



Dear Imerica Policyholder:

The purpose of this letter is to advise you that on November 18, 2009 Imerica Life and Health Insurance Company (“Imerica”) was placed into Rehabilitation by the Circuit Court of Pulaski County Arkansas. The Arkansas Insurance Commission was appointed Receiver of Imerica. I was appointed the Deputy Receiver of Imerica and am responsible for the day to day operations of Imerica.

Please be assured that this action has no effect on the insurance policy you purchased from Imerica. Imerica continues to pay claims owed under the terms of your policy and will continue to pay claims as long as you continue to pay the premium due. If you have questions about the rehabilitation process, please contact Imerica’s Customer Service Department at 1-877-463-7422, and request menu option 2 on or after November 30th.

During the rehabilitation process, it will be determined whether or not rehabilitation of Imerica is feasible. If it is determined rehabilitation is feasible, a Rehabilitation Plan will be prepared and filed with the Circuit Court of Pulaski County for approval. You would be advised of this in advance, be forwarded a copy of the proposed Rehabilitation Plan and be advised of the date of the court hearing to consider the Rehabilitation Plan. If it is approved by the Court, Imerica would continue operations under the approved Rehabilitation Plan. Throughout this process, your policy would remain in force and claims would continue to be paid so long as premium payments continue.

If Imerica can’t be rehabilitated, it will be placed into liquidation at which point the various state life and health insurance guaranty funds where Imerica was licensed and operating would be responsible for payment of any policyholder claims not paid by Imerica. You will also have advance notice of when your Imerica coverage will terminate to enable you to secure replacement coverage. You should contact the life and health insurance guaranty fund in your state for information as to the amount of coverage available. Contact information can be obtained through your state insurance department or by visiting the website www.nolhga.com which is the website for the National Organization of Life and Health Insurance Guaranty Associations.

The main focus of this process whether rehabilitation or liquidation is you, the policyholder. Everything that can be done to protect your interests will be done.

Yours truly,

A handwritten signature in black ink that reads "Steve A. Uhrynowycz". The signature is written in a cursive, flowing style.

Steve A. Uhrynowycz