



October 31, 2008

To Whom It May Concern:

I'd like to provide my recommendation of Brett McCarty to your organization. I've had the great pleasure of working with Brett over the past few years as she has helped to launch and manage the Independent 529 product administered by TIAA-CREF. During this time, she was employed as a full-time consultant, but really acted as a fully empowered employee of the organization, taking control of all marketing decisions and strategies, budget adherence and allocation, administrative duties and internal reporting and presentations.

It was in this role that my team and I came to know Brett for her extensive marketing knowledge, ability to plan for future goals yet stay focused on the issue of the day, and her strict discipline of completing what she set out to do. As a member of her agency team that supported all of the I529 marketing initiatives, I was able to see Brett perform and apply her marketing knowledge to all channels and mediums and make the right decisions be it at the marketing manager or executive level.

Perhaps her most notable challenge in her years at TIAA-CREF was the issue of having to deal with multiple stakeholders with differing opinions of how the I529 program should be managed. Both TIAA-CREF, Tuition Plan Consortium (which sponsors the program), and even Merkle itself had varying opinions about how to make the product a success. Over the years, Brett showed a tremendous talent for navigating through internal and external politics and guides the extended team in the right direction. Her relationship management skills are certainly one of her strongest assets and have proven time and again to be indispensable in such a matrixed organization.

Again, I strongly recommend Brett to your organization. Her leadership skills, marketing savvy, breadth of business knowledge, and relationship management experience will certainly have a positive impact for you. I would be more than happy to provide you with any additional information you may require to make your decision.

Sincerely,

Thomas Begin  
VP Strategic Products  
Merkle Group Inc.  
610-879-8009  
[tbegin@merkleinc.com](mailto:tbegin@merkleinc.com)