6/20/2020

To Whom It May Concern:

The document, "Possible Wrongdoing on Accounts of Craig Van Dyke, Dan Shinnick, and the Western Fraternal Life Board of Directors During the Consolidation of Western Fraternal Life and National Mutual Benefit", is to my knowledge accurate and representative of the events that have occurred during this proposed consolidation.

According to multiple conversations I have had with delegates, there were a large number of issues that occurred in this process. I believe the request for all members in question to be separated from each other and questioned individually is extremely appropriate given the level of potential manipulation at the Delegate level alone. I also believe that minutes of the Board of Directors Meetings in which decisions for the merger were made should be requested.

As a member, Delegate, and recently elected Pre-Convention Committee Member, I believe it to be our duty to investigate to the fullest extent of our ability all actions of the company and call into question issues noticed. In this process, I have been told personally that this was not necessary, although this is currently a company in which a section of the membership is the Supreme Governing Body. For this reason, I believe it be best for the respective Insurance Commissions to perform an investigation into all parties the document describes, as members have been asked to cease attempted conduct of due diligence in this matter. If you have any questions, please do not hesitate to contact me directly.

Sincerely,

and R. Satat

Jacob R. Sestak Western Fraternal Life Pre-Convention Committee Member

Phone: Redacted