



September 30, 2004

Samantha Franck
Vice President, Channel Management
Assurant Preneed
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Dear Samantha,

Roper & Sons has been adapting for more than 100 years with the market in order to remain competitive. So when the National Do Not Call Registry was implemented, we needed to develop a new strategy for generating preneed leads.

Prior to 2004, we had utilized Assurant Preneed direct mail on a limited basis and the results were positive. Therefore, we decided to increase the frequency of direct mail from semi-annually to bi-monthly to generate preneed leads, build brand in the community and increase market share.

The Assurant Preneed direct mail program continues to be successful by generating a 4 % average response rate and strengthening our brand. The direct mail program not only generates immediate leads and sales, but also continues to provide a pipeline of leads for our counselors months after the piece is distributed. It is not uncommon for Roper & Sons to close a sale that was a result of a direct mail piece from the previous year.

Not only have the results been positive, but Assurant Preneed's online direct mail program, Direct Mail Manger, has also simplified the process. The program is accessible 24 hours a day, seven days a week and enables us to review selected zip code counts instantly, review the proof online and request digital printing on demand. These aspects allow me to develop and implement a successful direct mail program efficiently and provide qualified leads to our counselors.

If the need arises, we can also call one of our five-star team members at Assurant Preneed's home office with any direct mail questions or concerns.

Sincerely,

Dale Foster
Family Preneed Manager