length of time, his ability to stay focused and his ability to follow through on promises raised a few red flags. Once I got to know Ryan his story, from childhood until that current time, I was able to understand his emotions and struggles, he was an addict. I felt for him, because I have addicts in my own family and there was no way that I could ever give up on someone with so much talent. Ryan shared most of his struggles with me and when he was incarcerated we continued to stay in touch. I visited with him days after his release at a Dunkin Donuts in Newburyport and I saw a changed man, but I'd seen and heard this story before. He has continued to amaze me. He is prompt, answers all calls in a timely manner, is currently mentoring one of my national speakers and is flourishing in this new life of his. I couldn't be more proud of my own child than I am of Ryan. To see the changes that he has made within his life, both physical and mental, are a testament to what the hard work he has put into living "one day at a time".

Respectfully,

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