

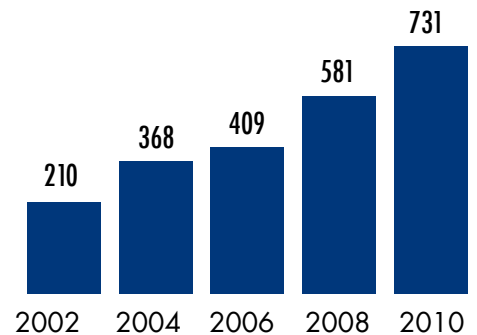
NGL Financial Highlights

Financial Strength

Since 1910, National Guardian Life Insurance Company (NGL) has been dedicated to the highest standards of quality and integrity. They have always maintained a conservative investment philosophy, allowing them to offer you quality products that are among the safest in the industry.

- Century-old mutual company
- A.M. Best, A- (Excellent) rating
- Conservative investment strategy
- Consolidated assets exceed \$2.5 billion
- 9 percent surplus ratio with \$196 million in surplus
- Currently protecting 731,000 families

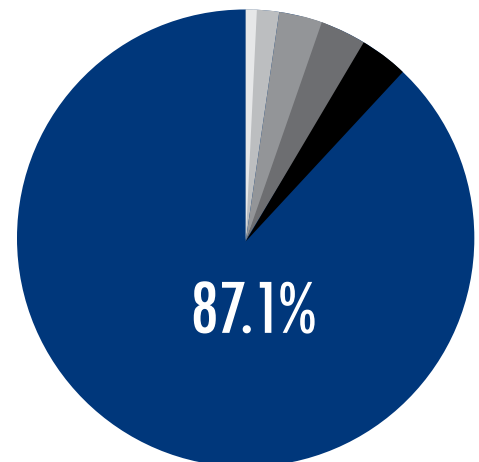
Families Protected
(in thousands)



Quality of Investments

NGL's investment philosophy is simple - safety and security for their policy owners is the primary concern. We believe along with them that stability should not be sacrificed for short-term yields.

For that reason NGL's investment portfolio is focused on the long-term. At the end of the 2010 fiscal year, 87.1 percent of NGL's investments were in bonds. 96 percent of NGL's bonds are investment grade.

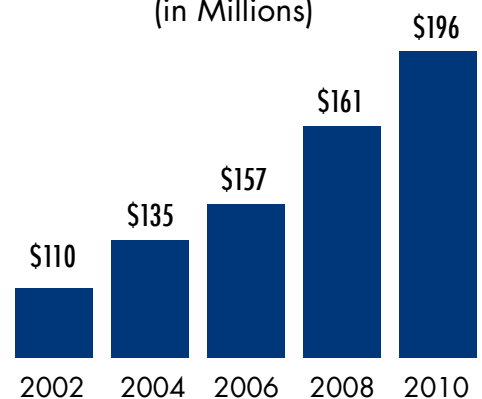


Adequacy of Reserves & Capital

The members of the NGL Insurance Group establish reserves to ensure that enough money is available to pay future benefits. Minimum reserve requirements are set by state law to ensure that funds will be available to meet all future obligations to policy owners.

All of NGL's policy reserves and contract liabilities meet or exceed the conservative legal requirements. This provides assurance that their policy owners' benefits will be paid in a timely manner.

Financial Surplus
(in Millions)



*Financials current as of 12/31/10. Rates current as of 3/15/10

NGL Customer Service

Our Customer Service

At both Precoa and NGL, we believe customer service is key to success. If something is important to an NGL policy owner, it's important to us. Not only does NGL set their own service standards high, they also publish closely-tracked customer service statistics on a quarterly basis.

When it comes to processing new policies and claims, NGL consistently meets or exceeds its own very high standards. Accuracy and speed are both a priority.

