



Final Draft MEDIA ALERT
Embargo: 11:00am May 19, 2014

United Heritage Insurance Breaks New Ground

Home Office construction to feature new solar power energy generation

MERIDIAN, ID – May 19, 2014 – At the Annual Members Meeting of United Heritage Mutual Holding Company today, United Heritage Insurance announces the groundbreaking for construction of a new energy efficient solar powered building at its corporate campus located in Meridian’s Central Valley Corporate Park.

With its completion planned for the spring of 2015, the new 20,000 square foot, two-story building will feature energy efficient design concepts utilizing solar power generation. The addition of the new building, located just off Interstate 84, marks an era of growth in the company’s 80-year history, which initially expanded services to include property and casualty insurance in 2000.

“This new addition to our Home Office in Meridian is a key component in our strategic growth platform to deliver even greater resources to our network of more than 1800 independent agents in 38 states and the District of Columbia,” stated United Heritage Insurance president and CEO, Dennis Johnson. “United Heritage Insurance is one of the largest financial institutions headquartered in the state, and with the addition of this new facility to our campus, we are better positioned to provide quality insurance services to more American families in the future.”

Attending the groundbreaking ceremony today at 11:00 a. m. will be corporate executives and board members, along with officials from the City of Meridian and the Meridian Chamber of Commerce.

Construction costs are estimated to be \$4 million, with approximately one half of the new building to be leased to outside users. Architect for the project is BRS Architects, and general contractor is CM Company, both of Boise.

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United Heritage Financial Group, headquartered in Meridian, Idaho, is the intermediate holding company that provides capital management and allocation, administrative coordination, and shared services including Information Technology, Human Resources, and Investments for United Heritage Life Insurance Company and United Heritage Property & Casualty Company based in Idaho, Sublimity Insurance Company based in Oregon, and Merced Property & Casualty Company based in California. Originally incorporated in 1934 as Grange Mutual Life Company in Nampa, today the companies of United Heritage Insurance combined assets total more than \$615 million with combined revenues of more than \$167 million for fiscal year 2013. For more information, visit UnitedHeritage.com.



CORPORATE SUMMARY

United Heritage Insurance

707 East United Heritage Court
Meridian, Idaho 83642



Fast Facts

States of Licensure	38
Combined Revenue	\$167 M
Combined Assets	\$615 M
Combined Capital & Surplus	\$ 94 M
Combined Net Income	\$10.4 M

**Fiscal Year 2013*

A.M. Best Company Financial Strength Ratings

United Heritage
Life Insurance Company A-

United Heritage
Property & Casualty Co. B++

Sublimity Insurance Co. A-

Merced Property & Casualty Co. A-
2013 - For the latest ratings visit AMBest.com

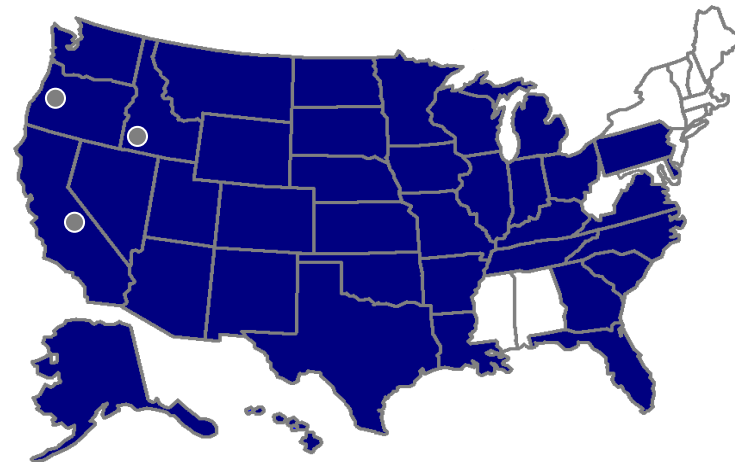


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United Heritage Insurance

- United Heritage Insurance is headquartered in Idaho and home office to United Heritage Financial Group, an intermediate holding company with Combined Revenue of \$167.4 Million, Combined Assets of \$615.8 Million and Combined Capital & Surplus of \$94.6 Million in 2013.
- 100% owned by United Heritage Mutual Holding Company, whose Board of Directors is elected by the policyholders of United Heritage Life Insurance Company and Sublimity Insurance Company.
- Primary assets of the financial group are the common stock of its four insurance companies headquartered in Idaho, Oregon and California.



United Heritage Life Insurance Company (Meridian, Idaho)

- Founded in 1934 as Grange Mutual Life Insurance Company in Nampa, Idaho, became United Heritage in 1991 with its national headquarters moved to Meridian in 2001.
- Converted to a mutual holding company in 2001.
- The only life insurance company headquartered in Idaho, it is licensed throughout 38 U.S. states and the District of Columbia.
- Offers a diverse portfolio of insurance services including life insurance, preneed, final expense, fixed annuities, and group life and disability policies.
- Distributed through more than 1170 independent licensed life insurance agents nationally.



Final Draft MEDIA ALERT Fact Sheet

UNITED HERITAGE Property & Casualty

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States of Licensure

Idaho, Oregon, Utah, and Arizona



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States of Licensure

Oregon, Idaho, and Utah



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State of Licensure

California

United Heritage Property & Casualty Company (Meridian, Idaho)

- Formerly Idaho Mutual Insurance Company, originally began operations in 1908 near Roswell, Idaho, as Canyon County Farmers Mutual.
- Demutualized in 2000 to become United Heritage Property & Casualty Company as part of United Heritage Financial Group.
- Offers full line of home, farm, business, umbrella, and auto insurance coverage in Idaho, Oregon, Utah, and Arizona through 307 independent agencies.

Sublimity Insurance Company (Sublimity, Oregon)

- Founded in 1896 in Sublimity, Oregon, and joined United Heritage Financial Group in 2003.
- Offers complete portfolio of preferred personal lines products including homeowners, automobile, farm and farm truck, rental properties, and personal umbrella insurance policies.
- Distributed through 228 independent agencies in Oregon, Idaho, and Utah.

Merced Property & Casualty Company (Atwater, California)

- Formerly Merced Mutual Insurance Company, originally founded by group of farmers in 1906 as Hilmar Mutual Fire Insurance Company.
- Demutualized in 2013 to become Merced Property & Casualty Company as part of United Heritage Financial Group.
- Offers full line of homeowners and dwelling fire insurance coverage to residents of California's North, South and Central Valleys through 116 independent agencies, and received a new certificate of authority in 2013 to offer auto coverage.

Company Philosophy

- As a mutual organization, earnings are reinvested back into its companies to add to the strength of its balance sheets for the benefit of its members.
- The company is committed to conservative management of the resources that are entrusted by its constituents to help them manage risk.
- Focus is on core lines of business to create fair and competitive insurance products that better serve the needs of most Middle American families.
- Insurance is a service industry; the company invests in excellent service for customers and constituents to provide the protection upon which they rely.
- The company believes in giving back to the communities where it is doing business and where its employees and customers live and work.