



**National
Multiple Sclerosis
Society**

4.14.2015

To Whom It May Concern:

I have had the pleasure of working with Bonny Rafel directly for the past year, although her contributions to the National MS Society extend far beyond that. Before my introduction to her, she actively participated on our National MS Society Task Force on Private Disability Insurance to develop the triad of long-term disability insurance guidebooks available on our website and through our national Information Resource Center. These guidebooks have been a vital resource to assist persons with multiple sclerosis in navigating the disability insurance process.

As Employment Manager of the Society's Information Resource Center, I have had the opportunity to consult with Bonny directly, to attend training by her, and to refer constituents to her services. I am highly impressed with her understanding of the concerns facing persons with disabilities in transitioning out of the workforce, and appreciate her willingness to share her experience with our staff. She has been generous with her time and knowledge, and always quick to respond when I contact her with a question.

We pride ourselves on continuously striving to find the strongest and most relevant referrals for our constituents. It is wonderful to be able to refer constituents to Bonny for their long-term disability insurance needs, as she consistently shows her dedication to providing the best representation possible. In fact, I was just contacted by a person I referred to Bonny yesterday. The caller reported that after speaking with Bonny's staff, she felt heard and understood for the first time since she began the long-term disability insurance process. That is our goal, and we thank Bonny for her contributions toward reaching it.

Sincerely,

A handwritten signature in blue ink that reads "Kris Graham".

Kris Graham, M.S., CRC, MSSMC, MSCIR

Employment Manager

Information Resource Center

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