



American Financial Systems, Inc.

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For Immediate Release

American Financial Systems and its applications COLI.com and Deferral.com are Unaffected by OpenSSL “Heartbleed” Vulnerability

American Financial Systems, Inc. (AFS) is well aware of the recently announced OpenSSL cryptographic library vulnerability denominated "Heartbleed.", affecting multiple Applications worldwide by exposing information normally protected by use of SSL/TLS encryption.

AFS is extremely conscientious in all matters regarding information assurance and protection of data flowing and stored in our platform(s) and servers. Given the severity of this vulnerability, and the justified levels of media attention reached by this issue, we would like to communicate to our customers that all our systems are safe: AFS has not been affected by “Heartbleed”.

The discovered issue is specific to OpenSSL, and none of our Software (Code) or Systems (Applications) include vulnerable OpenSSL in any form; Microsoft Operating Systems (in use across AFS) come with their own encryption component called Secure Channel (a.k.a. SChannel), which is not susceptible to the Heartbleed vulnerability. Similarly, AFS has performed an evaluation of third party applications and components in use for other operational purposes (e.g. Secure File Transfer, internal reporting) and has determined that those systems are not compromised either.

For more information, please refer to the resources below¹, or contact us directly to address any additional inquiries.

<http://heartbleed.com/>

<https://lastpass.com/heartbleed/>

<http://www.cnet.com/news/heartbleed-bug-what-you-need-to-know-faq/>

<http://mashable.com/2014/04/09/heartbleed-bug-websites-affected/>

¹ Websites are publicly available sites provided only for reference purposes.