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EXHIBIT 1

TO: Timothy J Holleran G520C

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 22, 2008

Our hard work in 2007 has paid off. As a result, the Company has granted an average Profit Sharing Award of 24.0% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2007 business plan goals, so the exact percentage associates receive may vary.

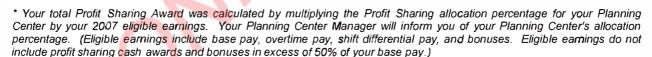
As in prior years, the first portion of your Profit Sharing Award – 10% of your eligible earnings – will be deposited in your 401(k) Associate Savings Plan Account at Vanguard and the remaining balance is being paid to you in cash (see enclosed check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2007 eligible earnings of:

Deposited in your 401(k) Associate Savings Plan Account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:



To confirm the amount deposited in your 401(k) Associate Savings Account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative. Congratulations on a job well done!

TO: Timothy J Holleran G520C

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 27, 2009

Our hard work in 2008 has paid off. As a result, the Company has granted an average Profit Sharing Award of 21.0% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2008 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award – 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see enclosed check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2008 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2008 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative. Congratulations on a job well done!

TO: Timothy J Holleran G520C

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 26, 2010

Our hard work in 2009 has paid off. As a result, the Company has granted an average Profit Sharing Award of 19.2% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2009 business plan goals, so the exact percentage associates receive may vary.

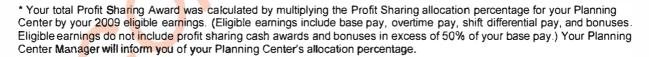
As in prior years, the first portion of your Profit Sharing Award – 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached envelope). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2009 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:



To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative.

TO: **Timothy J Holleran 53957 G520E 001**

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 25, 2011

Our hard work in 2010 has paid off. As a result, the Company has granted a 20.6% Profit Sharing Award to all eligible associates.

The first portion of your Profit Sharing Award - 10% of your eligible earnings - will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2010 eligible earnings of:

Deposited in your 401(k) Associate Savings Plan Account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing Allocation percentage by your 2010 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% your base pay.)

To confirm the amount deposited in your 401(k) Associate Savings Account, log on to your account at www.vanguard.com or call Vanguard Participation Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the plan.

If you have any questions contact your supervisor or your local Human Resources Representative

TO: Timothy J Holleran 53957 G520E 001

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 24, 2012

Our hard work in 2011 has paid off. As a result, the Company has granted an average Profit Sharing award of 18.9% to all eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2011 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

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Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

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FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 22, 2013

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TO: **Timothy J Holleran 53957 G520E 001**

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 28, 2014

Our hard work in 2013 has paid off. As a result, the Company has granted an average Profit Sharing award of 21.2% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2013 business plan goals, so the exact percentage associates receive may vary.

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TO:

Teresa K Westphal N343

FROM:

Tony Nicely

SUB.ECT:

Profit Sharing Plan Award

DATE:

February 27, 2009

Our hard work in 2008 has paid off. As a result, the Company has granted an average Profit Sharing Award of 21.0% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2008 business plan goals, so the exact percentage associates receive may vary.

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Paid in cash (before taxes):

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If you have questions contact your supervisor or your local Human Resources Representative. Congratulations on a job well done!

TO:

Teresa K Westphal

77268 N343

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 26, 2010

Our hard work in 2009 has paid off. As a result, the Company has granted an average Profit Sharing Award of 19.2% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2009 business plan goals, so the exact percentage associates receive mayvary.

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Deposited in your Profit Sharing Plan account

Paid in cash (before taxes): <

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If you have questions contact your supervisor or your local Human Resources Representative.

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MEMORANDUM

TO:

Teres a K Westph al

77268 N343 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 25, 2011

Our hard work in 2010 has paid off. As a result, the Company has granted a 20.6% Profit Sharing Award to all eligible associates.

The first portion of your Profit Sharing Award - 10% of your eligible earnings - will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

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Deposited in your 401(k) Associate Savings Plan Account:

Paid in cash (before taxes):

Your Total Profit Sharing Award

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MEMORANDUM

TO:

Teresa K Westphal

77268 N343 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 24, 2012

Our hard work in 2011 has paid off. As a result, the Company has granted an average Profit Sharing award of 18.9% to alt eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2011 business plan goals, so the exact percentage a sociates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account a Wanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

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TO:

Teresa K Westphal

77268 N445 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 22, 2013

Our hard work in 2012 has paid off. As a result, the Company has granted an average Profit Sharing award of 20.9% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2012 business plan goals, so the exact percentage a sociates receive may vary.

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MEMORANDUM

TO:

Teresa K Westphal

77268 N445 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 28, 2014

Our hard work in 2013 has paid off. As a result, the Company has granted an average Profit Sharing award of 21.2% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2013 business plan goals, so the exact percentage associates receive may vary.

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ME MORANDUM

TO:

Geoffrey K Zuercher

N449

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 27, 2009

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If you have questions contact your supervisor or your local Human Resources Representative. Congratulations on a job well done!

TO: Geoffrey K Zuercher

105287 N449

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FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 26, 2010

Our hard work in 2009 has paid off. As a result, the Company has granted an aver ge Profit Sharing Award of 19.2% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2009 business plan goals, so the exact percentage associates receive may vary.

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If you have questions contact your supervisor or your local Human Resources Representative.

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MEMORANDUM

TO:

Geoffrey K Zuercher

105287 N449 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 25, 2011

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The first portion of your Profit Sharing Award - 10% of Your eligible earnings - will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash playout

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TO:

Geoffrey K Zuercher

105287 N449 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 24, 2012

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MEMORANDUM

TO:

Geoffrey K Zuercher

105287 N449 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 22, 2013

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TO:

Geoffrey K Zuercher 105287 N449 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 28, 2014

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TO:

Walter L. Dunn

N348

FROM

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE

February 27, 2009

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If you have questions contact your supervisor or your local Human Resources Representative. Congratulations on a job well done!

TO:

Walter L. Dunn 117131 N348

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 26, 2010

Our hard work in 2009 has paid off. As a result, the Company has granted an average Profit Sharing Award of 19.2% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2009 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Variguard and the remaining balance is being paid to you in cash (see attached envelope). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2009 eligible earnings of:

Deposited in your Profit Sharing Plan account

Paid in cash (before taxes): (

Your Total Profit Sharing Award:

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2009 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

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If you have questions contact your supervisor or your local Human Resources Representative.

TO:

Waiter L Dunn

117131 N348 003

FROM:

Tony Nicely

SUBJECT:

Profit Sha ing Plan Award

DATE:

February 25, 2011

Our hard work in 2010 has paid off. As a result, the Company has granted a 20.6% Profit Sharing Award to all eligible associates.

The first po tion of your Profit Sharing Award - 10% of Your eligible earnings - will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash playout.

Here is the breakdown of your total Profit Sharing award based on your 2010 eligible earnings of:

Deposited in your 401(k) Associate Savings Plan Account:

Paid in cash (before taxes):

Your Total Profit Sharing Award

"Your total Profit Sharing Award was calculated by multiplying the Profit Sharing Allocation percentage by your 2010 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and pohuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess o 50% your base pay.)

To confirm the amount deposited in your 401(k) Associate Savings Account, log on to your account at www.vanguard.com or call Vanguard Participation Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the plan.

If you have any questions contact your supervisor or your local Human Resources Representative.

TO:

Walter L Dunn 117131 N349 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 24, 2012

Our hard work in 2011 has paid off. As a result, the Company has granted an average Profit Sharing award of 18.9% to all eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2011 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Wanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your to tal Profit Sharing award based on your 2011 eligible earnings of

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in c sh (before taxes).

Your Total Profit Sharing Award:*

"Your total Profit Straring award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2011 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain conuses. Eligible earnings do not include profit charing cach awards and bonuses in excess of 50% of your base pay.)

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

TO:

Waiter L Dunn 117131 N349 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 22, 2013

Our hard work in 2012 has paid off. As a result, the Company has granted an average Profit Sharing award of 20.9% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2012 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award -10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Venguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2012 eligible earnings of

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

*Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Cepter by your 2012 eligible earnings. (Eligible earnings include base pay, avertime pay, shift differential pay, and certain banuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay)

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188.

At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

TO:

Walter L Dunn 117131 N349 003

FROM:

Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE:

February 28, 2014

Our hard work in 2013 has paid off. As a result, the Company has granted an average Profit Sharing award of 21.2% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2013 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account a Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit sharing award based on your 2013 eligible earnings of

Deposited in your Profit Sharing Rlan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Shaving Award:*

*Your total Profit Sharing award was olculated by multiplying the Profit Sharing percentage for your Planning Center by your 2013 digible earnings. (Eligible earnings include base pay, overtime pay, shift differential way, and certain pointses. Eligible earnings do not include profit sharing cash owards and bonuses in excess of 50% of your base pay)

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

TO:

David L Seavey N449A

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 27, 2009

Our hard work in 2008 has paid off. As a result, the Company has granted an average Profit Sharing Award of 21.0% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2008 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award 10% of your eligible earnings ~ will be deposited in your, Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see enclosed check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2008 eligible earnings of:

Deposited in your Profit Sharing Plan account

Paid in cash (before taxes):

Your Total Profit Sharing Award:

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If you have questions contact your supervisor or your local Human Resources Representative. Congratulations on a job well done!

TO:

David L Seavey

68877 N449A

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 26, 2010

Our hard work in 2009 has paid off. As a result, the Company has granted an average Profit Sharing Award of 19.2% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2009 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached envelope). Applicable rederan and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2009 eligible earnings of:

Deposited in your Profit Sharing Plan account

Paid in cash (before taxes):

Your Total Profit Sharing Award:

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If you have questions contact your supervisor or your local Human Resources Representative.

TO:

David L Seavey 68877 N449A 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 25, 2011

Our hard work in 2010 has paid off. As a result, the Company has granted a 20.6% Profit Sharing Award to all eligible associates.

The first portion of your Profit Sharing Award - 10% of your eligible earnings - will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2010 eligible earnings of:

Deposited in your 401(k) Associate Savings Plan Account:

Paid in cash (before taxes):

Your Total Profit Sharing Award

*Your total Profit Sparing Award was calculated by multiplying the Profit Sharing Allocation percentage by your 2010 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and ponuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% your base pay.)

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If you have any questions contact your supervisor or your local Human Resources Representative.

R. C. Long and a property

MEMORANDUM

TO:

David L Seavey

68877 N449A 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 24, 2012

Our hard work in 2011 has paid off. As a result, the Company has granted an average Profit Sharing award of 18.9% to all eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2011 business plan goals, so the exact percentage a sociates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Wanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the each payout.

Here is the breakdown of your total Profit Sharing award based on your 2011 eligible earnings of

Deposited in your Profit Sharing Plan account at Vanguard.

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

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TO:

David L Seavey 68877 N449A 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 22, 2013

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Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

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TO:

David L Seavey 68877 N449A 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 28, 2014

Our hard work in 2013 has paid off. As a result, the Company has granted an average Profit Sharing award of 21.2% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2013 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

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Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

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MEMORANDUM

TO:

Mary Ellen Murphy N345A

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 27, 2009

Our hard work in 2008 has paid off. As a esult, the Company has granted an average Profit Sharing Award of 21.0% of salaries. The awa d is allocated among the different Planning Centers based on how well each performed when compared to its 2008 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award 10% of your eligible earnings will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see enclosed check). Applicable federal and state texes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2008 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award;

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To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguare.com o cal Vanguar Participan Service a 1-800-523-1188 tha time ma che t that hawar wa allocat t investmen fund yo requeste o yo ma transfe awar t an availab fund offer unde t Plan

yo ha question contac you superviso o you loca Huma Resource Representative Congratulation o jo wel done

TO:

Mary Ellen Murphy 71066 N345A

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 26, 2010

Our hard work in 2009 has paid off. As a result, the Company has granted an average Profit Sharing Award of 19.2% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2009 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award 10% of your eligible earnings — will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached envelope). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2009 eligible earnings of:

Deposited in your Profit Sharing Plan account

Paid in cash (before taxes): <

Your Total Profit Sharing Award:

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If you have questions contact your supervisor or your local Human Resources Representative.

TO:

Mary Ellen Murphy

71066 N441A 300

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 25, 2011

Our hard work in 2010 has paid off. As a result, the Company has granted a 20.6% Profit Sharing Award to all eligible associates.

The first portion of your Profit Sharing Award — 10% of your eligible earnings — will be deposited in your Profit Sharing Plan account at Vanguard and the remaining salance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of our total Profit Sharing Award based on your 2010 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Awards

* Your total Profit Sharing Awardwas calculated by multiplying the Profit Sharing percentage by your 2010 eligible earnings (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)

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If you have questions contact your supervisor or your local Human Resources Representative.

TO:

Gary D. Gertz N341A

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 27, 2009

Our hard work in 2008 has paid off. As a result, the Company has granted an average Profit Sharing Award of 21.0% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2008 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see enclosed check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2008 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative. Congratulations on a job well done!

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MEMORANDUM

TO.

Gary D. Gertz 56389 N341A

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 26, 2010

Our hard work in 2009 has paid off. As a result, the Company has granted an average Profit Sharing Award of 19.2% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2009 business plan goals, so the exact percentage associates receive may vary.

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Here is the breakdown of your total Profit Sharing Award based on your 2009 eligible earnings of:

Deposited in your Profit Sharing Plan account

Paid in cash (before taxes): (

Your Total Profit Sharing Award:

* Your total Profit Sparing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2009 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative.

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MEMORANDUM

TO:

Gary D Gertz

56389 N341A 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 25, 2011

Our hard work in 2010 has paid off. As a result, the Company has granted a 20.6% Profit Sharing Award to all eligible associates.

The rst portion of your Profit Sharing Award - 10% of your eligible earnings - will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2010 eligible earnings of:

Deposited in your 401(k) Associate Savings Plan Account:

Paid in cash (before taxes):

Your Total Profit Sharing Award

* Your total Profit Spanno Award was calculated by multiplying the Profit Sharing Allocation percentage by your 2010 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and poliuses. Eligible earnings do not include profit sharing cash awards and bonus ee in excess of 50% your base pay.)

To confirm the amount deposited in your 401 (k) Associate Savings Account, log on to your account at www.vanguard.com or call Vanguard Participation Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the plan.

If you have any questions contact your supervisor or your local Human Resources Representative.

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MEMORANDUM

TO:

Gary D Gertz

56389 N341A 003

FROM:

TonyNicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 24, 2012

Our hard work in 2011 has paid off. As a result, the Company has granted an average Profit Sharing award of 18.9% to all eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2011 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 16% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2011 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

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MEMORANDUM

TO:

Gary D Gertz

56389 N441A 003

FROM:

Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE:

February 22, 2013

Our hard work in 2012 has paid off. As a result, the Company has granted an average Profit Sharing award of 20.9% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2012 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account a Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2012 eligible earnings of

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes).

Your Total Profit Sharing Award:*

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TO:

Gary D Gertz

56389 N441A 003

FROM:

Tony Nicely

SUBJECT:

Profit Sharing Plan Award

DATE:

February 28, 2014

Our hard work in 2013 has paid off. As a result, the Company has granted an average Profit Sharing award of 21.2% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2013 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2013 eligible earnings of

Deposited in your Profit Shanna Account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Shaving Award:*

*Your total Profit Sharing award was calculated by multiplying the Profit Sharing perces age for your Planning Center by your 2013 eligible earnings. (Eligible earnings include base pay, avertime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit shoring cash awards and bonus estim the excess of 50% of your base pay.)

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1 188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.