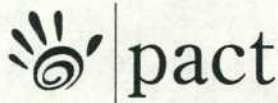


NOTICE OF PROPOSED CLASS ACTION SETTLEMENT

A proposed class action settlement ("Settlement") has been reached in the litigation styled *Lisa Nix Green, et al. v. Kay Ivey, et al.*, Circuit Court of Montgomery County, Alabama, Case No.: CV-2010-900013. The proposed Settlement would change the manner in which tuition and fees are paid by PACT. Among other things, the Settlement would use Fall 2010 rates as the baseline amount to be paid in the future for tuition and fees, regardless of the year that PACT Contract benefits are used. Any tuition and fees charged above that baseline amount would not be paid by PACT, but would be the exclusive responsibility of the PACT Contract purchaser or beneficiary. A complete copy of the proposed Settlement, along with the court's preliminary approval of the Settlement, can be obtained on the PACT website, www.800alapact.com, or by contacting J. Doyle Fuller for Class A at (334) 270-0020, jdf@fullercopeland.com, or Andrew P. Campbell for Class B at (205) 251-5900, acampbell@spclaw.com. You are encouraged to review these documents in full.

The court has scheduled a hearing for June 20, 2011 at 1:00 p.m. to consider whether to grant final approval of the Settlement. If the proposed Settlement receives final approval by the court, you will be bound by the terms thereof. The approval hearing will be held in Courtroom 4A of the Montgomery County Courthouse, located at 100 South Lawrence Street, Montgomery, Alabama. You may appear at the hearing to object to the Settlement. However, in order to be heard at the hearing, you must file a written objection with the court no later than June 10, 2011. Any objections not timely filed shall be deemed waived. For further details, please contact class counsel or see the PACT website under "Proposed Class Action Settlement Information".



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