



November 30, 2020

VIA EMAIL

Craig Van Dyke
President and Chief Executive Officer
Western Fraternal Life Association
1900 First Avenue NE
Cedar Rapids, Iowa 52402

Daniel Shinnick
President and Chief Executive Officer
National Mutual Benefit
6522 Grand Teton Plaza
Madison, Wisconsin 53719

Re: In the Matter of the Merger of National Mutual Benefit with and into Western Fraternal Life Association by National Mutual Benefit and Western Fraternal Life Association (Case No. 20-C43723)

Dear Messrs. Van Dyke and Shinnick:

Enclosed is a copy of the Proposed Decision, including findings of fact and conclusions of law.

In accordance with s. 227.46 (2), Wis. Stat., the Commissioner of Insurance is providing an opportunity for you to submit any written objections and arguments that you may have regarding the Proposed Decision, findings of fact, or conclusions of law. Each objection and argument should be brief and include the reasons and authorities for it. If you wish to make objections and arguments, send them in writing to Mark V. Afable, Commissioner of Insurance, State of Wisconsin, P. O. Box 7873, Madison, Wisconsin 53707-7873, within 30 days after the date of this letter.

When the Final Decision is issued, any appeal to circuit court for review must be served on the Commissioner of Insurance, 125 South Webster Street, Madison, Wisconsin 53703.

If you have any questions concerning any of the foregoing, you may contact me at (608) 261-8562.

Sincerely,

A handwritten signature in cursive script that reads "Amy J. Malm".

Amy J. Malm
Hearing Examiner

Enclosure

cc: Todd Martin, Stinson, LLP (via email)
Noreen Parrett, Parrett Law, LLC (via email)