

**NOTICE OF SPECIAL MEETING OF THE MEMBERS OF
FARMERS MUTUAL INSURANCE COMPANY OF
SAINT JOSEPH AND MARSHALL COUNTIES**

WHEN: June 28th, 2025, at 10:00 A.M. (EDT)

WHERE: Farmers Mutual Insurance Office, 440 E. Jefferson St., Plymouth, IN 46563

PURPOSE: For Members (policyholders) to vote on amending the company's articles of incorporation to change the company's name to Legacy Mutual Insurance Company, pending approval of the Indiana Department of Insurance, to be effective January 1, 2026.

WHY: **Short Answer:** The proposed new company name, Legacy Mutual Insurance Company, honors our company's more than 150-year legacy of serving the farm communities of northern Indiana, while distinguishing us from the numerous other "farm" named insurance companies, and better positioning us to serve our members in the competitive insurance marketplace for decades to come. The "Legacy" name also reflects what has always been the company's core mission – protecting your family and the things that matter to you most, so that you can share your legacy with the next generation.

Long Answer: Farmers Mutual Insurance Company of Saint Joseph and Marshall Counties was first established in 1872. Since that time, meeting the insurance needs of farmer Members within Saint Joseph and Marshall Counties has been and continues to be a priority of the company. However, over the years, the company's membership and geographical footprint has grown. Today, our Members not only include those in the agricultural community, but also individuals, homeowners, and business throughout at least fifteen (15) Indiana counties.

Throughout the country, in recent years, the farm mutual insurance business has been evolving. Many smaller member-focused companies, like ours, have gone out of business or have been acquired by larger companies. Our business and our membership remain strong, and the company's leadership has the company well positioned for sustainable growth in the years to come. You contributed to that effort just last year with your vote to approve the company's application to the Indiana Department of Insurance to obtain an amended certificate of authority as an extended farm mutual company, which will allow the company to write its own liability policies and will provide needed independence from our reinsurer.

The next step in the company's future involves a rebranding as Legacy Mutual Insurance Company. The new name honors our company's more than 150-year legacy of serving the farm communities of northern Indiana. Under Indiana insurance law, our company is classified as an "extended farm mutual company". We're proud of our farm legacy. However, when it comes the insurance marketplace it's filled with "farm" companies. Just turn on the TV for any football game and you're sure to see Jake and a famous quarterback from another "farm" company, a famous actor from another "farm" company with a catchy jingle, and yet another "farm" company telling you to "Stop knocking on wood". Those references probably ring a bell with you, and that's not an exhaustive list. We respect our competitors but believe we deliver superior

service for our Members. Our new name, Legacy Mutual Insurance Company, will help us stand apart and get us out of the confusing and crowded “farm” insurance marketplace.

The new name also acknowledges that the company no longer just serves Saint Joseph and Marshall Counties. We currently have Members throughout at least fifteen (15) Indiana counties. Additionally, and perhaps most importantly, the “Legacy” name also reflects what has always been the company’s core mission – protecting your family and the things that matter to you most, so that you can share your legacy with the next generation.

WHAT CAN YOU DO TO HELP?

The Indiana Department of Insurance requires Member approval for amendments to the company’s articles of incorporation. Such an amendment is necessary to change the company’s name. The Board of Directors is asking you to vote to **APPROVE** amending the company’s articles of incorporation to change the company’s name to Legacy Mutual Insurance Company, pending approval of the Indiana Department of Insurance, to be effective January 1, 2026. You may do so by returning the following proxy ballot or by attending the above-mentioned special meeting.

OFFICIAL PROXY BALLOT

MEMBER NAME: _____

Do you approve or disapprove Farmers Mutual Insurance Company of Saint Joseph and Marshall Counties amending the company’s articles of incorporation to change the company’s name to Legacy Mutual Insurance Company, pending approval of the Indiana Department of Insurance, to be effective January 1, 2026.

APPROVE

DISAPPROVE

Please mail completed Official Proxy Ballot to Farmers Mutual Insurance Office, 440 E. Jefferson St., Plymouth, IN 46563, or email to contact@farmersmutualnci.com , no later than June 15th, 2025.