



PRESS RELEASE
For Immediate Release

John W. Holleran and Michael M. Mooney named to United Heritage Insurance Boards

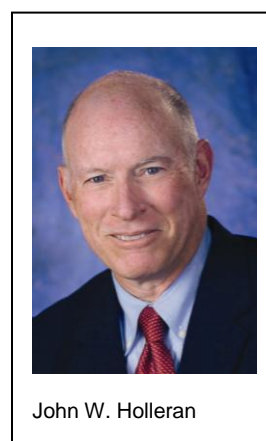
Meridian, Idaho – May 24, 2016 — United Heritage Mutual Holding Company today announced the addition of Boise executives John W. Holleran and Michael M. Mooney to its Board of Directors. Mr. Holleran and Mr. Mooney also joined the boards of United Heritage Financial Group and United Heritage Life Insurance Company, subsidiaries of United Heritage Mutual Holding Company.

“Considering their extensive professional backgrounds, John and Mike are excellent additions to our Boards,” said Dennis L. Johnson, President and Chief Executive Officer of United Heritage Mutual Holding Company, United Heritage Financial Group, and United Heritage Life Insurance Company. “Their executive expertise along with their prior board experience across multiple industries will provide valuable insight to the growth of our companies.”

Mr. Holleran has more than 20 years experience as general counsel for public companies with complex corporate structures and operations. He recently retired as Executive Vice President and Chief Operating Officer of Itron Inc., a NASDAQ-listed technology company based in Spokane, Washington. He was first named Senior Vice President, General Counsel and Corporate Secretary for Itron in 2007. Prior to Itron, he served as Executive Vice President, General Counsel and Chief Administrative Officer for Boise Cascade Corporation and Boise Cascade, LLC.

Mr. Mooney recently retired as President of the Bank of the Cascades, Idaho Region, following a 42-year banking career. He began his career in 1974 with Idaho Bank & Trust prior to its acquisition by KeyBank. He was subsequently named Executive Vice President of the Rocky Mountain Region for KeyBank, and served seven years as President for KeyBank of Idaho. As President and CEO of Farmers & Merchants State Bank in Boise from 2003-2006, he led the integration of FMSB with Bank of the Cascades following its merger in 2006, remaining as President of the Idaho Region.

“We are indeed fortunate to have these two executives of such caliber as members of our Boards,” said Mr. Johnson.



John W. Holleran



Michael M. Mooney

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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 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 \$646 million for fiscal year 2015. For more information, visit UnitedHeritage.com.



PRESS RELEASE
Fact Sheet

CORPORATE SUMMARY

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



Fast Facts

States & District of Licensure	39
Combined Revenue	\$193 M
Combined Assets	\$646 M
Combined Capital & Surplus	\$105 M
Combined Net Income	\$7.2 M

**Fiscal Year 2015*

**A.M. Best Company
Financial Strength Ratings**

United Heritage Life Insurance Company	A-
United Heritage Property & Casualty Co.	A-
Sublimity Insurance Co.	A-

Merced Property & Casualty Co. A-
2015 - For the latest ratings visit AMBest.com

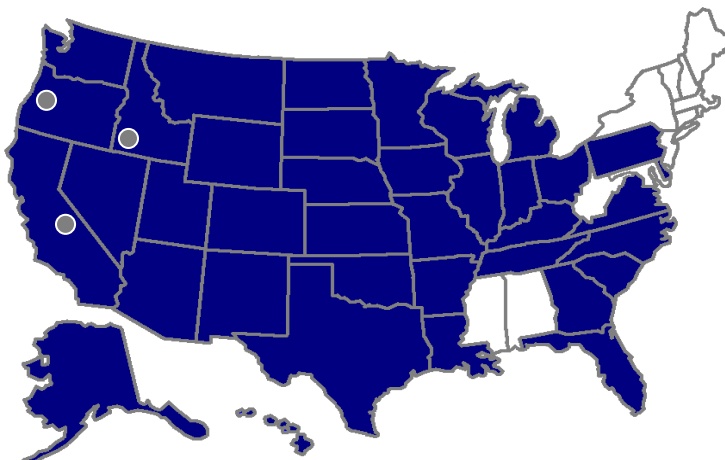


Dennis L. Johnson
President & CEO
United Heritage Mutual Holding
Company, Financial Group and
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United Heritage Financial Group, headquartered in Meridian, Idaho, is the intermediate holding company that provides capital management and allocation, administrative coordination, and shared services 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 \$646 million for fiscal year 2015. For more information, visit UnitedHeritage.com.

United Heritage Insurance

- United Heritage Insurance, headquartered in Idaho, is home office to United Heritage Financial Group, an intermediate holding company with Combined Revenue of \$193 Million, Combined Assets of \$646 Million and Combined Capital & Surplus of \$105 Million in 2015.
- 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, renamed United Heritage Mutual Life Insurance Company in 1991 with its national headquarters moved to Meridian in 2001.
- Converted to a mutual holding company in 2001 and was renamed United Heritage Life Insurance Company.
- 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, group life, vision and disability policies.
- Distributed through more than 1100 independent licensed life insurance agents nationally.



UNITED HERITAGE Property & Casualty

Mick Ware, CPCU FLMI
President & CEO
United Heritage
Property & Casualty Company
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States of Operation

Idaho, Oregon, Utah, and Arizona



Andrew L. Trower, CPCU
President & CEO
Sublimity Insurance Company
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States of Operation

Oregon, Idaho, and Utah



Donald R. Duran
President & CEO
Merced Property & Casualty
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State of Operation

California

PRESS RELEASE

Fact Sheet

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 more than 300 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 more than 240 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 auto, homeowners and dwelling fire insurance coverage to residents of California's North, South and Central Valleys through more than 100 independent agencies.

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.

United Heritage Financial Group, headquartered in Meridian, Idaho, is the intermediate holding company that provides capital management and allocation, administrative coordination, and shared services 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 \$646 million for fiscal year 2015. For more information, visit UnitedHeritage.com.