

June 6, 2020

To Whom It May Concern:

I have read and, to the best of my knowledge, understand that the document entitled "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 a complete and accurate depiction of the actions of the mentioned parties. I believe it to be in the best interests of all parties that proper investigation occurs and action be taken. I was personally affected in particular by the voting issue, as my wife and I both casted our vote by mail in a timely manner, and our votes were never counted in this election.

Sincerely,



Philip J. Torticill

President of Western Fraternal Life Association, Retired