

UNITED CONCORDIA

America's Premier Dental Insurer®

March 9, 2006

C. Farley Lavett, Jr.
ACTEK, Inc.
2120 Data Office Dr.
Birmingham, AL 35244

Dear Mr. Lavett,

I wanted to take the opportunity to tell how pleased I am with our relationship with ACTEK and to let you know the considerable value you deliver to our organization.

Using ACom3, our company is now able to generate highly accurate commission statements in about half the time it took us using our old system. Our sales staff is able to view their results immediately through the web portal and can see all of the detailed transactions for which they received credit. Our ability to quickly investigate and resolve their issues – even those that impact previously closed periods – has greatly increased their confidence in my department and their overall satisfaction with our organization.

We are extremely pleased with the relationship we have with ACTEK and would highly recommend your organization to any prospect seeking a solid business partner that can deliver results. As our business grows, we will continue to expand our relationship with ACTEK as our incentive compensation solutions vendor.

We would like to say thanks to the hard working and committed staff for helping making our jobs and success easier during 2005. We look forward to many years to come in our business and personal relationships.

Sincerely,



Michael L. Spangler, CPA
Manager, United Concordia Cost Management