

The following additional information is to assist you in understanding the nature of the circumstances and transactions related to you being identified as a possible victim of a crime. These transactions covered a period of time from at least 2007 through August 2010.

Many consumers receiving this letter likely made an internet inquiry searching for health insurance, accessed a web site and agreed to be contacted about the inquiry. Some consumers may have been contacted by a "cold call" telephone call to their residence or business and some may have received a fax about health insurance offerings with a number to call.

The names of the marketing companies who may have contacted you were:

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| ADOVA HEALTH |
| HCA |
| HEALTH CARE AMERICA |
| INSURANCE SPECIALTY GROUP |
| NATIONAL BENEFITS OF AMERICA |
| UBA |
| UNITED BENEFITS |
| UNITED BENEFITS OF AMERICA, LLC |
| UNITED HEALTH BENEFITS |
| UNITED STATES BENEFITS, LLC |
| UNITED STATES HEALTH |

The above companies marketed products and association benefits for several other entities. The fulfillment packages (brochures, plans, member ID cards) etc. would have been mailed to the consumer by these other entities based on sales of their products made by the marketing companies. Those entities and related products may include, but are not limited to:

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| AEGIS ADMINISTRATIVE SERVICES, INC |
| ASSOCIATION OF INDEPENDENT MANAGERS (AIM) |
| ASSURANT HEALTH |
| BANNER LIFE INSURANCE COMPANY |
| BENEFITS USA, LLC |
| COMPANION LIFE |
| CONSUMER DRIVEN BENEFITS ASSOCIATION (CDBA) |
| DOCTOR'S RX |
| FIDELITY LIFE ASSOCIATION |
| GENWORTH |
| HOMELAND HEALTH CARE |
| INTERNATIONAL ASSOCIATION OF BENEFITS (IAB) |
| PRAM INSURANCE SERVICES |
| SUN LIFE FINANCIAL |
| WELLDYNE |

Plan names (bundled items) may have included, but are not limited to:

STANDARD A
DOCTOR'S RX CHOICE
IAB CRITICAL ILLNESS
US LIFE / G.T.L. ACCIDENT

It is important to note that at the investigation stage there is no express nor implied representations of wrongdoing on the part of the individual or company investigated. These individuals and / or entities and anyone associated with them are innocent until proven guilty in a court of law. This letter should not be considered a reflection, either way, of the honesty or integrity of the individuals or companies involved or anyone in privity with them.