



December 31, 2015

For Our United Heritage Policyholders Affected by Illinois Flooding

We are concerned about everyone affected by the weather related flooding in the state of Illinois. Understanding that you may be experiencing a time of extreme crisis right now, we have implemented special procedures designed to assist our policyholders under circumstances such as the severe storms and the effects of those storms experienced in your area. Our special procedures relating to premium payments, lapse periods, claims, and other time-sensitive issues will be available to policyholders living in the areas of Illinois that are declared official “disaster areas” by Bruce Rauner, Governor, as a result of the weather related flooding.

If you are a policyholder of United Heritage Life Insurance Company in Illinois and you would like to speak with someone at United Heritage regarding your policy, please contact our Client Services Department at 1-800-657-6351.

Sincerely,

The Management and Staff of United Heritage Life Insurance Company

United Heritage Life Client Services Department:

Toll-Free Number: 1-800-657-6351

Email Address: victimsofcatastrophe@unitedheritage.com

For resources on disaster recovery efforts, safety tips and more:

- **Federal Emergency Management Agency**
FEMA is an independent federal agency with a mission to reduce those risks which increase the threat to people and property in the face of disasters. Their website offers a multitude of facts about disaster preparation and recovery, as well as current news stories about weather and disasters.
- **American Red Cross**
The American Red Cross dedicates itself to offer assistance in the face of disasters. At this site, find out about all the services and information the Red Cross offers, particularly in times of disaster.