



Better Business Bureau of Hawaii, Inc.
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A February 23, 2009

Mr. Alan Akina
101 Financial Group, LLC
P.O. Box 101
Kahuku, HI 96731-2117

Aloha Mr. Akina,

Hawaii's BBB is about to launch a new ratings system that makes it easier for consumers to quickly and easily find trustworthy businesses like yours.

This spring, all businesses in our database will receive an A+ to F letter grade instead of BBB's traditional satisfactory/unsatisfactory rating. The new ratings system is based on a formula that takes into account more than a dozen elements that are weighted as factors BBB considers important attributes of business reliability and trustworthiness.

In advance of the new BBB ratings system launch, we present your company's grade:

101 Financial Group, LLC **A**

Factors affecting your rating include:
Time In Business

BBB Accreditation remains the most reliable way for consumers to identify trustworthy businesses because it means the business has undergone a detailed review process and committed to abide by a set of ethical standards for marketplace conduct. And our new ratings system is a better way for BBB to communicate exactly why some companies in Hawaii don't make the grade. The combination of your BBB Accredited Business status and our improved BBB Reliability Reports™ with letter-grade ratings is a powerful and valuable resource for consumers.

If you have any questions about your grade or BBB's new ratings system, call us at 628-3951 or 1-888-222-1772 toll-free from the Neighbor Islands.

Mahalo for your commitment to advancing marketplace trust in Hawaii.

Sincerely,

Dwight Kealoha, CEO
Hawaii's Better Business Bureau