



December 15, 2008

John D. Darer, CLU ChFC CSSC
4 structures.com, LLC
43 Harbor Drive, Unit 309
Stamford, CT 06902

RE: Madoff Exposure

Dear John:

In response to your inquiry, First Capital Surety & Trust Company, as well the trust accounts we serve as trustee for, do not hold any assets managed by Benard Madoff or his investment firm.

Please contact me if you have any further questions.

Sincerely,

Benjamin F. Malsch
Vice President