



UNITED HERITAGE®
Life Insurance Company

a United Heritage Financial Group Company

July 11, 2011

Re: United Heritage Internal Anti-Money Laundering (AML) Training Requirement

Dear Agent,

The United States Treasury Department requires all insurance companies selling products which may present a high degree of risk for money laundering have their agents review the company's internal guidelines for anti-money laundering. The United Heritage anti-money laundering training must be done every eighteen (18) months. This internal company requirement is separate and different from the LIMRA one time only requirement.

At this time, we are requiring all of our agents to complete the United Heritage AML training within the next 90 days. **Failure to complete the mandatory training will result in a suspension of your appointment.**

Your deadline for completion of the Anti-money Laundering training is October 11, 2011, 90 days from the date of this letter. We ask that you make every effort to complete these requirements now rather than later.

The United Heritage internal AML training may be accessed via www.unitedheritage.com/AML.

This letter is being sent in both hard-copy and email formats. Please contact the Marketing department if you have any questions at (800) 657-6351.

Sincerely,

Robert J. McCarvel
Sr. Vice President, Marketing
Chief Marketing Officer