



July 24, 2020

Via Email

Delores Seymour
Western Fraternal Life
District 7, Lodge Jan Zizka #67
Yukon OK 73099

Re: Merger of National Mutual Benefit with and into Western Fraternal Life Association

Dear Ms. Seymour:

Thank you for bringing your concerns regarding the potential merger of National Mutual Benefit (NMB) with and into Western Fraternal Life Association (WFL). We have received the formal filing for the merger and have commenced our review. Information regarding the merger and the documents received can be located on our website at:

<https://oci.wi.gov/Pages/Companies/MergerOfNatlMutualBenefitWithWesternFratLifeAssoc.aspx>.

Our review of this transaction will include reviewing the issues and concerns that have been raised in your letters; including compliance with laws and regulations. We encourage members and the public to file concerns with us at ocicompanylicensing@wisconsin.gov. In addition, we plan to hold a hearing on the merger later this year that will give members another opportunity to raise concerns. The hearing is not currently scheduled, but once it is scheduled, we will be posting the Notice of Hearing on the webpage listed above.

If you have any questions, please do not hesitate to contact our office at (608) 266-3586.

Sincerely,

A handwritten signature in black ink, appearing to read "Amy J. Malm".

Amy J. Malm, Administrator
Division of Financial Regulation

Cc: Steve Junior, Insurance Program Manager