



December 18, 2008

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Dear Valued Client:

As Optimum Re Insurance Company is a privately held company, the impact on our financial statements from the recent economic uncertainties and market volatilities is not readily available to you. Therefore, we want to reassure you of Optimum Re Insurance Company's continued strong financial position.

We are proud of our financial track record. Our investment policy has been conservative over many years. The stability of our investment portfolio is one way that we differentiate our company in the reinsurance market.

We have no exposure to subprime mortgages or to other highly risky and problematic financial instruments that have so adversely affected some companies. We have minimal exposure to troubled financial institutions in our corporate bond portfolio. Finally, the impact on our financial statements due to stock volatility is minimal, as we own very little stock (about 3 percent of invested assets).

The assets backing our liabilities remain strong and stable. Our capital ratios have not been materially impacted by the current turmoil.

As you know, we reinsure mostly mortality risk. We wish to confirm that we do not reinsure any investment risk that is subject to market volatility.

We have built our company over the years based on sound business plans, prudent investment policies and strong financial management, and we will continue to do so. We are pleased to have the opportunity to partner with you as you pursue growth and profitability in these difficult economic times.

Best regards,

Mario Georgiev
President