

October 28, 2011

Mr. Jeremy S. Holmes, FALU, FLMI, CLU
President
HOVIN Underwriting Partners, Inc.
P.O. Box 96
Simsbury, CT 06070-0096

Dear Jerry:

This will confirm that SCOR Global Life Americas has designated HOVIN Underwriting Partners, Inc. as an approved life underwriting services provider for our client companies.

We appreciate the significant mutual trust and confidence this approved designation represents. I am pleased to confirm our approval and look forward to a long and successful business relationship.

We look forward to future cooperative endeavors that will only serve to strengthen our present relationship.

Sincerely,



Glenn F. Cunningham
Executive Vice President
SCOR Global Life Americas

GFC:MCF