

PREMIUM BUSINESS ENVIRONMENT



Office rent is 25% below the national average. — Moody's Analytics

80 of Iowa's 200 insurance company headquarters are in DSM.

— Iowa Insurance Division

The cost of doing business is 12% lower than the national average.

- Moody's Analytics

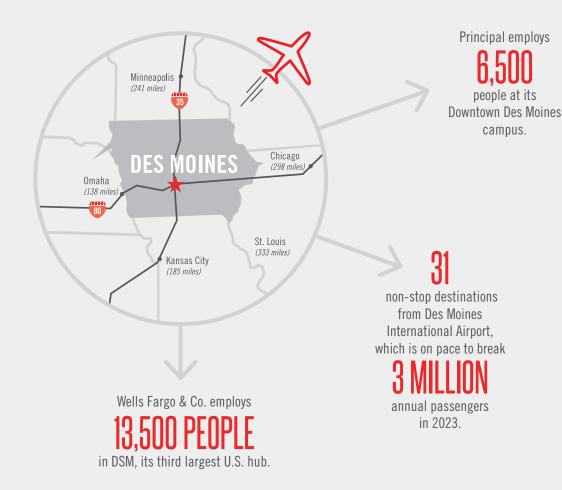
FAIR, CONSISTENT REGULATORY ENVIRONMENT





DSM USA

MAJOR MIDWEST HUB



IDEAL TALENT POOL



Highest concentration of insurance employment among U.S. metros — three times more than the national average.

— U.S. Bureau of Labor Statistics



Drake University, lowa State University and University of Iowa have actuarial science programs.



the concentration of actuaries.

— JobsEQ

Job training program reimburses over



per new insurance industry job based on increased payroll.

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MAJOR INSURANCE AND FINANCE COMPANIES IN DSM USA

Accordia Life

American Enterprise Group, Inc.

American Equity Investment

ARAG

Athene

Continental Western Group

Delta Dental of Iowa

DLL Finance

EMC Insurance Companies

Farmers Mutual Hail Insurance Company of Iowa

FBL Financial Group, Inc.

Fidelity & Guaranty Life

Grinnell Mutual Reinsurance

GuideOne Insurance

Holmes Murphy & Associates

Homesteaders Life Company

IMT Insurance

John Deere Financial

Mercer

Met Life

Mortgage Compliance Advisors

Nationwide

NCMIC Group, Inc.

Principal

Rain and Hail, a CHUBB Company

Sammons Financial Group

Symetra Life Insurance Company

Venerable

Wellmark Blue Cross Blue Shield of Iowa

Wells Fargo & Co.