



PRESS RELEASE

For Immediate Release

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Linda Payne Smith named to United Heritage Board

MERIDIAN, ID – April 19, 2013 -- United Heritage Property & Casualty Company, one of four operating companies of the United Heritage Financial Group, has announced the appointment of Linda Payne Smith to its board of directors. Smith has served as Vice President of Marketing and Community Development for Saint Alphonus Health System since January 2012.

“We are very excited to have Linda Payne Smith join our board,” said Mick Ware, President and Chief Executive Officer of United Heritage Property & Casualty. “Linda’s executive experience along with her extensive board experience will provide valuable insight to our business.”

Previously with Saint Alphonus, Smith served as Vice President with responsibility for Philanthropy, Marketing/Communications, Advocacy and Community Benefit from June 2010 to January 2012. Smith originally joined Saint Alphonus Foundation as Executive Director in October 2003. Prior to joining Saint Alphonus, Smith enjoyed a successful 20 year career in the Banking/Trust Business.



Linda Payne Smith
Vice President,
Saint Alphonus
Health System

“Linda’s ties and diverse involvement with community organizations will bring a new perspective to our company, and we are fortunate to have someone of this caliber on our board,” said Mr. Ware.

Smith is an active community volunteer. She is currently a board member of Regence Caring Foundation for Children, the YMCA, and has previously served on the local boards of Boise Art Museum, Boise Chamber of Commerce, and Children’s Home Society.

Smith has been recognized for her contributions to the community with the Boise Chamber of Commerce Community Service Award, Women’s and Children’s Alliance TWIN Award, Idaho Business Review Woman of the Year, and Girl Scouts of Silver Sage Woman of Today and Tomorrow honors.

Smith is married to Jeff Smith, a Criminal Defense Attorney in Boise, and the mother of CJ, a Mechanical Engineer with Honeywell in Scottsdale, Arizona, and Spencer, a ninth grader at East Junior High School.

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PRESS RELEASE
Fact Sheet

CORPORATE SUMMARY

United Heritage Insurance
707 East United Heritage Court
Meridian, Idaho 83642



Fast Facts

States of Licensure	38
Combined Revenue	\$156 M
Combined Assets	\$593 M
Combined Capital & Surplus	\$97 M
Combined Net Income	\$9.6 M
<i>*Fiscal Year 2012</i>	

A.M. Best Company	
Financial Strength Ratings	
United Heritage	
Life Insurance Company	A-
United Heritage	
Property & Casualty Co.	B++
Sublimity Insurance Co.	A-

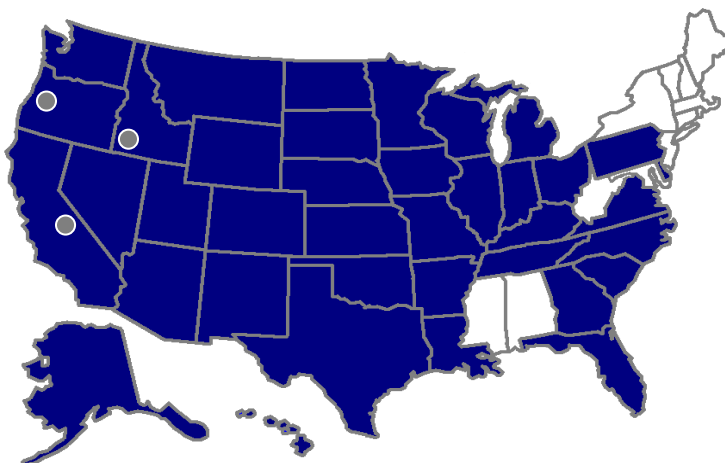
Merced Property & Casualty Co. A-
2012 - For the latest ratings visit AMBest.com



Dennis L. Johnson
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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 \$156 Million, Combined Assets of \$593 Million and Combined Capital & Surplus of \$97 Million in 2012.
- 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 1240 independent licensed life insurance agents nationally.



PRESS RELEASE

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 239 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.