



February 19, 2026

Steve,

I wanted to take a moment to formally recognize you in front of our PowerCore group for the way you showed up for my mom.

Recently, her health insurance premium in Arizona was set to increase from about three hundred dollars a month to over eighteen hundred dollars. That kind of jump is overwhelming for anyone. She felt stuck and unsure of what to do next.

You stepped in without hesitation.

What means the most to me is this: you were no longer licensed in the state of Arizona. Instead of giving advice from a distance or sending her somewhere else, you renewed your Arizona license so you could personally help her. That speaks volumes about your character.

Because of your diligence and commitment, she now has strong coverage at just over four hundred dollars per month. You did not just lower a premium. You restored peace of mind.

That is why I trust you. That is why I am proud to recommend you through American Trustee, LLC.

Thank you for serving my family so well.

With appreciation,

Lacy Loyd

Territory Sales Manager

Penco Restoration, LLC