



IT IS A FACT...That the growth record of a life insurance company is an important measure of its accomplishments in the life insurance industry. In this regard we believe the comparisons made below are significant since they compare the 5 YEAR growth record of

FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA

with 25 of the largest United States life insurance companies issuing life insurance to the general public. Since these 25 companies have an average of over 100 years of life insurance experience, and own a major portion of the invested assets and life insurance in force of all the companies, a favorable comparison of these factors can be indicative of favorable achievement.

5 YEAR GROWTH RECORD: December 31, 2005 to December 31, 2010, Derived from the Annual Statements

The following table shows the growth record of the above organization in comparison with that of 25 of the Largest Life Companies in significant areas of life insurance operations.

(The 25 Life Companies are 25 of the largest by the amount of ASSETS held as of December 31, 2010.)

RECORD OF GROWTH

FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA

ASSETS



2010 **\$431,934,801**

2005 **\$183,056,525**

FAMILY HERITAGE LIFE.....136.0%

AVERAGE 25 OF THE LARGEST CO'S26.6%

GROSS SURPLUS (Incl. Capital, if any)



2010 **\$48,331,135**

2005 **\$20,724,188**

FAMILY HERITAGE LIFE 133.2%

AVERAGE 25 OF THE LARGEST CO'S40.2%

PREMIUM INCOME



2010 **\$145,867,627**

2005 **\$ 78,087,246**

FAMILY HERITAGE LIFE 86.8%

AVERAGE 25 OF THE LARGEST CO'S11.6%

NET INVESTMENT INCOME



2010 **\$20,833,507**

2005 **\$10,806,478**

FAMILY HERITAGE LIFE 92.8%

AVERAGE 25 OF THE LARGEST CO'S10.1%

CONCLUSION:The comparative growth record study of the above organization in comparison with the aggregate averages of 25 of the LARGEST COMPANIES in our opinion is **favorable** and shows above average accomplishments for the 5 year period.

FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA

5-Year Growth

Cleveland, Ohio

