

EXHIBIT O

**WFLA Officers' Certification of WFLA of Approval of the Merger Agreement by its
Board of Directors and Supreme Governing Body**

[See Attached]

**WFLA Officers' Certification of WFLA of Approval of the Merger Agreement
by its
Board of Directors and Supreme Governing Body**

The undersigned President and Secretary of Western Fraternal Life Association (WFLA) hereby certify as follows:

1. The Board of Directors WFLA passed a resolution on January 23, 2020 by a greater than 2/3 majority vote approving the Agreement of Merger and submitting a resolution for approval of the Agreement of Merger to the National Convention of WFLA, its supreme governing body.
2. On February 24, 2020 WFLA mailed via US Mail a copy of the Agreement of Merger to all benefit members of WFLA.
3. On February 24, 2020 WFLA mailed a packet of information that contained the merger documents including the Agreement of Merger to all delegates of the National Convention.
4. The text of the resolution to be voted upon by the National Convention, an explanation of the resolution, instructions on the method of casting and returning the ballot, were published in the official publication of WFLA, the *Fraternal Herald*, on March 15, April 15, and May 15, 2020.
5. On April 24, 2020 YesElections/ Election America mailed to all delegates of the National Convention on behalf of WFLA, a ballot and instructions to vote for or against the resolution approving the Agreement of Merger which included options to return the paper ballot or to vote electronically. These instructions stated:

Voting will start on April 25, 2020 and end on May 26, 2020. To ensure maximum participation and accuracy throughout the election process, Western Fraternal has contracted with YesElections as our secure service provider for this election. YesElections will mail to each delegate's last known address or email address, instructions for completing the electronic ballot, and a paper ballot on April 24, 2020. A help desk will be available at YesElections to answer any of your questions.

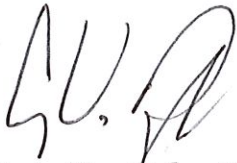
Ballots must be received by at least two thirds of all 177 delegates for a quorum to be met (118 delegates). If at least two thirds of the ballots have not been returned by May 26, the vote may be extended up to 30 days. Unless the vote is extended, no ballot received after 11:59 pm CDT on May 26 will be counted. The number of votes needed to pass this resolution is "a two thirds vote" of the qualifying ballots returned.

6. YesElections/ Election America sent email voting instructions on behalf of WFLA to all delegates of the National Convention on April 25, 2020, May 13, 202 and May 20, 2020 that included information that the election would close at 11:59 CDT on May 26, 2020.


7. YesElections/ Election America provided certification of the vote count of the election that was approved by resolution of the Board of Directors.

8. 159 out of a total possible 177 ballots were returned as of the close of the election on 11:59 CDT on May 26, 2020 and a quorum was met.

9. The resolution approving the Agreement of Merger was approved by the National Convention of WFLA, its supreme governing body, by a vote of 110 votes in favor of the resolution and 49 votes against, a greater than a 2/3 majority vote.



Craig Van Dyke, CFA
President and CEO
Western Fraternal Life Association



Donald Nieland
Secretary
Western Fraternal Life Association