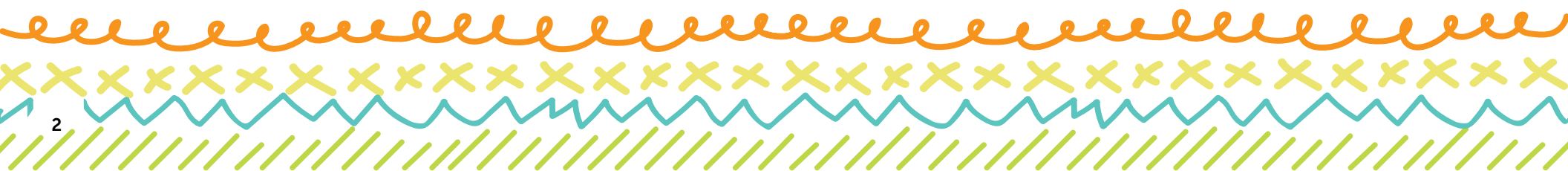
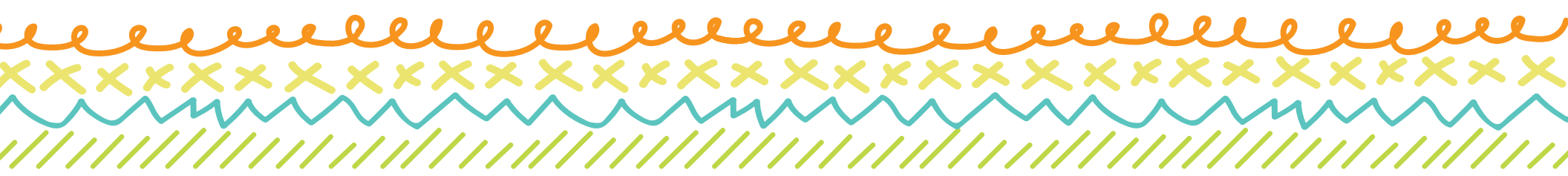




E N E R G Y







One of USLI's 2017 themes is **Energy**.

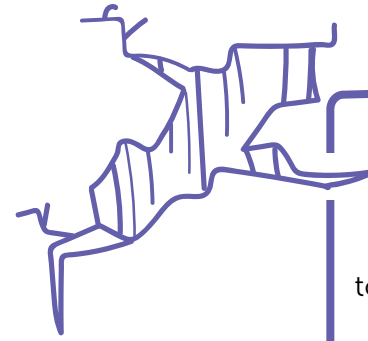
We can't chase excellence or unleash our full potential without energy. Energy is a choice, and we're responsible for bringing it each day. Everything around us is made up of energy, and, to attract positive things in life, we must have positive energy. It's infectious.

This theme is especially important with regard to philanthropy and giving back. A human experience begins and ends with energy. Helping others requires a certain spark. A spark that only the individual can fuel. Our energy and our zest for life can take us to places we never thought possible. It can enable us to effect change in the lives of those in need.

CARE² Fund

The CARE² Fund was established to give members of the USLI community the opportunity to request donations to charities or causes to which they have a personal connection. In 2012, the Fund was reorganized as a 501(c)3 charitable organization and renamed CARE² Fund at USLI Inc. This allows donors to the CARE² Fund to receive a charitable deduction for their contributions. In 2012, the mission of the CARE² Fund at USLI Inc. was expanded. The Fund now also serves as a portal for funds raised from the community to support causes selected specifically by the company. This allows our community members to receive receipts for their charitable contributions.

In 2016, a total of \$484,814 was distributed by the CARE² Fund. Under the original mission, \$85,000 was donated to 124 causes suggested by community members. For broader causes, \$394,814 was distributed: \$215,000 to Breastcancer.org, \$84,000 to the Tiger Woods Foundation, \$25,000 for Louisiana flooding relief, \$20,795 to Nothing But Nets, \$14,406 to Poured Out for Hurricane Matthew relief, \$10,594 to the American Red Cross for Hurricane Matthew relief, \$10,507 for Ecuador earthquake relief, \$7,500 for the family of Akyra Murray (victim of the Orlando nightclub shooting), \$7,012 for Japan earthquake relief, and 3,500 toys for Toys for Tots. In addition, the CARE² Fund made 11 "in memory of" donations totaling \$5,000 at the request of the company. Support for these donations comes from the company, our annual community fundraisers, proceeds from sales of CARE² Wear Gear, and contributions from community members and customers.



\$10,507

to Global Giving for Ecuador earthquake relief



\$10,594

to the American Red Cross for Hurricane Matthew relief

\$7,500

for the family of Akyra Murray
(victim of the Orlando nightclub shooting)



\$20,795
to Nothing But Nets

\$7,012
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Matthew Relief in Haiti



\$84,000
to the Tiger Woods Foundation

Breastcancer.org

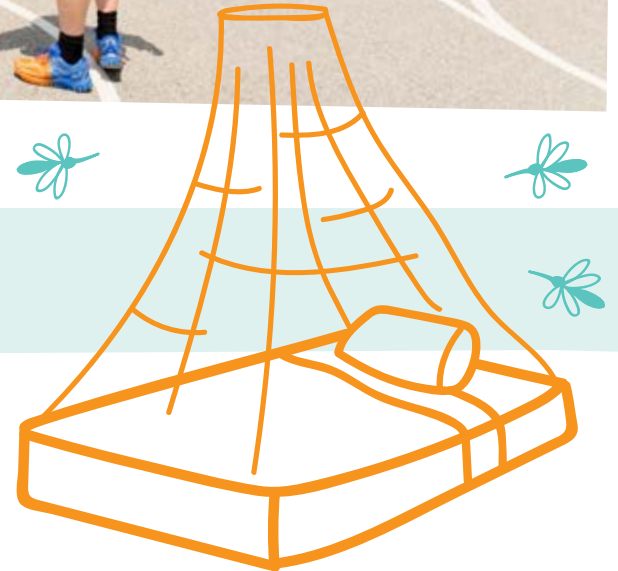
On a closer front, we also raise funds for Breastcancer.org located in Bryn Mawr, PA and promote breast cancer awareness to our community members. Breastcancer.org is a nonprofit organization dedicated to providing the most reliable, complete and up-to-date information about breast cancer. Over the years, we have organized fundraising events such as Bake for Pink, kickboxing classes, a jewelry sale and more. We also invite Breastcancer.org to USLI to facilitate classes like Breast Health 101. In 2016, USLI donated 1 percent of all new business premium to Breastcancer.org during Breast Cancer Awareness month while simultaneously running an online auction for the public called "Baskets for Breast Cancer." We empowered our own people, our customers and friends and family to create "baskets" of donated items, including tech items, experiences, concert tickets and more for us to auction off online. With all of these effort combined, we were able to donate \$215,000 to Breastcancer.org in 2016.





Nothing But Nets

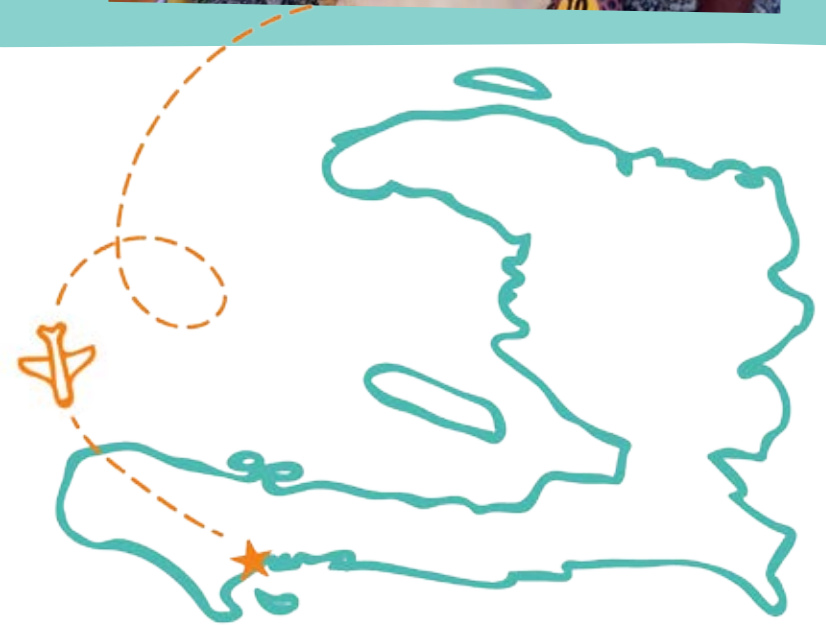
We have partnered with the U.N. Foundation's Nothing but Nets campaign since 2006. Nothing but Nets provides bed nets for families in Africa; each bed net protects a family of four from malaria for over two years. Malaria is particularly devastating in Africa, where it is a leading killer of children. In fact, there are 10 new cases of malaria every second. Every 60 seconds, a child in Africa dies from a malaria infection. In 2016, we donated \$20,000 to Nothing But Nets, which means 2,800 nets were sent to families in need, protecting over 11,000 lives.



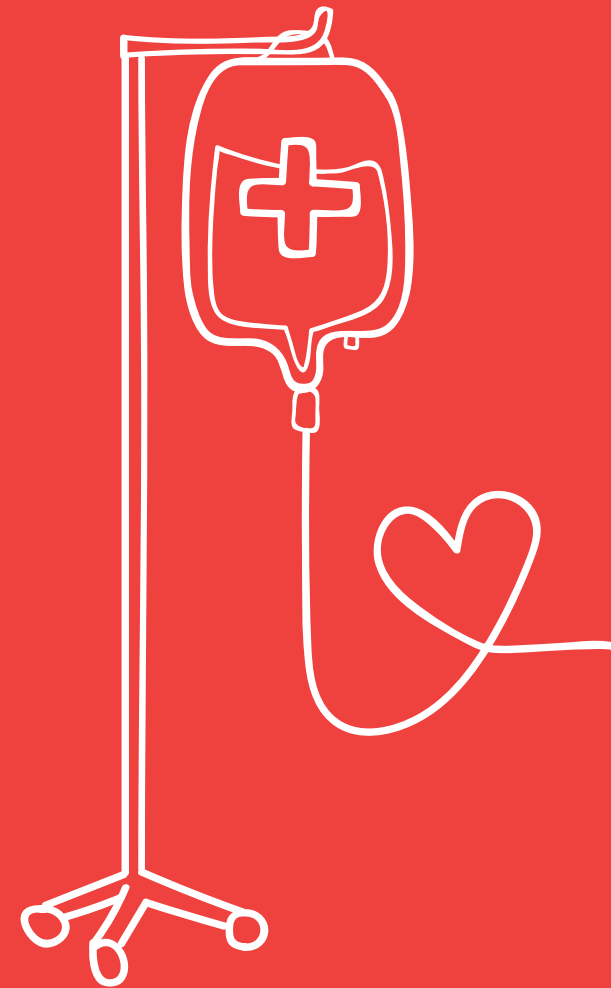


Haiti Outreach and Poured Out

Every community deserves access to clean drinking water. In order to achieve this goal, Poured Out seeks to provide clean water through various filtration techniques. In 2016, USLI joined this effort by sending 10 people to Haiti with Poured Out to build a water house for a community in Haiti who otherwise would not have access to clean water. We have made an ongoing commitment to make a greater impact in Haiti by encouraging our local community to join our efforts over the next 5–10 years. Moving forward, we will focus our efforts on building water houses by sending USLI people and local community members to Haiti. These water houses will provide clean water for local school children and hope for the local community. In addition, from June 6-14, 2017, we will send 5 USLI volunteers with 5 students who are currently enrolled in our Social Corporate Responsibility session at Cabrini University to assist Poured Out with providing clean water to the people of Haiti.







Blood Drives

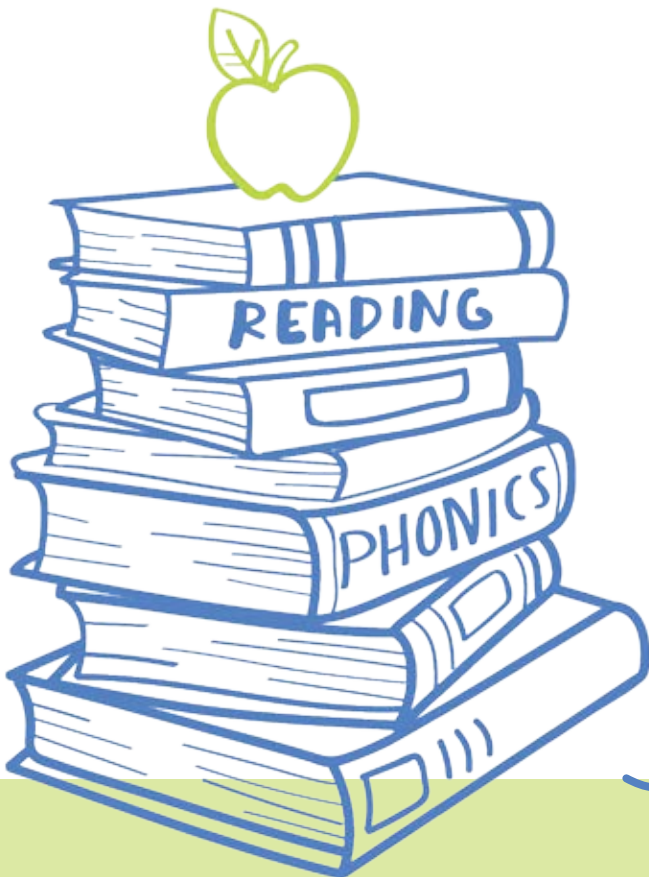
Every year, our company hosts four blood drives in conjunction with the Red Cross. The drives are held at our facility between the hours of 7 a.m. and 12 p.m., and employees are given the time necessary to make a donation during the work day.



Bring Your Child to Work Day

This annual event gives children the opportunity to participate in a variety of educational events with guest speakers while having a great time and learning about the insurance industry. Participants include children in our community, as well as those children active in our service program with La Salle Academy and our Reading STARS students.





Reading STARS

USLI has participated in the Reading STARS program since the 2007–2008 school year. Reading STARS is a phonics-based program geared toward children who are not reading at grade level. For the past five years, our partner school has been John Jenks Elementary. For the 2016/2017 school year we have 40 students and 40 tutors involved in the program.





La Salle Academy Mentoring Program participates in Philly Love Your Park Week at Penn Park.



"HAPPINESS SPRINGS FROM
DOING GOOD AND HELPING
OTHERS."

- PLATO





La Salle Academy Mentoring Program

In 2011, we began a mentoring program with the students at La Salle Academy in Philadelphia. We mentor the 7th and 8th grade classes. Each child is assigned two mentors. The group meets at our office in Wayne, Pa., and volunteers are given time off of work to be in the program. The main focus is on helping the students prepare for the future and bonding and forming strong relationships between mentor and mentee. Our goal is to mentor the students into high school and hopefully beyond.



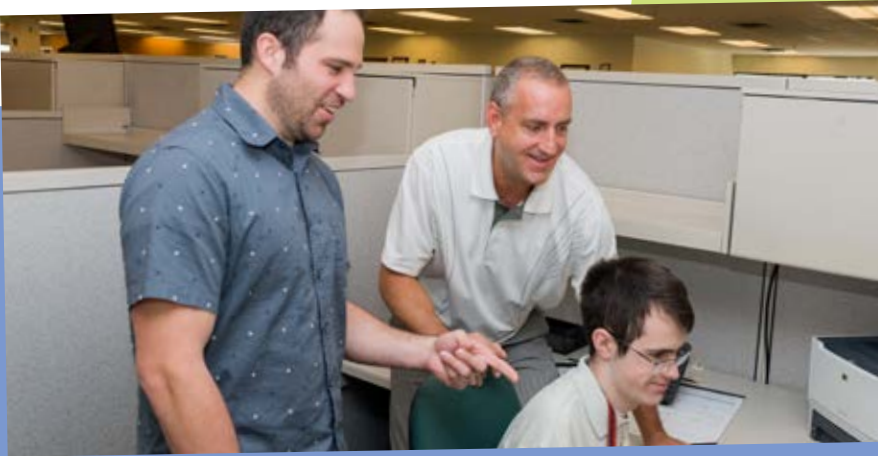
Year Up

Year Up is an organization that seeks to close the opportunity divide by providing urban young adults with skills, experience and support to empower them to reach their potential through professional careers and higher education. Year Up achieves this mission through a one-year intensive training program that provides low-income young adults, ages 18–24, with a combination of hands-on skill development, college credits and corporate internships. USLI started working with Year Up in January 2015. To date, we have worked with 18 students from the program.



**“WE CANNOT TEACH PEOPLE ANYTHING.
WE CAN ONLY HELP THEM DISCOVER IT
WITHIN THEMSELVES.”**

– GALILEO GALILEI



"A PERSON HAS TWO HANDS, ONE FOR HELPING HIMSELF, THE OTHER FOR HELPING OTHERS."

- ANONYMOUS



Vanguard School Vocational Program

Since 2005, we have partnered with the Vanguard School in Paoli, Pa. as part of its Community Vocational Program. Vanguard serves children with Autism and Asperger's Syndrome. Students from the program come to our company two days per week for job training and coaching. Each student is assigned a coach and an assistant coach to guide them during their time here. The majority of our students have gone on to attend college or have secured gainful employment. Our coaches report having a lot of personal satisfaction from working with the students and helping them overcome the obstacles that might have prevented them from obtaining employment.



Cristo Rey High School

USLI began working with Cristo Rey in 2012 to assist with its start-up efforts and partnered with the Tiger Woods Foundation to create a Tiger Woods Learning Center (TWLC) at the school. Opening its doors in September 2012 to 125 ninth graders, this Philadelphia college-preparatory school provides a Catholic education to underprivileged high school students. The TWLC after-school learning program provides science, technology, engineering and math education to students who might not otherwise have an opportunity to delve into these subjects. The mission of Cristo Rey is to combine education with corporate work experience to set students up for success in college and the working world. USLI hosts several freshmen during the school year who rotate one day of work each per week throughout the year. The wages the students earn will go directly toward the cost of their education. This real job experience is an invaluable asset our people can provide to these students to take with them in preparation for their post-high school experiences. In 2016, we ran several fundraisers to raise money for the Tiger Woods Learning Center, which pays for the teacher's salary and the materials used in the center. Our 2016 fundraising events included a dip competition, a flower sale, a pickleball tournament and a craft fair.









Toys for Tots

Each year USLI and our branch offices collect toys for the local US Marine Corp Reserves Toys for Tots Drive. We are happy to report that we were able to donate 3,500 toys in 2016. Toys are distributed to less fortunate children in the community. In 2016, we organized a holiday boot camp class for our community members, and the admission fee was a toy donation to Toys for Tots!





Children's Holiday Party



Each year, we host a Holiday Party for the children of our employees. We also invite children from La Salle Academy and John Jenks Elementary. Each child is provided with a host, and the responsibilities of the host are to make the child feel welcome, show them around to the different activities and buy the child a gift that they will receive from Santa. In December 2016, we hosted a separate Children's Holiday Party for Families Forward at their shelter in Philadelphia. Sixty-five families enjoyed fun and holiday spirit with gifts from Santa, crafts and games.





USLI aspires to be the very best insurance company for underwriting insurance for small businesses along with a select group of specialty products. We are committed to making a difference to our customers through well-designed products delivered with unparalleled speed, service and support.

A member of the Berkshire Hathaway family of companies, USLI is an A++ rated company that supports its products with financial strength and stability.

In addition to our innovative products, we provide a broad range of marketing assistance to our customers to help ensure their long-term success.

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