



American Heritage Life Insurance Company
1776 American Heritage Life Drive
Jacksonville, FL 32224

ILLINOIS NOTICE REGARDING CIVIL UNIONS

The Religious Freedom Protection and Civil Union Act, effective June 1, 2011, ("the Act"), creates a legal relationship between two persons of the same sex or opposite sex who establish a civil union pursuant to the Act.

Pursuant to the Act, parties to a civil union are entitled to the same legal obligations, responsibilities, protections, and benefits as are afforded or recognized by the law of Illinois to spouses, whether they derive from statute, administrative rule, policy, common law, or any other source of civil or criminal law. Any benefit, coverage, or right governed by Illinois state law that is provided to a child of a marriage will also be provided to a child of a civil union.

The Act further provides that a party to a civil union shall be included in any definition or use of the terms "spouse," "family," "immediate family," "dependent," "next of kin," and other terms that denote the spousal relationship as those terms are used throughout the law.

This law also requires that a marriage between persons of the same sex, a civil union, or a substantially similar legal relationship, other than common law marriage, legally entered into in other jurisdictions shall be recognized in Illinois as a civil union.

This notice is to inform you that American Heritage Life Insurance Company is in compliance with the Act for all policies and certificates governed by Illinois state law.