



OREGON MUTUAL INSURANCE COMPANY

IMPORTANT NOTICE

DEAR POLICYHOLDER:

The annual meeting of the members of Oregon Mutual Insurance Company is held on the first Tuesday of March, annually, at 10:00 a.m. at its Home Office in McMinnville, Oregon. At the annual meeting, directors of Oregon Mutual are elected, and the activities of Oregon Mutual during the past year are discussed.

Oregon Mutual is owned by and operated in the interest of the owners of its policies of insurance. Each owner of one or more valid and existing policies of insurance issued by Oregon Mutual (other than a policy of reinsurance or coverage under an extended reporting endorsement) is a "member" of Oregon Mutual. An owner of a policy of insurance is the person given the rights of ownership or the power to make transactions with Oregon Mutual under the terms of the policy of insurance. If two or more persons qualify as owners under a single policy of insurance, they collectively will be deemed to be one member. Each member of Oregon Mutual is entitled to one vote on each matter coming before a meeting of the members and one vote for each director of Oregon Mutual to be elected regardless of the number of policies held, the amount of insurance or the number of persons insured or benefited under the policies.

Whether or not you plan to attend a meeting, please sign, date and return this proxy at your earliest convenience. This proxy will authorize the Board of Directors, acting by majority vote, to vote on your behalf on any matters coming before any meeting of the members, unless you revoke the proxy in writing.

If you attend any meeting of the members, you may vote in person, and this proxy will not be used. If you desire to name any other person as proxy, write that person's name in the space provided.

James Workinger
Corporate Secretary

OREGON MUTUAL INSURANCE COMPANY PROXY SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

PROXY

The Named Insured listed below hereby appoints the Board of Directors of Oregon Mutual Insurance Company, as constituted from time to time and acting by majority vote, with full power of substitution, or in lieu thereof _____, as proxy to act and vote for it at any meeting of the members of Oregon Mutual Insurance Company, or at any adjournment thereof, with respect to the election of directors or any other matter that properly may come before a meeting of the members. This proxy shall remain in effect for ten years from the date signed or until the date that a written revocation of this proxy executed by the Named Insured is received by the Corporate Secretary of Oregon Mutual Insurance Company.

Named Insured:

Policy Number:

Authorized Representative Name:

Authorized Representative Signature:

Date:
