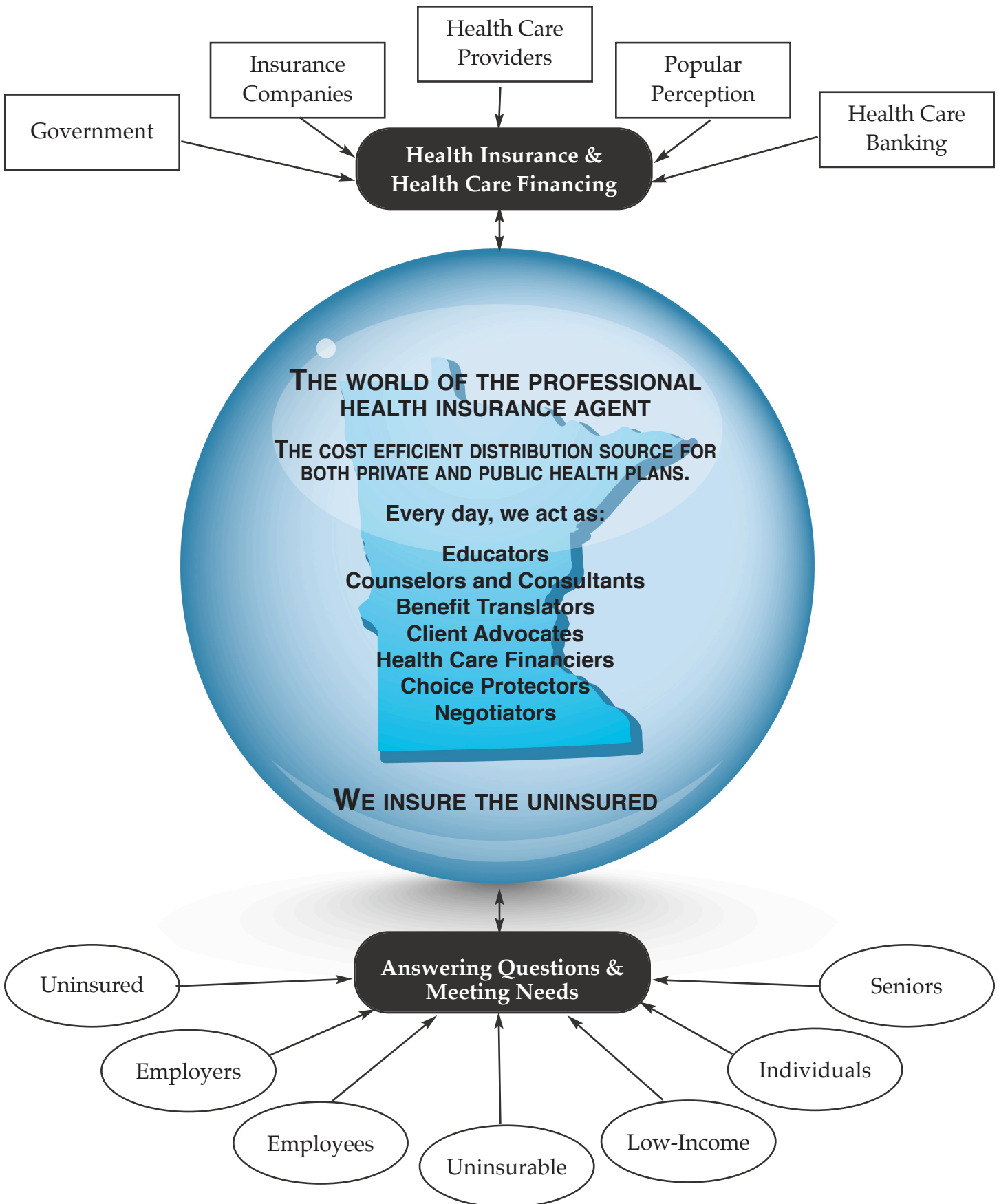


THE PROFESSIONAL HEALTH INSURANCE AGENTS' WORLD: MAHU, NAIFA, MIIAB*



* The Agents' Coalition members and professional agents provide health insurance services to more than 2.4 million Minnesotans. The Minnesota Association of Health Underwriters (MAHU), is the state's largest professional association of health insurance agents and affiliated with the National AHU and its 20,000 members. The National Association of Insurance and Financial Services (NAIFA), with 2,000 Minnesota professional insurance and financial advisors and 65,000 members across America, is the oldest and largest professional association of agents and producers throughout the U.S. The Minnesota Independent Insurance Agents & Brokers is a professional organization of 4,200 independent insurance agents across the State of Minnesota.