

TABLE OF CONTENTS

TAB

Proposed Mutual Holding Company Plan, including the following exhibits 1
 Amended and Restated Articles of Incorporation of Converted MMIC A
 Amended and Restated Bylaws of Converted MMIC..... B
 Articles of Incorporation of MIHC C
 Bylaws of MIHC D

Names and, for the preceding 10 years, all addresses and all occupations
of all proposed directors and officers of MIHC 2

List of all agreements relating to MIHC to which any proposed director or
officer is a party..... 3

Amount and sources of funds available for organization expenses and
initial operating expenses of MIHC 4

Proposed compensation of directors and officers of MIHC..... 5

Proposed capital of MIHC..... 6

Business plan of MIHC for the first 5 years of operation 7

Certified Resolutions of the Board of Directors of MMIC 8

Form of letter from President and Chief Executive Officer of MMIC
to Policyholders..... 9

Form of Notice of Public Hearing (to be submitted in a supplemental filing)..... 10

Form of Notice of Special Meeting..... 11

Draft Policyholder Information Statement 12

Form of Proxy (to be submitted in a supplemental filing) 13

Form of Ballot (to be submitted in a supplemental filing)..... 14