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February 8, 2007

Commissioner Sean Dilweg  
Office of the Commissioner of Insurance  
State of Wisconsin  
125 S Webster  
Madison, WI 53701

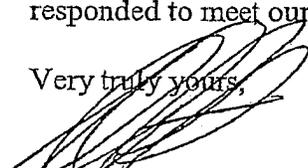
Dear Commissioner Dilweg:

It was my pleasure to meet with you and your staff yesterday. We are pleased that we were able to reach agreement on the Stipulation and Order regarding our requests to redomesticate our three Wisconsin-based insurers from Wisconsin to Iowa. We look forward to receiving the final, executed copy of the Stipulation and Order within the next few days.

I would also like to take this opportunity to reiterate CUNA Mutual Group's commitment to the State of Wisconsin, both as the location of our corporate headquarters and as our primary employment base. We intend to continue our 75-year relationship with the State and do not anticipate any major change in this commitment due to the redomestications or the anticipated merger of our two mutual life insurance companies.

Finally, I would like to thank you and your staff for your professionalism and hard work in helping us to accomplish our business goals while ensuring that our policyholders receive the protections and benefits to which they are entitled. The staff exceeded my expectations with their pragmatic approach to resolving difficult issues and the speed with which they responded to meet our needs.

Very truly yours,



Jeff Post  
President & CEO