



Dear Policyholder,

You are currently on our monthly EFT program with one or more policies having a monthly term. Wisconsin Mutual will be eliminating the monthly term policy and changing to a six month term for auto and a twelve month term for all other lines, both with premium payments in monthly installments. The new terms, which are industry standards, will benefit you in a couple of ways. Any rate increase or company initiated cancellation, other than cancellation for non payment of premium, can now only be done on the six or twelve month renewal date rather than monthly.

The change to either the six month or twelve month term requires you to pay one month in advance. The old monthly term policy did not require you to be one month in advance on the premium. Upon conversion the first policy term (six for auto or twelve for all other lines) will be withdrawn equally over the next five or eleven months depending on the line of business. At the end of that first term subsequent renewal installments will be withdrawn one month in advance calculated by dividing the term premium by either six or twelve based on line of business.

Example: Converting a monthly term Auto Policy to a six month term effective 09/01/09:

Policy Term	Term Premium	Withdrawal Amount	Withdrawal Date
08/01/2009 - 09/01/2009 - Old	\$100.00	\$100.00	08/01/2009
09/01/2009 - 03/01/2010 - New	\$600.00	\$120.00	09/01/2009
		\$120.00	10/01/2009
		\$120.00	11/01/2009
		\$120.00	12/01/2009
		\$120.00	01/01/2010
03/01/2010 - 09/01/2010 - New	\$600.00	\$100.00	02/01/2010
		\$100.00	03/01/2010
		\$100.00	04/01/2010
		\$100.00	05/01/2010
		\$100.00	06/01/2010
		\$100.00	07/01/2010

All other lines would be similar except the policy term would be twelve months and the first term would be divided into eleven equal installments.

Sincerely,

Eric Bower
Accounting Manager