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Unichoice

*A member-owned cooperative
"Participate or pay"*

MEMORANDUM

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2007 OCT -2 AM 7:10

INDEPENDENT REGULATORY
REVIEW COMMISSION

TO: SecurChoice Pre-need Trust Participants

FROM: Dennis Wiedeman, Chairman, Unichoice Cooperative, Inc.

DATE: September 28, 2001

SUBJECT: Pre-need trust investment expectations

Do to the recent terrorist attacks and market fluctuations many funeral directors are concerned about their pre-need accounts and personal investments. We have been through volatile market and interest conditions before, but those who have "stayed the course" have benefited from the stability of the SecurChoice pre-need trust program.

I am enclosing a recent article sent out to investors concerning the current market conditions and I would encourage you to read it.

As you know, PFDA benefits directly from the profits and business administrated by the Unichoice Cooperative. PFDA receives financial benefits from office rent, pre-need program royalties and royalties on the sale of marketing materials. Your continued use of the pre-need trust program is vital to the success of PFDA. In addition, Unichoice has paid out more than \$600,000 in dividends to Unichoice participants and PFDA members in 1998, 1999 and 2000.

If you have any questions, please call the Unichoice office at (877) 468-4824 or (717) 545-7335.

We thank you for your participation.