

About Harleysville Life

Founded in 1960, Harleysville Life Insurance Company markets quality life insurance products through some 2,100 independent agencies in 32 eastern and midwestern states.

Harleysville Life is a member of the Harleysville Insurance organization. Recognized as “Good people to know” in the markets it serves, Harleysville is a leading regional provider of insurance products and services for small and mid-sized businesses, as well as for individuals, and ranks among the top 60 U.S. property/casualty insurance groups based on net written premiums.

‘All money’ interest rate strategy

Harleysville Life’s “all money” interest rate philosophy enables all policyholders—both new and renewing—to enjoy the same current, competitive interest rates credited toward their life insurance investment dollars in our universal life product and deferred annuity plans.

We value the interests of all our stakeholders, and we don’t believe that any customer—new or long-time—should be expected to subsidize another’s investment return. At Harleysville Life, our “all money” rate approach is equitable to all policyholders, and provides the added benefits of offering greater stability and predictability in the investment returns of our life insurance products.

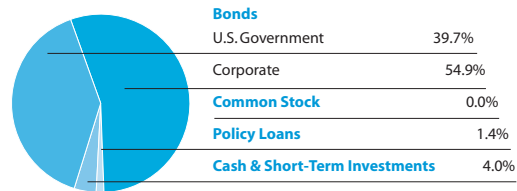
Reinsurance backing

Harleysville Life has established long-standing relationships with multiple leading reinsurers—all rated A or higher by A.M. Best—to prudently manage the risk associated with writing life and disability coverages for individuals and groups. Under these agreements, Harleysville Life retains risk as follows:

- Individual life—Up to \$150,000, based on co-insurance arrangements
- Group life and voluntary group term life—Up to \$75,000
- Long-term disability—20%

Note: All information valid at date of printing; certain information is subject to change at anytime.

Distribution of invested assets



98% “investment grade” (rated Baa3 or higher) by S&P

93% of Harleysville Life’s assets are invested in securities rated A or better, compared to the industry average of 66%



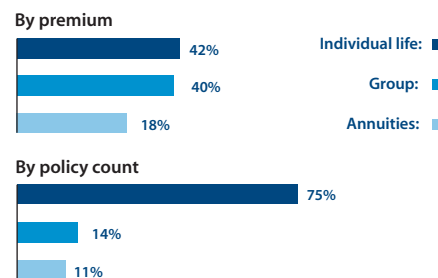
Vital statistics (as of 12/31/06)

Life insurance in force	\$12.8 billion
Earned premium	\$71.4 million
Assets	\$373 million

Financial ratings

A.M. Best—Harleysville Mutual	A- (Excellent)
A.M. Best—Harleysville Life	B++ (Good)
Weiss Rating—Harleysville Life	B (Good)

Mix of business



Harleysville Mutual Insurance Company is the sole owner of Harleysville Life Insurance Company. As the owner, Harleysville Mutual backs the obligations of Harleysville Life with \$1.1 billion of consolidated surplus.

Harleysville Life Insurance Company

355 Maple Avenue, Harleysville, PA 19438-2297
www.harleysvillelife.com

LFZL-644 03/07

