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From: Guy A. Perkins

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Dear Stockholder:

The excellent financial condition and healthy growth of Continental Life have made it possible for the Board of Directors to declare a cash dividend to stockholders for 1965. We take real pleasure in enclosing your proportionate share of this dividend at the rate of 15¢ per share of stock that was held on January 15, 1966.

This makes eight consecutive cash dividends which Continental Life has paid. This is a fine record, and one that we intend to continue if at all possible.

You will receive your Notice of Annual Stockholders' Meeting and proxy solicitation within the next few weeks.

If the management of the Company can be of any service to you, please let us know.

Sincerely yours,

Guy A. Perkins