J.P.Morgan

May 31, 2011

Amy White
Consultant, Treasury Solutions Group,
UnitedHealth Group, UnitedHealthcare Center,
185 Asylum Street, CT039-04B
Hartford, CT 06103

Dear Ms. White:

JPMorgan Chase Bank, N.A. has had a longstanding and satisfactory relationship with UnitedHealth Group Inc and its wholly subsidiary, UnitedHealthcare Insurance Company.

This letter is being provided as an accommodation, based on the understanding that no liability or responsibility whatsoever in connection herewith shall attach to the Bank or any of its affiliates or its or their respective officers, employees or agents.

If you have any questions, please do not hesitate to call me at 212-270-2472.

Very truly yours,

Dawn Lee Lum
Executive Director