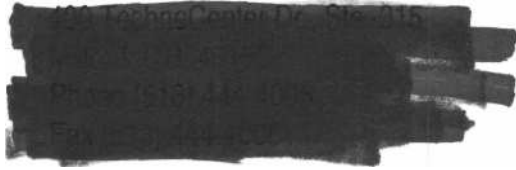


A. recent letter from a district manager to a 10 year veteran. This is one of three agents that I know of, that have received a letter of this nature in the past year in Ohio South. This is the most recent agent. All three agents were between 52 - 65 years of age. The most current agent that received this letter won the JD Powers Award in the past 2 years and is eligible for another JD Powers site visit this year.

For fear of retribution, the agent request that his name and identity of the district be withheld.

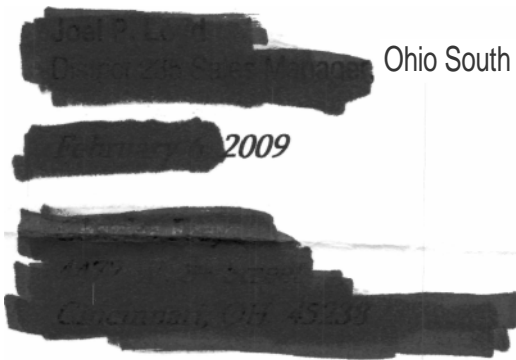
**PLEASE SCROLL DOWN TO FIND
TWO MORE PAGES.**

American Family Insurance Group



AMERICAN FAMILY

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Ohio South

2009

Dear

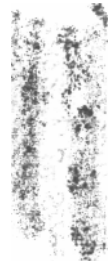
Thanks for taking the time to meet with me or JI [redacted] Bfc2S£ We covered a wide range of topic including my expectations for production from your agency in 2009. I want to summarize those numbers for you below so there is no miscommunication between you and I on what must be accomplished.

1. Agency needs to produce 20 net all line applications per month or 60 net applications for February, March and April. All applications must follow the corporate guidelines for underwriting and processing.
2. Agency needs to issue a minimum of 4 life/annuity applications in the February, March and April.
3. Best Business practices should continue to be followed in servicing your client's needs

I will be monitoring your progress on these two key production measurements during the months of February, March and April. It is critical that you do not fall below these levels at any point in 2009 especially during the critical first quarter.

At the end of April, we will meet to review your numbers and take the next appropriate steps. If production expectations have been met; we will re-establish new goals for the second quarter and move forward. If you have fallen short of the production expectations, I will recommend to the Sale Director Hfc^dBt that he issue a 6 month letter of undesirable performance according to your agency agreement. We will establish 6 month production expectations that must be met or I will recommend termination of your agency agreement if you fall short of those expectations.

I want to make it very clear that I believe you have the experience, skills, knowledge, products, and opportunity to be successful in the *February, March, April* and throughout 2009. I want you to know I will be available to help you as needed with Underwriting and service issues, attend joint sales calls, provide additional training ... whatever we can do to help; we will attempt to do so. Your success is important and we want you to have a highly productive and profitable year.



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