

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

List of Exhibits – Case No. 20-C43723

- Ex. 1 List of Exhibits 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)
- Ex. 2 Cover letter to Form A from Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association, to Amy Malm, Administrator, Division of Financial Regulation at the Office of the Commissioner of Insurance
- Ex. 3 Form A dated June 17, 2020, and received by OCI on June 19, 2020
- Ex. 4 Ex. A to the Form A – Certified Copy of Agreement and Plan of Merger
- Ex. 5 Ex. B to the Form A – Certified Copy of Representations, Warranties and Covenants
- Ex. 6 Ex. C to the Form A – Certified Copy of Fraternal Transition Plan
- Ex. 7 Ex. D to the Form A – Certified Copy of Current Articles of Incorporation and Bylaws of National Mutual Benefit
- Ex. 8 Ex. E to the Form A – Certified Copy of Current Articles of Incorporation and Bylaws of Western Fraternal Life Association
- Ex. 9 Ex. F to the Form A – Current Directors and Officers of Western Fraternal Life Association and National Mutual Benefit Biographical Affidavits  
**[CONFIDENTIAL]**
- Ex. 10 Ex. G to the Form A – Articles of Incorporation and Bylaws of the Consolidated Society
- Ex. 11 Ex. H to the Form A – Consolidated Society Three-Year Financial Projections **[CONFIDENTIAL]**
- Ex. 12 Ex. I to the Form A – Business Plan for Consolidated Society  
**[CONFIDENTIAL]**
- Ex. 13 Ex. J to the Form A – Audited Annual Statements for Western Fraternal Life Association for years 2015 through 2019
- Ex. 14 Ex. K to the Form A – Quarterly financial statements for Western Fraternal Life Association as of March 31, 2020

- Ex. 15 Ex. L to the Form A – Audited Annual Statements for National Mutual Benefit for years 2015 through 2019
- Ex. 16 Ex. M to the Form A – Quarterly financial statements for National Mutual Benefit as of March 31, 2020
- Ex. 17 Ex. N to the Form A – Officer Certification of National Mutual Benefit regarding approval of the Merger by its Board of Directors and Supreme Governing Body
- Ex. 18 Ex. O to the Form A – Officer Certification of Western Fraternal Life Association regarding approval of the Merger by its Board of Directors and Supreme Governing Body
- Ex. 19 Letter to Commissioner Mark V. Afable from Delores E. Seymour, Western Fraternal Life Association District 7, Lodge Jan Zizka #67, dated March 27, 2020
- Ex. 21 Letter to Michael Mancusi-Ungaro, Insurance Financial Examiner – Advanced (Licensing), OCI, from Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association, dated April 14, 2020
- Ex. 22 Letter to Commissioner Mark V. Afable from Delores E. Seymour, Western Fraternal Life Association District 7, Lodge Jan Zizka #67, dated June 5, 2020
- Ex. 23 Letter to Amy J. Malm, Administrator of the OCI's Division of Financial Regulation, from Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association, dated June 17, 2020
- Ex. 24 E-mail to Steve Junior, Insurance Program Manager, OCI's Division of Financial Regulation, from Jacob R. Sestak, Western Fraternal Life Association Pre-Convention Committee Member, dated June 22, 2020, with Exhibits 25 through 32 inclusive attached
- Ex. 25 Letter from Philip J. Torticill, Retired President of Western Fraternal Life Association, dated June 6, 2020
- Ex. 26 Letter from Galen Spinler, Western Fraternal Life Association National Convention Delegate-at-large, Lodge Owatonna #127, dated June 7, 2020
- Ex. 27 Letter from Julius Dubcak, Retired Director of District 7 of Western Fraternal Life Association, dated June 8, 2020
- Ex. 28 Letter from Elaine Benda, President of Western Fraternal Life Association Lodge Jan Zizka #67, dated June 10, 2020

- Ex. 29 Letter from Marilyn Berousek, 2019 Western Fraternal Life Association Convention Delegate, District 7, Lodge Jan Zizka #67, dated June 15, 2020
- Ex. 31 Letter from Jacob R. Sestak, Western Fraternal Life Association Pre-Convention Committee Member, dated June 20, 2020
- Ex. 32 Report on Possible Wrongdoing on Accounts of Craig Van Dyke, Dale Shinnick, and Western Fraternal Life Board of Directors During the Consolidation of Western Fraternal Life and National Mutual Benefit
- Ex. 33 Letter to Delores E. Seymour, Western Fraternal Life Association District 7, Lodge Jan Zizka #67, from Amy J. Malm, Administrator of the OCI's Division of Financial Regulation, dated July 24, 2020
- Ex. 34 Letter to Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association, and Daniel Shinnick, President and Chief Executive Officer of National Mutual Benefit, from Steven J. Junior, OCI, dated August 20, 2020
- Ex. 35 E-mail to OCI Company Licensing mailbox from Lilian Sulzman dated August 23, 2020
- Ex. 36 Complaint regarding the proposed merger by Philip J. Torticill dated August 25, 2020
- Ex. 37 E-mail to Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association. and Daniel Shinnick, President and Chief Executive Officer of National Mutual Benefit, from Steven J. Junior, OCI, dated August 31, 2020, concerning request for confidential biographical affidavits for certain officers of National Mutual Benefit and for clarification on a confidential aspect of a possible insurance product under the post-merger business plan **[CONFIDENTIAL]**
- Ex. 38 E-mail to Steven J. Junior, OCI, from Daniel Shinnick, President and Chief Executive Officer of National Mutual Benefit, and Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association, dated September 2, 2020
- Ex. 39 Response to questions in the letter to Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association. and Daniel Shinnick, President and Chief Executive Officer of National Mutual Benefit, from Steven J. Junior, OCI, dated August 20, 2020
- Ex. 40 Appendix A – Western Fraternal Life Association Finance and Investment Committee Charter
- Ex. 41 Appendix B – Western Fraternal Life Association Finance and Investment Committee Goals

- Ex. 42           Appendix C – 2018 National Mutual Benefit Strategic Plan  
**[CONFIDENTIAL]**
- Ex. 43           Appendix D – Western Fraternal Life Association and National Mutual  
Benefit Due Diligence Checklist
- Ex. 44           Appendix E – Ordered Board Questions – June 2019
- Ex. 45           Appendix F – Western Fraternal Life Association Management Response  
to Board Questions on Proposed Merger – September 2019
- Ex. 46           Appendix G – Lewis and Ellis Due Diligence Actuarial Review for Western  
Fraternal Life Association **[CONFIDENTIAL]**
- Ex. 47           Appendix H – Lewis and Ellis Due Diligence Actuarial Review for National  
Mutual Benefit **[CONFIDENTIAL]**
- Ex. 48           Appendix I – Joint Board Meeting Presentation – January 2020  
**[CONFIDENTIAL]**
- Ex. 49           Appendix J – Western Fraternal Life Association Board Authorization to  
Proceed with Merger with National Mutual Benefit
- Ex. 50           Appendix K – Western Fraternal Life Association Delegate Meeting  
Presentation
- Ex. 51           Appendix L – Western Fraternal Life Association 2020 Merger Election  
Results Letter from YesElections
- Ex. 52           Appendix M – Western Fraternal Life Association Electronic and Paper  
Ballot
- Ex. 53           Appendix N – Western Fraternal Life Association Election Email  
Reminder
- Ex. 54           Appendix O – Western Fraternal Life Association 2020 Ballot Certification  
after Close of the Election
- Ex. 55           E-Mail to Steven J. Junior, OCI, from Craig Van Dyke, President and  
Chief Executive Officer of Western Fraternal Life Association. and Daniel  
Shinnick, President and Chief Executive Officer of National Mutual  
Benefit, in response to the August 31, 2020 request for additional  
confidential information, dated September 2, 2020 **{CONFIDENTIAL}**
- Ex. 56           E-Mail to OCI Company Licensing mailbox from Elaine Benda, President  
of Western Fraternal Life Association Lodge Jan Zizka #67, dated  
September 3, 2020
- Ex. 57           Attachment to Elaine Benda September 3, 2020 e-mail

- Ex. 58 Letter to Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association. and Daniel Shinnick, President and Chief Executive Officer of National Mutual Benefit, from Steven J. Junior, OCI, dated September 9, 2020
- Ex. 59 Revised Appendix O - Western Fraternal Life Association 2020 Ballot Certification after Close of the Election dated September 8, 2020 and received by the OCI on September 9, 2020
- Ex. 60 E-mail to Steven J. Junior, OCI, from Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association, dated September 9, 2020, acknowledging receipt of additional questions
- Ex. 61 E-mail to Steven J. Junior, OCI, from Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association, dated September 16, 2020, with process question
- Ex. 62 E-mail to Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association, from Steven J. Junior, OCI, with response to process question
- Ex. 63 E-mail to Steven J. Junior, OCI, from Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association, dated September 17, 2020, with public information in response to Steven J. Junior's September 9, 2020 inquiry
- Ex. 64 Attachment to E-mail dated September 17, 2020
- Ex. 65 E-mail with confidential attachments to Steven J. Junior, OCI, from Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association, dated September 22, 2020, with confidential response to questions #3 through #6 inclusive of Steven J. Junior's September 9, 2020 inquiry
- Ex. 66 E-mail to Steven J. Junior, OCI, from Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association, dated September 24, 2020, requesting confirmation of receipt of the September 22, 2020 e-mail with its attachments
- Ex. 67 E-mail to Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association, from Steven J. Junior, OCI, dated September 24, 2020, confirming receipt of the September 22, 2020 e-mail with its attachments
- Ex. 68 E-mail to Noreen Parrett, Parrett Law, LLC; Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association; Daniel Shinnick, President and Chief Executive Officer of National Mutual Benefit; and Todd Martin, Stinson LLP; from Steven J. Junior, OCI, dated October 6, 2020, with a request for review and comment on the following documents:  
Ex. 68.1 Draft Case Recommendation Memorandum

- Ex. 68.2 Draft Form of Waiver by National Mutual Benefit
- Ex. 68.3 Draft Form of Waiver by Western Fraternal Life Association
  
- Ex. 69 E-mail to Noreen Parrett, Parrett Law, LLC; Craig Van Dyke, President and Chief Executive Officer of Western Fraternal Life Association; Daniel Shinnick, President and Chief Executive Officer of National Mutual Benefit; and Todd Martin, Stinson LLP; from Steven J. Junior, OCI, dated October 16, 2020, asking if there were any comments on the following attachments:
  - Ex. 69.1 Draft Case Recommendation Memorandum
  - Ex. 69.2 Draft Form of Waiver by National Mutual Benefit
  - Ex. 69.3 Draft Form of Waiver by Western Fraternal Life Association
  
- Ex. 70 E-mail to Steven J. Junior, OCI, from Noreen Parrett, Parrett Law, LLC, dated October 16, 2020, stating that the parties had no comments on the draft Case Recommendation Memorandum or draft forms of Waivers
  
- Ex. 71 E-mail to Steven J. Junior, OCI, from Daniel Shinnick, President and Chief Executive Officer of National Mutual Benefit, dated October 16, 2020, noting one typographical error in the draft Case Recommendation Memorandum
  
- Ex. 72 Notice of Hearing in the Matter of Case No. 20-C43723, including the cover letter thereto
  
- Ex. 73 OCI Recommendation Memorandum for Case No. 20-C43723