

STATE OF MICHIGAN  
CIRCUIT COURT FOR THE 30TH JUDICIAL CIRCUIT  
INGHAM COUNTY

R. KEVIN CLINTON, COMMISSIONER  
OF THE OFFICE OF FINANCIAL AND  
INSURANCE REGULATION,

Petitioner,

Case No. 12-1173-CR

v

HON. WILLIAM E. COLLETTE

AMERICAN FELLOWSHIP MUTUAL  
INSURANCE COMPANY,

Respondent.

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Christopher L. Kerr (P57131)  
Jason R. Evans (P61567)  
Assistant Attorneys General  
Attorneys for Petitioner  
Corporate Oversight Division  
P. O. Box 30755  
Lansing, MI 48909  
(517) 373-1160

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**NOTICE OF HEARING**

To: Clerk of the Court  
Profit Sharing Plan Participants and Beneficiaries  
Other Interested Parties

PLEASE TAKE NOTICE that the Petition for Approval to Terminate American Fellowship Mutual Insurance Company's Profit Sharing Plan and Distribute Plan Funds, which was filed by the Petitioner, R. Kevin Clinton, Commissioner of the Office of Financial and Insurance Regulation and duly appointed Rehabilitator of American Fellowship Mutual Insurance Company, will

be heard by the Honorable William E. Collette in the Mason Courthouse, 341 S.  
Jefferson, Mason, Michigan 48854 on Wednesday, February 20, 2013 at 11:00 a.m.

Respectfully submitted,

Bill Schuette  
Attorney General

A handwritten signature in black ink, appearing to read "Christopher Kerr". The signature is written in a cursive style with a large initial "C" and "K".

Christopher L. Kerr (P57131)  
Jason R. Evans (P61567)  
Assistant Attorneys General  
Attorneys for Petitioner  
Corporate Oversight Division  
P. O. Box 30755  
Lansing, MI 48909  
(517) 373-1160

Dated: February 6, 2013

STATE OF MICHIGAN  
CIRCUIT COURT FOR THE 30TH JUDICIAL CIRCUIT  
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**PETITION FOR APPROVAL TO TERMINATE  
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY'S  
PROFIT SHARING PLAN AND DISTRIBUTE PLAN FUNDS**

R. Kevin Clinton, Commissioner of the Michigan Office of Financial and Insurance Regulation, as court-appointed Rehabilitator of American Fellowship Mutual Insurance Company (the "Rehabilitator"), by and through his attorneys, Bill Schuette, Attorney General, and Christopher L. Kerr and Jason R. Evans, Assistant Attorneys General, petitions this Court for approval to terminate American Fellowship Mutual Insurance Company's employee Profit Sharing Plan and to

presently distribute all plan funds. In support of this Petition, the Rehabilitator states as follows:

1. On October 29, 2012, this Court entered an Order pursuant to MCL 500.8112 and MCL 500.8113 placing American Fellowship Mutual Insurance Company (“American Fellowship”) into rehabilitation and appointing OFIR Commissioner R. Kevin Clinton as the Rehabilitator of American Fellowship.

2. As required by MCL 500.8113(1), the Rehabilitation Order directed the Rehabilitator to “take immediate possession of all the assets of American Fellowship and administer those assets under the Court’s general supervision.” Rehabilitation Order, p 4, ¶ 3.

3. MCL 500.8114(2) and the Rehabilitation Order authorize the Rehabilitator to “take such action as he considers necessary or appropriate to reform or revitalize American Fellowship.” Rehabilitation Order, p 6, ¶ 11. This statute, as incorporated by the Rehabilitation Order, additionally grants the Rehabilitator “full power and authority to direct and manage American Fellowship . . . and to deal in totality with the property and business of” the company. Rehabilitation Order, p 5, ¶ 8.

4. With limited exceptions not applicable here, the Rehabilitation Order prohibits the Rehabilitator from paying any pre-rehabilitation Creditor claims until further order of the Court. Rehabilitation Order, p 7, ¶ 15.

5. Further, the Rehabilitation Order provides that “[s]ubject to any contractual rights and applicable law, upon entry of this Order all employment

contracts of American Fellowship's officers, managers, and employees are terminated. Notwithstanding the termination of their employment contracts, the officers, managers, and employees of American Fellowship shall remain employed as at-will employees until such time as they are notified by the Rehabilitator or Special Deputy Rehabilitator that they have been discharged." Rehabilitation Order, p 6, ¶ 9.

6. Following entry of the Rehabilitation Order, the Special Deputy Rehabilitator determined that seven (7) American Fellowship employees must be laid off due to the company's poor financial condition. Those lay-offs were effective on November 30, 2012.

7. Five of the laid-off employees are participants in the American Fellowship employee Profit Sharing Plan, which the company established in 1993. An additional thirteen (13) current or former employees of American Fellowship are also participants in the Profit Sharing Plan, for a total of eighteen (18) participants.

8. The Profit Sharing Plan funds are held in a tax qualified Trust for the benefit of the plan participants. (Exhibit A, Adoption Agreement, p 20.)

9. Wells Fargo Bank NA is the current Trustee of the Plan. (*Id.*)

10. By law and according to the plan documents, the funds held in the Trust for the benefit of Profit Sharing Plan participants cannot be alienated, belong solely to plan participants, and cannot be used to pay other creditor claims. Put simply, the Profit Sharing Plan funds are not assets of the American Fellowship rehabilitation estate. Specifically, the Plan documents provide that "[e]xcept as

provided in paragraphs 12.9 or 12.11 [neither of which apply here], no right or claim to, or interest in, any part of the Plan, or any payment from the Plan, shall be assignable, transferable, or subject to sale, mortgage, pledge, hypothecation, commutation, anticipation, garnishment, attachment, execution, or levy of any kind.” (Exhibit B, Basic Plan Document #01, § 13.17, p 104.) See also 29 USC § 1056(d)(1).

11. Because funds in the Profit Sharing Plan are not estate assets and cannot be used to pay other creditor claims, and because it is no longer financially feasible for American Fellowship to continue the plan, the Rehabilitator has determined that terminating the Profit Sharing Plan and presently distributing all plan funds to participants or their beneficiaries is necessary and appropriate for the effective and efficient administration of this rehabilitation proceeding.

12. The Rehabilitator is permitted to terminate the Profit Sharing Plan at any time. (Exhibit B, § 15.4, p 108.)

13. As indicated, there are currently 18 employee or former employee participants in the plan. Upon termination of the Profit Sharing Plan, all amounts credited to the accounts of plan participants become fully vested and nonforfeitable. (*Id.*)

14. The total amount in the plan Trust was approximately \$140,247 as of December 31, 2012, which amount will vary based on investment performance since that time. Upon termination of the Profit Sharing Plan, the Rehabilitator will direct the Trustee to distribute the plan funds to participants or their beneficiaries

based on the amounts credited to their individual accounts in accordance with the plan documents. (*Id.*)

15. As the attached Proof of Service reflects, a copy of this Petition, the proposed Order terminating the American Fellowship Profit Sharing Plan (attached as Exhibit C), and a Notice of Hearing on this Petition have been served via regular mail on each Profit Sharing Plan participant or beneficiary. The Rehabilitator believes that these individuals have the strongest potential interest in this Petition.

16. Beyond the Profit Sharing Plan participants or beneficiaries, providing personalized notice of this Petition and any resulting Order to all other parties that have a general interest in American Fellowship's rehabilitation is impractical at this time because there has been no claims submission or other process to identify such interested parties. Moreover, attempting to identify and personally notify every party having a general interest would be time-intensive and costly to American Fellowship's rehabilitation estate. For these reasons, the Rehabilitator requests that the Court authorize and ratify service of this Petition, the Notice of Hearing, and any resulting Order on any potentially interested parties (other than Profit Sharing Plan participants or beneficiaries) by posting electronic copies on the OFIR website, [www.michigan.gov/ofir](http://www.michigan.gov/ofir), under the section "Who We Regulate," and the subsection "American Fellowship Mutual." Service in this manner is reasonably calculated to give these other potentially interested parties actual notice of these proceedings and is otherwise reasonable under the circumstances.

WHEREFORE, for the reasons stated above, the Rehabilitator respectfully requests this Court to approve the termination of American Fellowship's employee Profit Sharing Plan and the present distribution of all plan funds. In addition, the Rehabilitator requests this Court to authorize and ratify service of this Petition, together with the attached Exhibits (including the proposed Order), the Notice of Hearing, and any resulting Order: (a) via regular mail on the Profit Sharing Plan participants or beneficiaries only; and (b) on other potentially interested parties by posting electronic copies on the "American Fellowship Mutual" section of OFIR's website.

Respectfully submitted,

Bill Schuette  
Attorney General



Christopher L. Kerr (P57131)  
Jason R. Evans (P61567)  
Assistant Attorneys General  
Attorneys for Petitioner  
Corporate Oversight Division  
P. O. Box 30755  
Lansing, MI 48909  
(517) 373-1160

Dated: February 6, 2013

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STANDARDIZED ADOPTION AGREEMENT  
PROTOTYPE PROFIT-SHARING PLAN

Sponsored by

Wachovia Bank, National Association

The Employer named below hereby establishes a Profit-Sharing Plan for eligible Employees as provided in this Adoption Agreement and the accompanying Basic Plan Document #01.

I. **EMPLOYER INFORMATION**

If more than one Employer is adopting the Plan, complete this section based on the lead Employer. Additional Employers who are members of the same controlled group or affiliated service group may adopt this Plan by completing and executing a Participation Agreement that, once executed, will become part of this Adoption Agreement.

A. Name And Address:

American Fellowship Mutual Insurance Company  
25925 Telegraph Road  
Suite 200  
Southfield, MI 48033

B. Telephone Number: 248 352-7500

C. Employer's Tax ID Number: 381267686

D. Form Of Business:

<input type="checkbox"/>	1.	Sole Proprietor	<input type="checkbox"/>	5.	Limited Liability Company
<input type="checkbox"/>	2.	Partnership	<input type="checkbox"/>	6.	Limited Liability Partnership
<input checked="" type="checkbox"/>	3.	Corporation	<input type="checkbox"/>	7.	_____
<input type="checkbox"/>	4.	S Corporation			

E. Is The Employer Part Of A Controlled Group?  YES  NO  
Part Of An Affiliated Service Group?  YES  NO

F. Name Of Plan: American Fellowship Mutual Insurance Company Profit Sharing Plan

G. Three Digit Plan Number: 002

H. Employer's Tax Year End: December 31

I. Employer's Business Code: \_\_\_\_\_

II. **EFFECTIVE DATE**

A. New Plans:

This is a new Plan having an Effective Date of \_\_\_\_\_. The Effective Date may be no earlier than the Plan Year beginning after December 31, 2001 or if later, the first day of the Plan Year in which it is adopted.

B. Amended and Restated Plans:

This is an amendment or restatement of an existing Plan. The initial Effective Date of the Plan was \_\_\_\_\_. The Effective Date of this amendment and/or restatement is \_\_\_\_\_. The Effective Date of the restated Plan may be no earlier than for Plan Years beginning after December 31, 2001.

**B. Trust Agreement/Custodial Agreement:**

- Plan assets will be invested in group annuity contracts and the terms of the contract(s) will apply.
- Plan assets are held in a tax qualified Trust. The Trust provisions used will be as contained in the Basic Plan Document #01.
- Plan assets are held in a tax qualified Trust. The Trust provisions used will be as contained in the accompanying pre-approved executed Trust Agreement between the Employer and the Trustee attached hereto.
- Plan assets are being held in a Custodial Account arrangement. The Custodial Account provisions used will be as contained in the Basic Plan Document #01.
- Plan assets are being held in a Custodial Account arrangement. The Custodial Account provisions used will be as contained in the accompanying pre-approved executed Custodial Account Agreement between the Employer and the Custodian attached hereto.

**C. Trustee:**

- The Trustee appointed shall act in the capacity of a non-discretionary directed Trustee.
- The Trustee appointed shall act in the capacity of a discretionary Trustee.

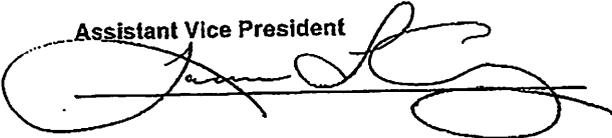
Name and address of Trustee:

Wells Fargo Bank NA  
733 Marquette Ave  
Minneapolis, MN 55402

The Employer's Plan as contained herein is accepted by the Trustee this 14<sup>th</sup> day of February, 2010.

Accepted on behalf of the Trustee by: Terrence L. Curry

Title: Assistant Vice President

Signature: 

Accepted on behalf of the Trustee by: \_\_\_\_\_

Title: \_\_\_\_\_

Signature: \_\_\_\_\_

Accepted on behalf of the Trustee by: \_\_\_\_\_

Title: \_\_\_\_\_

Signature: \_\_\_\_\_

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**PROTOTYPE DEFINED CONTRIBUTION PLAN**

**Sponsored By**

**Comerica Bank**

**BASIC PLAN DOCUMENT #01**

pursuant to the express direction of the Trustee its' authorized agent or the Named Investment Fiduciary. The Custodian shall not render any investment advice, including any opinion on the prudence of directed investments. The Employer and Trustee and its agents thereof assume all responsibility for adherence to fiduciary standards under ERISA, as amended, and the Regulations issued thereunder.

- (b) Where the Sponsor serves as Custodian, the Trust shall only be invested in investment alternatives the Custodian makes available in the ordinary course of business unless the Custodian is directed otherwise by the Employer, the Trustee or any properly designated agent thereof. The Custodian under applicable Federal or state laws, may limit the investment alternatives including but not limited to savings accounts, savings certificates, or in other savings instruments offered by the Sponsor or its affiliates. Such investments shall be made at the direction of the Employer or Trustee(s) or other Named Investment Fiduciary and the Custodian shall have no responsibility for the propriety of such investments.

**13.15 Prohibited Transactions** The Trustee, Custodian, Employer, investment manager, the Named Investment Fiduciary or Participant shall not knowingly enter into any transaction, engage in any activity, or direct the purchase or acquisition of any investment with respect to the Plan which would constitute a prohibited transaction under ERISA or the Code for which a statutory or administrative exemption is not available. The Trustee or Custodian shall not receive any investment advisory or other fees from a regulated investment company (a mutual fund) which duplicates investment management fees charged by the Trustee. The Trustee or Custodian shall be permitted to receive fees from a regulated investment company if the Trustee or Custodian has made a good faith determination that the receipt of such fees is not a prohibited transaction pursuant to any guidance or exemption issued by the Department of Labor from time to time.

**13.16 Exclusive Benefit Rules** No part of the Trust shall be used for, or diverted to, purposes other than for the exclusive benefit of Participants, former Participants with a vested interest, and the Beneficiary or Beneficiaries of deceased Participants who have in a vested interest in the Plan at death.

**13.17 Assignment And Alienation Of Benefits** Except as provided in paragraphs 12.9 or 12.11, no right or claim to, or interest in, any part of the Plan, or any payment from the Plan, shall be assignable, transferable, or subject to sale, mortgage, pledge, hypothecation, commutation, anticipation, garnishment, attachment, execution, or levy of any kind. Neither the Trustee or Custodian shall recognize any attempt to assign, transfer, sell, mortgage, pledge, hypothecate, commute, or anticipate the same, except to the extent required by law. The preceding sentences shall also apply to the creation, assignment, or recognition of a right to any benefit payable with respect to a Participant pursuant to a domestic relations order, unless such order is determined to be a Qualified Domestic Relations Order, as defined in Code Section 414(p), or any domestic relations order entered before January 1, 1985 which the Plan's attorney and Plan Administrator deem to be qualified.

Notwithstanding any provision of this paragraph 13.17 to the contrary, an offset to a Participant's Vested Account Balance against an amount that the Participant is ordered or required to pay the Plan with respect to a judgment, order or decree issued, or a settlement entered into, on or after August 5, 1997, shall be permitted in accordance with Code Sections 401(a)(13)(C) and (D).

**13.18 Liquidation Of Assets** If the Trustee and/or Custodian must liquidate assets in order to make distributions, transfer assets, or pay fees, expenses or taxes assessed against all or a part of the Trust, and the Trustee/Custodian is not instructed as to the liquidation of such assets, assets will be liquidated on a pro rata basis across all the investment alternatives in the Trust. The Trustee and /or Custodian are expressly authorized to liquidate assets in order to satisfy the Trust's obligation to pay the Trustee and /or Custodian's fees or other compensation if such fees or compensation is not paid on a timely basis.

**ARTICLE XV**  
**AMENDMENT AND TERMINATION**

15.1 *Amendment By Sponsor* The Sponsor may amend any or all provisions of this Prototype Defined Contribution Plan at any time without obtaining the approval or consent of any Employer which has adopted this Plan and Trust provided that no amendment shall authorize or permit any part of the corpus or income of the Plan to be used for or diverted to purposes other than for the exclusive benefit of Participants and their Beneficiaries, or eliminate an optional form of distribution. For purposes of Sponsor amendments, the mass submitter of this Basic Plan Document #01 shall be recognized as the agent of the Sponsor. If the Sponsor does not adopt the amendments made by the mass submitter, it will no longer be identical to or a minor modifier of the mass submitter plan.

15.2 *Amendment By Employer* The Employer may amend any option in the Adoption Agreement, and may include language as permitted in the Adoption Agreement to satisfy Code Section 415 or to avoid duplication of minimums under Code Section 416 because of the required aggregation of multiple plans. The Employer may also adopt certain model amendments published by the Internal Revenue Service which specifically provide that their adoption will not cause the Plan to be treated as an individually designed plan for which the Employer must obtain a separate determination letter. An Employer that amends the Plan for any other reason, including a waiver of the minimum funding requirement under Code Section 412(d), will no longer participate in this Prototype Plan program and will be considered an individually designed Plan. In such event, all references to the institution or company as Sponsor shall be deemed null and void.

15.3 *Protected Benefits* An amendment (including the adoption of this Plan as a restatement of an existing Plan) may not decrease a Participant's accrued benefit or account balance except to the extent permitted under Code Section 412(c)(8), and may not reduce or eliminate a Code Section 411(d)(6) protected benefit (except as provided by the Code or the Regulations issued thereunder) determined immediately prior to the date of adoption, or if later, the Effective Date of the amendment. Where this Plan is being adopted to amend another plan that contains a protected benefit not provided for in this document, the Employer may attach an addendum to the Adoption Agreement that describes such protected benefit which shall be incorporated in the Plan.

15.4 *Plan Termination* The Employer shall have the right to terminate its Plan at any time. The Sponsor of this Prototype Defined Contribution Plan is to be given sixty (60) days notice in writing of the Employer's intent to terminate or transfer the assets of the Plan. If the Plan is terminated, partially terminated, or if there is a complete discontinuance of contributions under a profit-sharing plan maintained by the Employer, all amounts credited to the accounts of Participants shall vest and become nonforfeitable. In the event of a partial termination, only those who are affected by such partial termination shall be fully vested. In the event of termination, the Plan Administrator shall direct the Trustee or the Custodian as applicable with respect to the distribution of accounts to or for the exclusive benefit of Participants or their Beneficiaries. Such distribution shall be made directly to Participants or, at the direction of the Participant, may be transferred directly to another Eligible Retirement Plan or individual retirement account. In the absence of an election by a Participant who has received notice from the Plan Administrator under paragraph 6.11, the Plan Administrator may direct the Trustee or Custodian to transfer the Participant's benefit to another Defined Contribution Plan maintained by the Employer, other than an employee stock ownership plan. If the Employer does not maintain another Defined Contribution Plan, the Plan Administrator may direct the Trustee or Custodian to transfer the Participant's benefit to an individual retirement account with an institution selected by the Plan Administrator, or make a distribution pursuant to paragraph 7.15. Prior to making any distribution, the Plan Administrator shall establish in a manner acceptable to the Trustee or Custodian, that the Plan has received a favorable determination letter from the Internal Revenue Service approving the Plan termination and authorizing the distribution of benefits to Plan Participants. In the absence of such determination letter, the Trustee or Custodian may agree to make distributions to Participants if the Plan Administrator represents that the applicable requirements, if any, of ERISA and the Code governing the termination of employee benefit plans have been or are being complied with or that appropriate authorizations, waivers, exemptions, or variances have been or are being obtained.

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Corporate Oversight Division  
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**ORDER APPROVING TERMINATION OF  
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY'S  
PROFIT SHARING PLAN AND DISTRIBUTION OF PLAN FUNDS**

At a session of said Court held in the  
Circuit Courtrooms for the  
County of Ingham, State of Michigan  
on the \_\_\_\_ day of \_\_\_\_\_, 2013.

PRESENT: HONORABLE WILLIAM E. COLLETTE, CIRCUIT COURT JUDGE

**WHEREAS**, R. Kevin Clinton, the Commissioner of the Michigan Office of  
Financial and Insurance Regulation and duly appointed Rehabilitator of American  
Fellowship Mutual Insurance Company (the "Rehabilitator") has filed a Petition for

Approval to Terminate American Fellowship Mutual Insurance Company's Profit Sharing Plan and Distribute Plan Funds (the "Petition"); and

**WHEREAS**, the Rehabilitator has served the Petition, together with the attached Exhibits and a Notice of Hearing: (a) via regular mail on all participants or beneficiaries in the American Fellowship Profit Sharing Plan; and (b) on other potentially interested parties by posting electronic copies on the "American Fellowship Mutual" section of OFIR's website; and

**WHEREAS**, MCL 500.8114(2) and the Rehabilitation Order authorize the Rehabilitator to "take such action as he considers necessary or appropriate to reform or revitalize American Fellowship." In addition, this statute, as incorporated by the Rehabilitation Order, grants the Rehabilitator "full power and authority to direct and manage American Fellowship . . . and to deal in totality with the property and business of" the company; and

**WHEREAS**, by law and according to the documents governing the American Fellowship Profit Sharing Plan, the funds held in trust for the benefit of Profit Sharing Plan participants cannot be alienated, belong solely to plan participants, and cannot be used to pay other creditor claims. For these reasons, the Rehabilitator has determined that the Profit Sharing Plan funds are not assets of the American Fellowship rehabilitation estate; and

**WHEREAS**, because funds in the Profit Sharing Plan are not estate assets and cannot be used to pay other creditor claims, and because it is no longer financially feasible for American Fellowship to continue the plan, the Rehabilitator

has determined that terminating the Profit Sharing Plan and presently distributing all plan funds to participants or their beneficiaries is necessary and appropriate for the effective and efficient administration of this rehabilitation proceeding; and

**WHEREAS**, the Court having reviewed the Petition and any objections or responses filed thereto, having heard oral arguments on February 20, 2013 at 11:00 a.m., and being otherwise fully advised;

**NOW, THEREFORE, IT IS HEREBY ORDERED** that the Court APPROVES termination of the American Fellowship Profit Sharing Plan, authorizes the present distribution of all plan funds, and authorizes the Rehabilitator and/or Special Deputy Rehabilitator to execute any necessary documentation and take such other action required to ensure distribution of plan funds to participants or their beneficiaries.

**IT IS FURTHER ORDERED** that the Court authorizes, approves, and/or ratifies the Rehabilitator's service of the Petition, together with the attached Exhibits, the Notice of Hearing, and this Order, via regular mail on the Profit Sharing Plan participants or beneficiaries only.

**IT IS FURTHER ORDERED** that due to the difficulty and prohibitive cost associated with providing personalized notice of the Petition, Notice of Hearing, and this Order to all other parties having a general interest in the American Fellowship rehabilitation, the Court authorizes, approves, and/or ratifies the Rehabilitator's service of these papers on other potentially interested parties (beyond the Profit Sharing Plan participants or beneficiaries) by posting electronic copies on the OFIR

website, [www.michigan.gov/ofir](http://www.michigan.gov/ofir), under the section “Who We Regulate,” and the subsection “American Fellowship Mutual.” The Court finds that service in this manner is reasonably calculated to give these other potentially interested parties actual notice of these proceedings and is otherwise reasonable under the circumstances.

**IT IS SO ORDERED.**

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Honorable William E. Collette  
Circuit Court Judge

STATE OF MICHIGAN  
CIRCUIT COURT FOR THE 30TH JUDICIAL CIRCUIT  
INGHAM COUNTY

R. KEVIN CLINTON, COMMISSIONER  
OF THE OFFICE OF FINANCIAL AND  
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Petitioner,

Case No. 12-1173-CR

HON. WILLIAM E. COLLETTE

v

AMERICAN FELLOWSHIP MUTUAL  
INSURANCE COMPANY,

Respondent.

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**PROOF OF SERVICE**

The undersigned certifies that a copy of the **Petition for Approval to Terminate American Fellowship Mutual Insurance Company's Profit Sharing Plan and Distribute Plan Funds, attached Exhibits A-B, and the Notice of Hearing**, together with this Proof of Service, was served upon the parties listed below by mailing the same to them at their respective addresses with first class postage fully prepaid thereon, on the 6th day of February, 2013:

Robbin M. Adkins  
26939 Hass  
Dearborn Heights, MI 48127

Denise J. Bean  
1597 W. Saratoga  
Ferndale, MI 48220

James M. Browne  
7146 N. Pontiac Trail  
South Lyon, MI 48178

Lynn M. Douglas  
45145 Jeanette  
Belleville, MI 48111

Netcy Handy  
47047 Manhattan Circle  
Novi, MI 48374

Nancy A. Hay  
18701 Jamestown Circle  
Northville, MI 48168

Trevor J. Miles  
16514 Sunderland  
Detroit, MI 48219

Tomas G. Miller  
1936 Littlestone  
Grosse Pte Woods, MI 48236

Linda E. Schwartz  
24233 Greenhill  
Warren, MI 48091

Carl R. Sirk  
35340 Tanglewood Dr.  
Sterling Heights, MI 48312

Carleen M. Gryczko  
29794 Winter Drive  
Garden City, MI 48135

Sheria A. Howington  
1227 Hendrie  
Canton, MI 48187

Lorraine S. Hughes  
15779 Lamphere  
Detroit, MI 48223

Shani Jackson  
14551 Ashton  
Detroit, MI 48223

Estate of Angus McDonald  
31464 Hoover Road  
Warren, MI 48093

Patricia A. Ogletree  
15259 S. Plaza Dr, Apt. 207  
Taylor, MI 48180

Thomas A. Pardo  
40608 Heatherlea Court  
Clinton Township, MI 48038

Daniel Zolkower  
18761 Hampshire  
Lathrup Village, MI 48076

And on all other parties in interest by posting electronic copies on the OFIR website, [www.michigan.gov/ofir](http://www.michigan.gov/ofir), under the section "Who We Regulate" and the subsection "American Fellowship Mutual."

  
Linda S. Miers, Legal Secretary