



UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re:) Chapter 11
)
US FIDELIS, INC.,) Hon. Charles E. Rendlen, III
)
Debtor.) Case No. 10-41902

CONSUMER BALLOT
TO ACCEPT OR REJECT THE FIRST AMENDED
CHAPTER 11 PLAN OF LIQUIDATION
DATED JUNE 5, 2012

**YOU MUST HAVE FILED A PROOF OF CLAIM TO BE
ELIGIBLE TO VOTE**
**Filing a Proof of Claim at the same time you cast your
ballot is acceptable**

**THE DEADLINE TO VOTE IS JULY 9, 2012 AT 4:00 P.M. (CENTRAL TIME)
(THE "VOTING DEADLINE"). YOUR BALLOT MUST BE COMPLETED,
SIGNED AND RECEIVED BY THE VOTING DEADLINE IN ORDER TO BE
COUNTED.**

PLEASE READ THESE INSTRUCTIONS BEFORE COMPLETING THE BALLOT

The Bankruptcy Code permits you to vote for or against the First Amended Plan of Liquidation Dated June 5, 2012 (the "Plan") *if you have filed a Proof of Claim*. The Plan is a proposal by the Official Committee of Unsecured Creditors of US Fidelis, Inc. and explains how creditor claims will be paid or not paid. The Plan was filed with the United States Bankruptcy Court, Eastern District of Missouri (the "Bankruptcy Court"), Case No. 10-41902, on June 5, 2012 along with a Disclosure Statement.

The Disclosure Statement is a document that provides background information on US Fidelis, its bankruptcy filing and the mechanism by which both consumer and non-consumer claims will be paid. This information is to assist you in voting your Ballot. A complete set of the Plan-related documents that were filed with the Bankruptcy Court can be obtained free of charge by downloading the documents from www.usfbankruptcy.com. In addition, this website contains a set of Frequently Asked Questions and Answers ("FAQs"). A copy of the Disclosure Statement also may be obtained by writing to David A. Warfield, Thompson Coburn LLP, One US Bank Plaza, Suite 2600, St. Louis, MO 63101.

You should review the Disclosure Statement and Plan before you vote. While you may seek legal advice concerning the Plan and your claim classification and treatment under the Plan, you do not need to hire an attorney in order to vote or in order to be eligible to receive payments from a Consumer Restitution Fund being established under the proposed Plan. You also do not need



to cast this ballot (vote) in order to be eligible to receive to payments from the Consumer Restitution Fund.

The Bankruptcy Court has approved the Disclosure Statement as containing “adequate information.” Approval of the Disclosure Statement does not mean the Bankruptcy Court has approved the Plan. A hearing on confirmation (approval) of the Plan is set on July 16, 2012. The Plan can be made binding on you and all creditors if certain requirements of the Bankruptcy Code are met. Under the Bankruptcy Code, the Bankruptcy Court may still confirm the Plan even if certain classes of creditors vote against it.

You are entitled to vote this Ballot if you have filed a Proof of Claim as that Claim has been included in one of the Voting Classes under the Plan. Therefore, you have the right to vote to accept or reject the Plan. To have your vote counted, you must, before the Voting Deadline, complete, sign, and return this Ballot either (i) by first class mail to the following address: US Fidelis Case Administration, c/o GCG, P.O. Box 9865, Dublin, OH 43017-5765; (ii) by overnight or hand delivery to US Fidelis Case Administration, c/o GCG, 5151 Blazer Parkway, Suite A, Dublin, OH 43017; or (iii) by fax to (614) 289-5433. **Regardless of the method of delivery, the completed Ballot must be received by no later than July 9, 2012 at 4:00 p.m. (Central Time).**

(DO NOT RETURN YOUR BALLOT TO THE BANKRUPTCY COURT)



PLEASE COMPLETE ITEMS 1, 2 AND 3. IF THIS BALLOT IS NOT SIGNED ON THE APPROPRIATE LINES, THIS BALLOT WILL NOT BE VALID OR COUNTED AS HAVING BEEN CAST.

Item 1. Claim. I certify that on _____ (date) I filed a Proof of Claim in the amount of \$ _____ against US Fidelis. (Today’s date is acceptable).

Item 2. Vote on Plan.

The holder of the Claim votes to (check one):

- ACCEPT (vote FOR) the Plan.
- REJECT (vote AGAINST) the Plan.

Item Acknowledgments Concerning Ballot. By signing this Ballot, I acknowledge that the Disclosure Statement, Plan and the other relevant materials have been made available to me at *www.usfbankruptcy.com*. I certify that I have a claim against US Fidelis or that I am an authorized agent with the power and authority to vote to accept or reject the Plan. I understand that an otherwise properly completed, executed and timely returned Ballot that fails to indicate whether the Plan is accepted or rejected, or that indicates that the Plan is both accepted and rejected will be counted as a vote to accept the Plan. I also acknowledge that votes will be tabulated subject to all of the terms and conditions set forth in the Disclosure Statement.

Name

Social Security [Last 4 Digits] or Federal Tax I.D. No.

Signature

If by Authorized Agent, Name and Title

Name of Institution

Street Address

City, State, Zip Code

Telephone Number

Date Completed



AFTER COMPLETING THE BALLOT IN ACCORDANCE WITH THE INSTRUCTIONS,
PLEASE RETURN PROMPTLY TO:

by first class mail

US Fidelis Case Administration
c/o GCG
P.O. Box 9865
Dublin, OH 43017-5765

or by overnight or hand delivery

US Fidelis Case Administration
c/o GCG
5151 Blazer Parkway, Suite A,
Dublin, OH 43017.

Ballots may also submitted by facsimile. The fax number is (614) 289-5433.

**BALLOTS MUST BE *RECEIVED* ON OR BEFORE JULY 9, 2012 AT 4:00 P.M.
(CENTRAL TIME). IF YOUR BALLOT IS NOT RECEIVED BY THE VOTING
DEADLINE, YOUR VOTE WILL NOT BE COUNTED.**

(DO NOT RETURN YOUR BALLOT TO THE BANKRUPTCY COURT)