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August 20, 2010

To: All Kansas Banks

From: Herb Iams, President
KBA Insurance Inc.

Re: KBA Endorsed Cancer/Specified Disease/ Intensive Care Program

The Kansas Bankers Association introduced into its benefit package a Cancer/Specified Disease/Intensive Care Program in 1973. For thirty seven years this excellent program has assisted many bank employees and their dependents with the indirect, non medical expenses associated with cancer and other catastrophic diseases.

This program, exclusively marketed and serviced by All American Associates of Topeka, Kansas, and underwritten by Loyal American Life, offers a wide range of options, from the very affordable to the highest of benefits. The program is totally compatible with any other insurance coverage you may have, and does qualify under section 125 cafeteria plans.

The representatives of All American Associates are very professional, low key and well educated about the product. They are prepared to answer any questions asked of them. I would encourage you to listen to a brief professional presentation, which can assist you in making an intelligent decision regarding this KBA endorsed program.

Occasionally, we hear that other Cancer Insurance Companies or agents are calling on banks, indicating they have KBA "approval". ***The KBA does not endorse any other Cancer Insurance Company, Agency or Agent. All American Associates is not a subsidiary of or a "sister organization" to any Insurance Company, Agency or Agent.***

If you have any questions or would like more information on the KBA endorsed Cancer/Specified Disease/Intensive Care program, please contact KBA Insurance, Inc. at 785-232-3444.

May, 2009

MEMO TO: Kansas Bank CEOs

FROM: Herb Iams, President-KBA Insurance, Inc.
Ed Griffith, Vice-President/Employee Benefits

The Kansas Bankers Association endorses a new Cancer/Specified Disease/Intensive Care program, designed and marketed by All American Associates of Topeka, Kansas and underwritten by Loyal American. The KBA has endorsed All American's cancer programs since 1973 because we believe they offer a valuable benefit to bank employees. It was after careful evaluation of this new product that we gave it our endorsement.

This special program is designed to alleviate the out-of-pocket expenses related to many catastrophic diseases as well as cancer. The program doesn't compete with your major medical coverage and is totally compatible with any hospitalization coverage you may have. It also provides tax-free dollars to ease the expenses of an intensive care confinement. The positive points of this plan include:

- It is of no cost to you, the employer
- It provides first-dollar coverage if you or your family member is stricken by cancer
- It has the financial strength of Loyal American, an A rated company
- Continued professional service from All American Associates will be provided

While you most likely provide outstanding health care benefits for your employees, this opportunity would allow them to compliment their coverage. We encourage you to listen to the presentation by all American Associates regarding this opportunity for your employees.