

CLASS ACTION CLAIM FORM

Claimant's Name _____

Claimant's Current Address _____

1. Your Loan or Lease Started on: _____

2. Scheduled End Date: _____

3. Amount of Your Insurance: \$ _____

TO BE COMPLETED BY YOU:

A. Date you paid off loan or lease: _____

B. Name of Your Lender: _____

C. Address of Your Lender: _____

You received this claim form because you purchased credit insurance when you bought or leased a motor vehicle on the Start Date listed above [LINE 1]. The credit insurance premium you paid at the time of your purchase or lease covered the entire term of the scheduled loan or lease. Your insurance was scheduled to expire on the Schedule End Date listed above [LINE 2]. If you paid off your loan or lease before the Scheduled End Date [LINE 2] and if you did not receive a refund for the unearned portion of your credit insurance premium, you may now be entitled to a refund of the unearned portion of the credit insurance premium plus 12% interest on this amount.

If lines 1-3 above contain information for more than one purchase or lease, you may have more than one claim. If you are submitting a claim with respect to more than one policy covering more than one loan or lease, a separate claim form must be filed as to each such policy or policies. Please make a photocopy of this form or download additional claim forms at www.RellerCreditLifeDisabilityInsurancePremiumRefundSettlement.com.

Representations and Agreements by Claimant. (NOTE: DELETING OR CHANGING ANY OF THE FOLLOWING PARAGRAPHS WILL INVALIDATE THIS CLAIM FORM.)

- (a) I/We represent, under the penalties of perjury, that all of the statements and information set forth in this Claim Form are true and accurate, and that consequently I/We could be subject to penalty for perjury for any knowing misstatement.
- (b) I/We represent, under the penalties of perjury, that on the date set forth above the undersigned paid off the undersigned's auto loan or lease covered under a Union Security Life Insurance Company or Standard Guaranty Life Insurance Company single premium credit life or disability policy prior to the scheduled expiration date, and that the undersigned did not receive a refund of unearned premium.
- (c) I/We represent that the documents accompanying this Claim Form, or furnished in connection with My/Our claim, are true and correct copies, unless indicated otherwise.
- (d) I/We have included one or more of the following documentary verifications of the early termination of My/Our loan or lease by payment, reflecting the date of such early loan or lease termination, from one of the following:
 - (1) the lender to whom I/We made the final payment on My/Our motor vehicle loan or lease; or
 - (2) the auto dealer from whom I/We purchased or leased the motor vehicle; or
 - (3) the Department of Motor Vehicles in the state of My/Our residence; or
 - (4) other documentary proof confirming the payoff or other early termination of the loan or lease covered by the undersigned's Union Security Life Insurance Company or Standard Guaranty Life Insurance Company policy, together with the date of such early termination.

Date: _____, 2007

(Signature of Policy Owner)

(Signature of Co-Owner, if any)

Instructions for CLASS ACTION CLAIM FORM

Important Information About Making a Claim for Settlement Relief

I. RELIEF AVAILABLE TO YOU

A. Summary Of Settlement Relief

This settlement will provide a refund of unearned premium to Class Members who purchased single premium credit life or disability insurance from Union Security Life Insurance Company doing business in its own name or as Standard Guaranty Life Insurance Company (the "Defendant") in connection with the financing or leasing of a motor vehicle, where Class Members paid off their loan or terminated their lease in connection with the financing or leasing of that motor vehicle prior to the scheduled maturity or termination date, but did not receive a refund of unearned premium, and make a timely and verified claim.

B. Detailed Description Of Settlement Relief Available

Subject to completion, verification and timely posting of a Class Action Claim Form, for those Class Members who did not exclude themselves from this settlement, Defendant or the Settlement Administrator shall pay to each eligible Class Member one hundred twelve (112%) percent of the amount of any unearned premium refund where the indebtedness insured under a Policy or Policies for that Class Member on an insured loan or lease was extinguished by payment before the scheduled termination, and with calculation of such unearned premium refund to be based on the premium information shown in the Defendant's database, and to commence in the month following the date of early termination; provided however, if the aggregate total of all (a) valid settlement Claims for Class Members, (b) all costs of notice and administration of the settlement, and (c) attorneys' fees and litigation costs awarded by the Court, shall exceed \$10,000,000.00, Defendant shall then pay to each Class Member submitting a valid Claim, an amount equal to one hundred twelve (112%) percent of the amount of any unearned premium refund for each of the Class Members submitting valid Claims, times a fraction, the numerator of which is \$10,000,000.00, and the denominator of which is the aggregate amount of all unearned premium refunds for Class Members submitting valid Claims in the Action, *plus* the aggregate of all (i) costs of notice and administration of the settlement, and (ii) attorneys' fees and costs awarded by the Court; provided however, that in no event shall Defendant be required to pay more than \$10,000,000.00 in the aggregate for the total of all (a) valid settlement Claims for Class Members submitting valid Claims, (b) all costs of notice and administration of the settlement, and (c) attorneys' fees and litigation costs awarded by the Court.

1. The Claim-Review Process

The Claim-Review Process is the process and procedures for the presentation, evaluation, and resolution of claims for settlement relief by Class Members. The Claim-Review Process will be at no cost to you.

2. Making A Claim For Settlement Relief

a. Eligibility for Relief

Class Members who have not received a refund of unearned premium, and submit a sworn valid Claim Form *with accompanying verification documentation* by no later than February 28, 2008, are eligible for payment of settlement relief.

b. How to Make a Claim for Settlement Relief

If you wish to make a claim for settlement relief, you must complete and submit the enclosed sworn Class Action Claim Form to Defendant, together with the required verification documentation. Posting it with the United States Postal Service to P.O. Box 2086, Birmingham, AL 35201-2086, Attention: Reller Unearned Premium Refund Class Action Settlement Center; Attention Claim Review, with a postmark of no later than February 28, 2008. If you fail to submit your Claim Form postmarked by that date, you will not be able to obtain a partial premium refund. Either way, you are bound by all of the terms of the Settlement Agreement, including being precluded from pursuing any claims or matters covered by the Settlement Agreement in any pending or future lawsuits or other proceedings. Regardless of whether you seek to claim settlement relief, your contractual rights under the express terms of your Union Security Life Insurance Company or Standard Guaranty Life Insurance Company Policy or Policies will not be altered.

c. Verification of Your Claim

Your Class Action Claim Form must be signed under the penalties of perjury, completely filled out, and be accompanied by a document proving the date of your early termination of your motor vehicle loan or lease. You can get the necessary document from any of the following:

- (1) *the lender to whom you made the final payment on your motor vehicle loan or lease; or*
- (2) *the auto dealer from whom you purchased or leased the motor vehicle; or*
- (3) *the Department of Motor Vehicles in your State; or*
- (4) *some other document proving your payoff or other early termination of your loan or lease together with the date of such early termination.*

CLAIMS MAY BE AUDITED. CLAIMANTS SUBMITTING FRAUDULENT CLAIMS WILL BE SUBJECT TO PROSECUTION.

INFORMATION FROM CREDIT REPORTING AGENCIES. FOR A SEPARATE FEE, IF ANY, COMMERCIAL CREDIT REPORTING AGENCIES PROVIDE CREDIT REPORTS THAT MAY CONTAIN INFORMATION ON EARLY TERMINATION OF

LOANS. YOU MAY INDEPENDENTLY OBTAIN A CREDIT REPORT THAT MAY ASSIST YOU IN IDENTIFYING AND COMMUNICATING WITH YOUR LENDER ON THE EARLY TERMINATION OF YOUR LOAN OR LEASE. VENDORS PROVIDING SUCH SERVICES INCLUDE:

**EQUIFAX CREDIT
INFORMATION SERVICES, INC
P.O. Box 740241
ATLANTA, GA 30374
WWW.EQUIFAX.COM
1-877-474-8273**

**EXPERIAN
ATTN: CUSTOMER CARE
P.O. Box 19729
IRVINE, CA 92623-9729
WWW.CONSUMERINFO.COM
1-888-888-8553**

**TRANSUNION
2 BALDWIN PLACE
P.O. Box 2000
CHESTER, PA 19022
WWW.TRUECREDIT.COM
1-800-888-4213**

IF YOU FAIL TO SUBMIT YOUR FULLY COMPLETED AND SIGNED CLASS ACTION CLAIM FORM WITH AN ACCOMPANYING DOCUMENT PROVING EARLY TEMINATION, POSTMARKED NO LATER THAN FEBRUARY 28, 2008, YOUR CLAIM WILL NOT BE TIMELY AND YOU WILL LOSE YOUR RIGHT TO RECEIVE SETTLEMENT RELIEF.

d. Review of Your Claim

Once your completed, signed and sworn Class Action Claim Form together with the verification documentation is received by Defendant or the settlement Administrator, your claim will be reviewed. Defendant or the settlement Administrator will try to complete their evaluation of your claim within sixty (60) days following the one hundred twenty (120) day settlement claim period. Assuming the Class Action Claim Form is properly completed, sworn, and verified, Defendant or settlement Administrator will deem the claim valid and calculate the amount of the premium refund described above.

II. DEADLINE FOR ELECTING RELIEF

If you wish to make a claim for a partial premium refund, **you must return your properly completed, signed, and sworn Class Action Claim Form together with proper verification documentation postmarked no later than February 28, 2008.** Failure to do so will prevent you from receiving money to which you might otherwise be entitled.

III. TAX CONSEQUENCES OF ELECTING RELIEF

Your receipt of any premium refund described above could have tax consequences for you. Those tax consequences may vary, depending upon your individual circumstances. You must consult your own tax advisor to determine any federal, state, local, or foreign tax consequences.

IV. IF YOU NEED FURTHER INFORMATION

If you have any questions or would like further information about the terms of the settlement, your eligibility for settlement relief under the Settlement Agreement, or how to make a claim for settlement relief, you may write to Lead Counsel CROWDER BEDOR & PAULSON, LLP, 555 West 7th Street, Suite 201, St. Paul, MN 55102 (651-225-4076) and O'BRIEN LAW FIRM, P.C., One Sundial Avenue, 5th Floor, Manchester, NH 03103.

These Instructions are only a summary of the Settlement Agreement, which is a more detailed legal document. The full Settlement Agreement is on file with the Clerk of the Court, and you may inspect it at the Clerk's Office at any time during normal business hours, or on the Internet at www.RellerCreditLifeDisabilityInsurancePremiumRefundSettlement.com.

PLEASE DO NOT CALL THE COURT OR THE CLERK OF THE COURT.

October 31, 2007

**District Court Clerk
Ramsey County, Minnesota**

MAIL CLASS NOTICE

RAMSEY COUNTY, MINNESOTA DISTRICT COURT

To all persons to whom Union Security Life Insurance Company or Standard Guaranty Life Insurance Company issued a single premium credit life and/or credit disability insurance policy in connection with buying or leasing a motor vehicle and who paid off their motor vehicle loan or ended their lease after December 20, 1998 and before August 16, 2007, but did not receive a full refund of unearned premium; you may be eligible to receive a payment from this Class Action settlement.

A Minnesota Court authorized this notice.

This is not a solicitation from a lawyer. You are not being sued.

- You were sent this package because you purchased single premium credit life and/or credit disability insurance policy in connection with buying or leasing a motor vehicle and may be entitled to a refund of any unearned portion of the premium(s).
- The settlement will provide a refund of unearned premium to Class Members who purchased single premium credit life or disability insurance from Union Security Life Insurance Company doing business in its own name or as Standard Guaranty Life Insurance Company (the “Defendant”) in connection with the financing or leasing of a motor vehicle, where Class Members paid off their loan or lease in connection with the financing or leasing of that motor vehicle prior to the scheduled maturity or termination date, but did not receive a full refund of unearned premium, and make a timely and verified claim.
- Class Members with timely mailed and verified claims will receive 112% of their unearned premium, subject to a reduction if the total of all allowed claims, fees and costs exceed \$10,000,000.00.
- The settlement resolves a lawsuit over whether Defendant was required to refund unearned premiums without policyholders requesting it upon an early payoff of their covered auto loans or leases.
- The settlement avoids costs and risks to Class Members from continuing the lawsuit, pays money to policyholders who make sworn claims verified with documentation confirming the early payoff of their loan or lease, and releases Defendant from liability.
- Lawyers for the Class Members will ask the Court to approve their attorneys’ fees and litigation costs of \$3,350,000.00 for investigating the facts, litigating the case, and negotiating the settlement. If the total premium refunds, costs and fees awarded by the Court exceed \$10,000,000.00, then the amount of the unearned premium refunds paid to valid claimants will be reduced proportionally so that the total cost of the settlement will not exceed \$10,000,000.00.
- The two sides disagree on whether the Class would recover anything if the case went to trial, and have agreed to settle rather than risk the uncertainty of trial.
- **Your legal rights are affected whether you act or do not act. Read this notice carefully.**

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT:	
SUBMIT A CLAIM FORM	Receive a payment if you purchased single premium credit life or disability insurance from Defendant in connection with the financing or leasing of a motor vehicle during the relevant period, you paid off your loan or lease prior to the scheduled maturity or termination date, you did not receive a full refund of unearned premium, you have not made a claim and received a payment for policy benefits, and you make a timely and verified claim.
EXCLUDE YOURSELF	Receive no settlement claim opportunity or payment. This is the only option that allows you to ever be part of any other lawsuit against Defendant about the legal claims in this case.
OBJECT	Write to the Court if you disapprove of the settlement.
GO TO A HEARING	Ask to speak in Court about the fairness of the settlement.
DO NOTHING	Forgo the opportunity to submit a claim for a premium refund if the settlement is approved by the Court.

- These rights and options—and the deadlines to exercise them—are explained in this notice.
- The Court still has to decide whether to approve the settlement. Payments will be made only if the Court approves the settlement and after appeals, if any, are resolved. Please be patient.

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BASIC INFORMATION

1. Why did I receive this notice package?

You were sent this package because you purchased single premium credit life or disability insurance from Defendant in connection with the financing or leasing of a motor vehicle which is still in force or expired during the period from December 20, 1998 through August 16, 2007. We do not know whether you paid off your motor vehicle loan or lease before its scheduled end date. We need to know whether you did. If you did not, you cannot make a valid settlement claim. If you did, you can submit the enclosed Claim Form.

The Court ordered this notice be sent to you because you have a right to know about a proposed settlement of a Class Action lawsuit, and about your options, before the Court decides whether to approve the settlement. If the Court approves it, and after objections and appeals, if any, are resolved affirming that approval, Defendant will make the payments that the settlement allows.

This package explains the lawsuit, the settlement, your legal rights, what benefits are available, who is eligible for them, and how to receive them.

The Court in charge of the case is the District Court for Ramsey County, Minnesota, and the case is known as *George Reller, et al. v. Union Security Life Insurance Company et al.*, Case No. 62-C3-04-012202, in the District Court for the Second Judicial District, Ramsey County, Minnesota. The people who sued are called “Plaintiffs,” and the company they sued, Union Security Life Insurance Company doing business in its own name and as Standard Guaranty Insurance Company, is called the “Defendant.”

2. What is this lawsuit about?

Consumers purchased single premium credit life or disability insurance from Defendant in connection with the financing or leasing of motor vehicles. The settlement resolves a dispute over whether Defendant was required to refund unearned premiums to policyholders upon an early payoff of their covered motor vehicle loan or lease without the consumer first requesting it. The Plaintiffs claim that under the terms of the policy(ies) and applicable state laws and regulations, if they paid the indebtedness on the covered auto loan or lease before the scheduled maturity or termination, they are automatically entitled to a refund of unearned premium from the credit life or disability insurance policy, regardless of notice to Defendant. The Defendant insists that under the policy and the applicable state laws and regulations, it is not required to refund the unearned premium until the policyholder gives notice of early loan payoff or lease termination to Defendant. The Defendant denies it did anything wrong.

3. Why is this a Class Action?

In a Class Action, one or more people, called Class Representatives (in this case George Reller, Patricia Reller, Jay S. Marion and Sandra Marion), sue on behalf of people who have similar claims. All these people are a Class or Class Members. One Court resolves the issues for all Class Members, except for those who exclude themselves from the Class. District Court Judge David C. Higgs is in charge of this Class Action.

4. Why is there a settlement?

The Court did not decide in favor of Plaintiffs or Defendant. Instead, both sides agreed to a settlement. That way, they avoid the cost of a trial, and the people affected will receive compensation. The Class Representatives and the attorneys think the settlement is best for everyone in the Class.

WHO IS IN THE SETTLEMENT

To see if you will receive money from this settlement, you first have to decide if you are a Class Member.

5. How do I know if I am a Class Member?

Judge Higgs decided that everyone who fits this description is a Class Member: *All persons in the United States to whom Union Security Life Insurance Company, in its own name or as Standard Guaranty Life Insurance Company, issued a single premium credit life or credit disability insurance policy in connection with the financing or leasing of a motor vehicle, where the records of Union Security Life Insurance Company indicate that such policy either remains in force, or continued in force through its expiration to a date during the period December 20, 1998 through August 16, 2007, and who paid off their loan or lease in connection with the financing or leasing of that motor vehicle prior to the scheduled maturity date, but did not receive a full refund of unearned premium, subject to certain exclusions described below.*

6. Which credit insurance products are included?

All single premium credit life and disability policies issued by Defendant covering motor vehicle loans or leases where the records of Union Security Life Insurance Company indicate that such loans or leases are in force or had a scheduled expiration date from December 20, 1998 through August 16, 2007, where the indebtedness on the financing or leasing of the motor vehicle was paid before the scheduled end date of the policy, are included in this settlement.

7. Who is excluded from the Class definitions?

Judge Higgs decided that everyone who fits this description is excluded from and not a member of the Class: *All persons: (i) all individuals who received any payment of any claim under the policy at issue, (ii) individuals who are or were during the period December 20, 1998 through August 16, 2007 officers, directors or employees of Defendant, (iii) individuals whose motor vehicle loans or leases were discharged in bankruptcy, (iv) individuals whose coverage was terminated because the loan collateral or leased vehicle was repossessed, (v) individuals whose insurance contracts include an arbitration provision, (vi) any justice, judge or magistrate judge of the United States or any State, their spouses, and persons within the third degree of relationship to either of them, or the spouses of such persons, or (vii) who have timely excluded himself or herself from the Class.*

THE SETTLEMENT BENEFITS—WHAT YOU RECEIVE

8. What does the settlement provide?

Defendant has agreed to pay an unearned premium refund to Class Members who purchased single premium credit life or disability insurance from Defendant in connection with the financing or leasing of a motor vehicle, where Class Members paid off their loan or lease in connection with the financing or leasing of that motor vehicle prior to the scheduled maturity or termination date, but did not receive a refund of unearned premium, and make a timely and verified claim.

9. What will I receive from the settlement?

If you submit a timely claim verified with acceptable documentation you will receive 112% of your unearned premium, subject to a reduction if the total of all valid claims for settlement relief, costs of notice and administration and the attorneys' fees and costs awarded by the Court exceed \$10,000,000.00. If that happens the amount of the unearned premium refunds paid to valid claimants will be reduced proportionally so that the total cost of the settlement, after payment of all claims, costs and fees will not exceed \$10,000,000.00.

HOW YOU RECEIVE A PAYMENT—SUBMITTING A CLAIM FORM

10. How can I receive a payment?

To apply for a refund you must complete and mail back the Class Action Claim Form that is attached to this Notice. Read the Claim Form instructions carefully. Fill out the form. Attach the required verification documents listed in the Form. Sign it. Mail it postmarked no later than the date indicated in the Instructions.

11. When would I receive my payment?

The Court will hold a final hearing on February 4, 2008, to decide whether to approve the settlement. If Judge Higgs approves the settlement and if there are objectors, it is possible, but unusual, for there to be appeals. Payments will not be made unless and until the settlement is approved by Judge Higgs and by any appeals court which may be asked to review the settlement approval. If this unusual event occurs, please be patient.

12. What am I giving up to receive a payment or to stay in the Class?

Unless you exclude yourself, you are staying in the Class, and that means that you cannot sue, continue to sue, or be part of any other lawsuit against Defendant about the legal issues in *this* case. It also means that all of the Court's orders will apply to you and legally bind you. You also agree to release all claims against Defendant, including all claims asserted in this litigation and claims relating to all acts or omissions relating to refunds on your credit life or disability insurance. However, if you have a pending or future claim or lawsuit relating to payment of policy benefits with Defendant, this settlement and release will not affect that claim or lawsuit.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you do not want a payment from this settlement, but you want to keep the right to sue or continue to sue Defendant on your own about the legal issues in this case, then you must take steps to get out. This is called excluding yourself from – or is sometimes referred to as opting out of – the settlement Class.

13. How do I get out of the settlement?

To exclude yourself from the settlement, you must send a letter by mail saying that you want to be excluded from *George Reller, et al. v. Union Security Life Insurance Company*, Case No. 62-C3-04-012202, in the District Court for the Second Judicial District, Ramsey County, Minnesota. Be sure to include your name, address, telephone number, and your signature. You must mail your exclusion request postmarked no later than December 20, 2007, to:

Reller Unearned Premium Refund Settlement
P.O. Box 2086
Birmingham, AL 35201-2086

You cannot exclude yourself on the phone or by e-mail. If you exclude yourself, you will not receive any settlement benefits or the opportunity to make a claim for a premium refund, and you cannot object to the settlement. You will not be legally bound by anything that happens in this lawsuit. You may be able to sue (or continue to sue) Defendant in the future.

14. If I do not exclude myself, may I sue Defendant for the same thing later?

No. Unless you exclude yourself, you give up the right to sue Defendant for the claims that this settlement resolves. If you have a pending lawsuit, speak to your lawyer in that lawsuit immediately. You must exclude yourself from *this* Class to continue your own lawsuit. Remember, the exclusion deadline is December 20, 2007.

15. If I exclude myself, can I receive money from this settlement?

No. If you exclude yourself, you may not send in a Claim Form to ask for any money.

THE LAWYERS REPRESENTING YOU

16. Do I have a lawyer in this case?

CROWDER BEDOR & PAULSON, LLP, 555 West 7th Street, Suite 201, St. Paul, MN 55102 (651-225-4076) and O'BRIEN LAW FIRM, P.C., One Sundial Avenue, 5th Floor, Manchester, NH 03103, represent you and other Class Members in this case. These lawyers are called Class Counsel. If you want to be represented by your own lawyer, you may hire one at your own expense.

17. How will the lawyers be paid?

Class Counsel will ask the Court for reimbursement of attorneys' fees and expenses up to \$3,350,000.00 (approximately 1/3 of the \$10 million amount plus costs). Defendant will separately pay these fees and expenses. Defendant will not oppose these fees and expenses and will also separately pay the costs to administer the settlement.

OBJECTING TO THE SETTLEMENT

You can tell the Court that you do not agree with the settlement or some part of it.

18. How do I tell the Court that I do not like the settlement?

If you are a Class Member, you may object to the settlement if you do not like any part of it. You can give reasons why you think the Court should not approve it. The Court will consider your views. To object, you must send a letter saying that you object to the *George Reller, et al. v. Union Security Life Insurance Company*, Case No. 62-C3-04-012202, settlement. Be sure to include your name, address, telephone number, your signature, and the reasons you object to the settlement. Mail the objection to these **three different places** postmarked no later than December 20, 2007:

COURT	CLASS COUNSEL	DEFENDANT'S COUNSEL
Clerk of the Court Ramsey County District Court <i>Reller</i> Unearned Premium Refund Settlement P.O. Box 2086 Birmingham, AL 35201-2086	William H. Crowder CROWDER, BEDOR & PAULSON 555 W. 7 th St St. Paul, MN 55102	Frank Burt JORDEN BURT LLP Suite 400 East 1025 Thomas Jefferson St., NW Washington, DC 20007-0805

19. What is the difference between objecting and excluding?

Objecting is simply telling the Court that you do not like something about the settlement. You can object only if you stay in the Class. Excluding yourself is telling the Court that you do not want to be part of the Class. If you exclude yourself, you have no basis to object because the case no longer affects you.

THE COURT'S FAIRNESS HEARING

The Court will hold a hearing to decide whether to approve the settlement. You may attend and you may ask to speak, but you do not have to.

20. When and where will the Court decide whether to approve the settlement?

The Court will hold a Fairness Hearing at 9:00 a.m. on February 4, 2008, in Courtroom 1160 at the Ramsey County, Minnesota Courthouse, 11th Floor, 15 West Kellogg Boulevard, St. Paul, MN 55102. At this hearing the Court will consider whether the settlement is fair, reasonable, and adequate. If there are objections, the Court will consider them. Judge Higgs will listen to people who have asked to speak at the hearing. After the hearing, the Court will decide whether to approve the settlement. We do not know how long these decisions will take.

21. Do I have to come to the hearing?

No. Class Counsel will answer questions Judge Higgs may have. But, you are welcome to come at your own expense. If you send an objection, you do not have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also pay your own lawyer to attend, but that is not necessary.

22. May I speak at the hearing?

You may ask the Court for permission to speak at the Fairness Hearing. To do so, you must send a letter saying that it is your "Notice of Intention to Appear in *George Reller, et al. v. Union Security Life Insurance Company*, Case No. 62-C3-04-012202." Be sure to include your name, address telephone number, and your signature. Your Notice of Intention to Appear must be postmarked no later than December 20, 2007, and be sent to the Clerk of the Court, Class Counsel, and Defendant's Counsel, at the three addresses in Section 18. You cannot speak at the hearing if you have excluded yourself.

IF YOU DO NOTHING

23. What happens if I do nothing at all?

If you do nothing, you'll get no money from this settlement. But, unless you exclude yourself, you won't be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against Defendant about the legal issues in this case, ever again.

OBTAINING MORE INFORMATION

24. Are there more details about the settlement?

This notice summarizes the proposed settlement. More details are in a Stipulation of Settlement. You can obtain a copy of the Settlement Agreement by visiting [www. RellerCreditLifeDisabilityInsurancePremiumRefundSettlement.com](http://www.RellerCreditLifeDisabilityInsurancePremiumRefundSettlement.com). or by writing to Class Counsel --- CROWDER BEDOR & PAULSON, LLP, 555 West 7th Street, Suite 201, St. Paul, MN 55102, (651) 225-4076, or O'BRIEN LAW FIRM, P.C., One Sundial Avenue, 5th Floor, Manchester, NH 03103.

DATE: October 31, 2007.