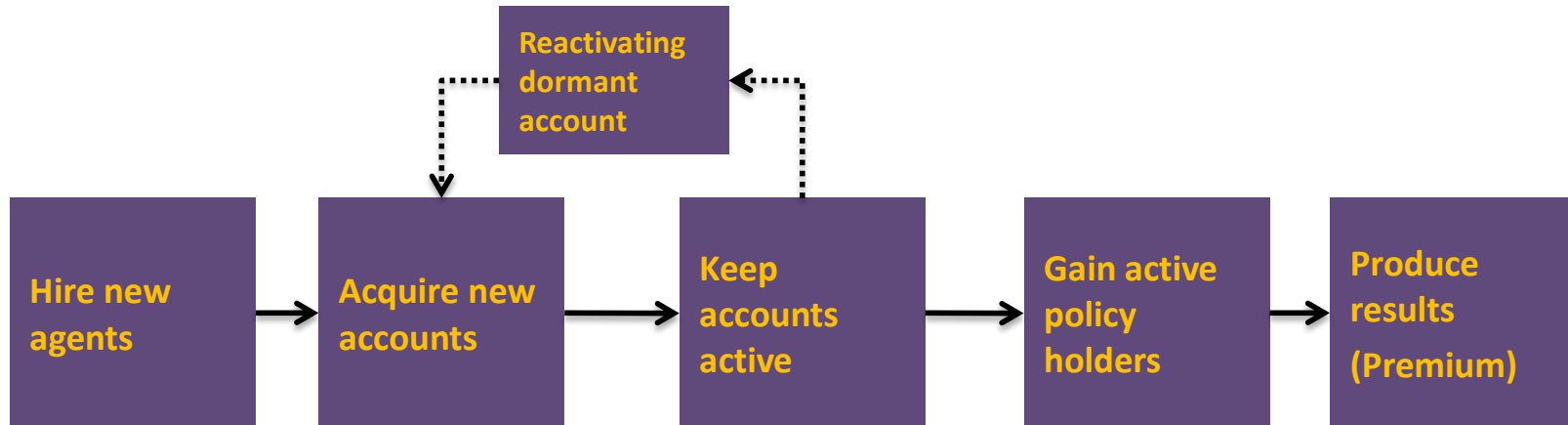


## Exhibit 1: Vitality insurance results and major costs

Vitality insurance key results and costs (Figures in 000s)			
	<u>2008</u>	<u>2009</u>	<u>2010</u>
Accounts converted	500	550	605
Total policyholders enrolled	1,500	1,650	1,815
Total premium from policyholders	\$2,500,000	\$2,750,000	\$3,025,000
Total costs			
General and Administrative	\$50	\$55	\$58
Sales	\$250	\$275	\$400
Advertising	\$25	\$28	\$30
Profit margin	9.50%	9.40%	8.50%

## Exhibit 2: Vitality insurance sales process



*# of agent focused sales contests targeted at these leverage points on the selling process*

Year	2008	N/A	2	4	1	2
	2009	N/A	2	4	1	2
	2010	N/A	4	0	1	4

## Exhibit 3: Snapshot of “Sweeps Week” contest results

