

Brotherhood Mutual has moved to a new billing software system. As part of this change, we've updated your billing statements to look like the sample on this page. Answers to common questions about the new system appear on the other side of this page. The bill on this page is for example only. **Your actual bill accompanies this letter as a separate sheet.**

1. Agency

The name and contact information for your Brotherhood Mutual agency.

2. Policy Type

The type of policy the bill concerns—MinistryFirst or MinistryEssentials (property and liability policies), commercial auto, or workers' compensation.

3. Policy Number

The numbers used by the insurance company to identify your policy.

4. Policy Period

The time period in which the insurance policy is in effect.

5. Statement Date

The date on which the bill was issued.

6. Invoice Number

The number that identifies each bill.

7. Payment Plan

The billing frequency you've chosen.

8. Amount Due

The total amount you must pay to keep your policy active.

9. Due Date

The date by which your payment must be received. If mailing your payment, please allow at least five days for delivery time.

10. Installment Number

Indicates your progress on your payment plan. This number resets on your policy anniversary date.

11. Transaction Details

Description of the charge or credit.

12. Mailing Address

Mail payments to this address. If you'd prefer to pay online, register for My Account at www.BrotherhoodMutual.com/MyAccount. Online payments must be made through a commercial checking or savings account.



**BROTHERHOOD
MUTUAL**

AGENCY: The Insurance Agency #0001-100
PHONE: 260-555-5555

POLICY TYPE:	MinistryFirst
POLICY NUMBER:	13M0787878
POLICY PERIOD:	MM/DD/YYYY-MM/DD/YYYY
STATEMENT DATE:	MM/DD/YYYY
INVOICE NUMBER:	20216
PAYMENT PLAN:	Quarterly
AMOUNT DUE:	\$X,XXX.XX
DUE DATE:	MM/DD/YYYY

JOHN SMITH
123 MAIN ST
ANYTOWN IN 12345

INSTALLMENT NO.	TRANSACTION DETAILS	AMOUNT BILL	AMOUNT DUE
1	Premium Policy Service Charge	\$X,XXX.XX \$X.XX	\$X,XXX.XX \$X.XX
TOTAL AMOUNT DUE:			\$X,XXX.XX

PLEASE NOTE THAT A PROXY HAS BEEN PROVIDED BELOW TO ENABLE YOU TO PARTICIPATE IN THE MANAGEMENT OF BROTHERHOOD MUTUAL INSURANCE COMPANY AS ONE OF OUR OWNERS. PLEASE READ AND RETURN THIS PROXY WITH YOUR SIGNATURE AND DATE.

REGISTER & PAY ONLINE:
www.brotherhoodmutual.com/myaccount

Indicate Address Change: Mailing Location

RETURN THIS PORTION WITH YOUR PAYMENT
MAILING ADDRESS: LOCKBOX A - PO BOX 2589 - FORT WAYNE, IN 46801-2589

ACCOUNT NUMBER: 13M0787878
DUE DATE: MM/DD/YYYY

PLEASE MAKE YOUR CHECK PAYABLE TO
BROTHERHOOD MUTUAL INSURANCE COMPANY

AMOUNT DUE: \$X,XXX.XX

PLEASE MAIL TO THE ADDRESS
ABOVE AT LEAST 5 DAYS IN ADVANCE.

P As a policyholder, I HEREBY DIRECT the secretary of Brotherhood Mutual Insurance Company ('the Company') to cast a vote by proxy on my behalf with respect to the election of any directors of the Company or upon any other matters that may properly come before any regular or special meeting of the policyholders of the Company. I understand that: (1) I am entitled to a single vote on each matter that is subject to a vote of policyholders, regardless of the number of policies that I have in force or the amount of insurance or premium associated with such policies; (2) All proxy votes will be cast together by the Secretary as a single block vote; and (3) This proxy shall remain in effect for the period of time that my policy or policies remain in force, unless sooner revoked by me.

R _____ Date _____

O _____

X _____

Y Signed _____ Date _____

Please see reverse for privacy statement. Thank you for insuring with Brotherhood Mutual.

office use only 0000 000010 13M0787878 00300600 20161018 7

13. Reminder Notice

If your payment isn't received by the due date, you will receive a letter notifying you that your bill is past due. If your payment still isn't received by the date indicated in the letter, your insurance policy will be cancelled. If your policy is later reinstated, a fee will be charged.

Note: If you register for DirectPay automatic bill payments, please note that changes to payment information must be made at least five days before the bill's due date.

Q: Will my bill's due date change?

A: No, but your bill will arrive closer to the due date. In the past, you had a 35-day period to pay your bill. Under the new billing system, you will have a 21-day period to pay your bill. Review your bill to find your payment due date. Please mail payments at least five days in advance to allow for delivery time.

Q: What if my payment is late?

A: If your payment isn't received by the due date, you will receive a letter notifying you that your bill is past due. If your payment still isn't received by the cancellation date indicated on the letter, your insurance policy will be canceled. If the canceled policy is later reinstated, a fee will be charged to reactivate the policy.

Q: Where should I send my bill?

A: Mail payments to:
Brotherhood Mutual Insurance Company
Lockbox A
P.O. Box 2589
Fort Wayne, IN 46801-2589

Q: Will my bill still be printed on blue paper?

A: When your policy moves to the new billing system, your bills will be printed on white paper. Until then, your bills will continue to be printed on blue paper.

Q: Can I opt out of receiving paper bills and receive electronic bills instead?

A: Not yet, but electronic bills are in the works. We'll let you know when they're available.

Q: Can I pay online?

A: Yes. To get started, go to www.BrotherhoodMutual.com and sign up for My Account. There, you can view your account information, view an electronic copy of your bill, and pay online. Please allow at least three business days for online payment processing. Also through My Account, you can register for DirectPay automatic bill payments.

Q: I already pay electronically via DirectPay. Is anything changing for me?

A: Take the time to review your bill—your DirectPay payment will be processed automatically on the due date indicated. If you need to make changes to DirectPay payment information, please do so at least five days before the bill's due date. You can make changes using My Account, or by contacting Brotherhood Mutual at 800.333.3735.

Q: Are there any extra benefits to paying electronically?

A: Yes. Electronic payments are delivered faster than traditional mail for many customers, and DirectPay automatic bill payments may save you money on service charges. Savings vary depending on your billing frequency and state regulations.

Q: I have multiple policies due on the same date. Do I need to send in separate payments with each bill stub?

A: You can send in one payment, but include each policy's bill stub to help ensure proper processing.

Q: Is there an electronic version of this mailing?

A: Yes. You can view an electronic version at www.BrotherhoodMutual.com/BillingCenter.

Q: I have questions that weren't answered here. Who can I contact?

A: Contact Brotherhood Mutual's customer service department at 800.333.3735.