

*For close to 30 years, US Able Life has helped employers and employees plan for the future. Our strong financials and consistent profitable performance allow us to continue serving our customers by offering a flexible set of core insurance products that are backed by secure ownership.*

## STRONG

US Able Life has a long tradition of consistent, profitable, financial performance, prudent investment strategies and financial integrity. The results are evident in the quality of our investment portfolio and the strength of our balance sheet.

We are pleased that during 2009 we were able to continue our positive premium growth and stable profit picture. Our commitment to meeting the needs of our customers, as well as sound financial decision-making, established a basis for technology investment and product expansion all during challenging economic conditions for our nation and industry. Administrative efficiencies and asset preservation continue to be at the forefront of our company's daily activity. We are also evaluating long-term strategic objectives that will continue to bring value to our owners well into the future.

## STABLE

US Able Life has a local presence, which enables us to provide local service. We have designed flexible products, based on our customers' needs and deliver them through competitive cost and an efficient administrative platform that provides a foundation for future growth. An essential component to customer satisfaction is being able to work with a company effortlessly. To ensure our customers have a pleasant purchasing experience, we offer integrated ancillary product billing and sales and service with the customers' health product; the result: one stop shopping.

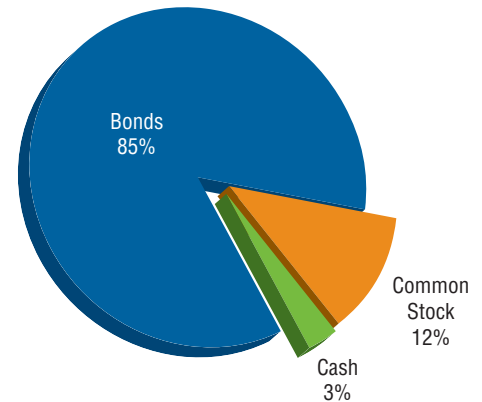
US Able Life maintains stability through a common set of service metrics with our health plan owners. We have consolidated billing on small groups (in most states) and provide billing and reconciliation within 3 to 4 business days of receiving the payment and bill. We provide fast claim payments where 90% of filed claims are paid within 3 to 5 business days.

## PARTNER

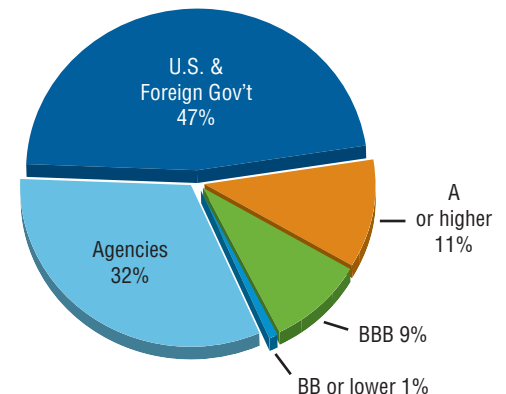
US Able Life is a subsidiary of Life and Specialty Ventures, LLC, a holding company owned by five Blue Cross and Blue Shield plans. Our relationship with these five plans and other participating Blue Plans enables us to offer products and services uniquely positioned to provide the Plans' customers with a competitive spectrum of ancillary products in conjunction with the health products offered in their licensed service areas.

There's strength in numbers - by combining complementary benefits and integrating operations with our partners, US Able Life enhances the service commitment while maintaining lasting relationships that our partners trust.

2009 Investment Portfolio Allocation



2009 Fixed Income Portfolio Credit Quality



### US Able Life at a Glance:

- Established in 1980 and offers a full line of group products such as Group Life, Disability and Dental, as well as voluntary products and individual products, including Life, Accident, Cancer, Critical Illness, Hospital Indemnity and Section 125 Cafeteria Plans;
- Headquartered in Little Rock, Arkansas; has regional offices across the country and is supported by a team of more than 500 employees;
- Approximately 1.2 million policies in force in 48 states and the District of Columbia;
- Strong financial ratings — A.M. Best (A, excellent) and Standard & Poor's (A, strong);
- Named by Ward Group®, a consulting firm specializing in the insurance industry and the leading provider of industry benchmarking and best practices services, to its Ward's 50 list of top performing insurance companies for three consecutive years;
- *Best's Review*, a monthly insurance news magazine published by A.M. Best Co. Inc., listed Life & Specialty Ventures Group in the top 25 Life Companies for Group Life issued in 2008 and in the Top 200 Life/Health Writers for admitted assets. US Able Life is an affiliate of Life and Specialty Ventures, LLC.