



1000 Middle Street – MC5E
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Judi Judson
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National Accounts
Learning & Performance

November 14, 2005

Dennis Chapman

Dear Dennis:

I would like to take this opportunity to express my sincere thanks for your participation in the "C" World workshop at the November 8-10 National Accounts Sales Vice President Training Conference held at the Hyatt in Greenwich, CT. Your time, commitment, and hard work paid off as evidenced by the positive feedback we have received.

Our mission at conference was to equip the National Accounts sales representatives with the tools needed to differentiate Aetna in the marketplace. Your partnership with Learning & Performance contributed toward the attainment of this goal. This training conference was educational, informative, and critical in preparing our Sales Vice Presidents and Vice Presidents of Client Management for the upcoming sales season as Aetna looks ahead to the 2007 selling season.

It was a pleasure working with you and I hope that you enjoyed being part of the team that insured the success of this program.

Sincerely,

A handwritten signature in cursive script that reads "Judi Judson". The signature is written in dark ink and is positioned above a horizontal line.

Judi Judson

National Accounts Learning & Performance