

MAX[®]

Faith-Based Insurance



MutualAid eXchange 2011 Annual Report

 **Mutual Aid Ministries**
...the Heart of MAX[®]

Mutual Aid Ministries is the *Heart of MAX*

On January 1, 2012, MAX announced that we were increasing our support of the Mutual Aid Ministries program by **contributing one percent of every premium dollar** to Mutual Aid Ministries. *“Mutual Aid Ministries is the heart and soul of the MAX Enterprise; MAX would be just another insurance company without Mutual Aid Ministries,”* said Dave Wine, President and CEO of MAX.

MAX is unique and thanks to your premium dollar, we are helping others in your community.

Throughout this report, we'll go into more detail about our Mutual Aid Ministries—the heart of MAX.



www.faithbasedinsurance.com
www.mutualaidministries.com

Message to our Members

MAX is a very different kind of organization. Our vision is to create and sustain wholeness throughout North America. Unlike other insurance companies, our ultimate goal is to create a social benefit that includes but also transcends insurance. Insurance is still one of the best mechanisms to keep people whole in times of loss. We live that out through a high quality, high value insurance program made up of the following insurance entities: MutualAid eXchange (MAX); MAX Canada Insurance Company; MAX Insurance Agency, Inc.; Mutual Aid Insurance Brokers Co.; and New York Mennonite Agency, Inc. All of these insurance entities provide quality insurance protection for our faith-based members helping ensure you stay whole if faced with losses to your homes, farms, automobiles, churches and businesses. In addition, we are now adding life and long-term care insurance in selected areas.

At MAX, we also know that insurance has limitations. There are situations not covered by insurance; there are spiritual and emotional needs when lives are fragmented by losses even if insurance covers the financial loss; our lives are often disrupted by unforeseen and unexpected events not related to insurance. In this report, you will find a number of references to the ‘other side of MAX’ – MAX Mutual Aid Ministries. These ministries are designed to ‘fill in the gaps’ and ‘expand our restoration and creation of wholeness’. Hundreds of persons’ lives are changed each year through these ministries. It is also why we call these ministries “The Heart of MAX”.

The most important thing is that you are directly supporting these ministries and wholeness through your participation in MAX’s insurance programs. MAX practices first fruits giving by allocating 1% of the MutualAid eXchange and MAX Canada Insurance Company premiums to these ministries. We tithe the net income of our other insurance entities as well. In this way, through your participation in MAX’s insurance programs, you are a direct supporter of enabling others who share your faith-based values to be supported and made whole when their lives become fragmented.

As consumers today, we want meaning and purpose in our purchases. We love it and feel good when our purchases can also make a positive difference in our world. Through MAX, you are doing exactly that - helping to support an enterprise that is combining one of the required purchases we need (high quality-high value insurance) with heart ministries that are making a major difference in people’s lives. And, even more incredible, you are the actual owners of this special enterprise since it is set up as a reciprocal (cooperative). Thanks to each of you for your part in this unique story!



David M. Wine

David M. Wine
President and CEO

P.S. If you haven’t done so, I would also invite you to visit our websites, with our new videos, live chat, product and stewardship information, mutual aid ministries, and blog. You can also find us on Facebook, Twitter and YouTube. MAX is easily available to you in many ways.

Vision and Mission of Mutual Aid Ministries



The Mutual Aid Ministries (MAM) program plays an integral part in fulfilling the MAX Vision of “*creating and sustaining wholeness through preserving and restoring property, lives and communities.*” Within this broader vision of MAX, Mutual Aid Ministries’ mission is **to provide ministries, integrated with the MAX Enterprise, and in cooperation with constituent congregations, conferences and denominations, that sustain wholeness and restore lives by focusing on the emotional, spiritual and physical needs of persons experiencing a trauma, burden or loss.**

Emotional & Spiritual Support

Ministry #1

This ministry is available when a member or constituent experiences a traumatic event or loss resulting in financial hardship. MAX, through Mutual Aid Ministries, will be available to walk with them in their time of need – in partnership with their local faith community – to address their emotional, spiritual and financial needs.



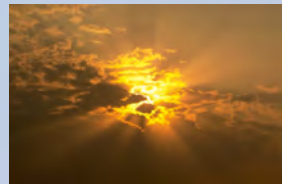
*Is there someone you could refer to MAX?
We would love to have your friends and family
be part of our MAX community.*

Support Network

Ministry #2

This is a ministry that invites a network of interested members and friends throughout North America to be notified by email of special needs or concerns and joys or celebrations in the constituency and among the MAX membership. Support Network Ministry participants are invited to undergird these needs or concerns and joys or celebrations through prayer. Needs or concerns may relate to claims, natural disasters, illnesses, traumatic events or other losses.

In 2011, eleven Support Network emails addressing sixty-seven different prayer concerns were sent.



Have you recently opted-in to our Support Network? Prayer requests are emailed every four to six weeks directly to your inbox.

Financial Assistance

Ministry #3

This ministry provides one time financial grants, in partnership with the faith community, during difficult financial hardship, caused by losses, health crises, loss of employment or when sudden disabilities occur and are not covered by insurance. The financial support ministry is provided through the auspices of MAX Share Fund, Inc. (a 501(c)(3) organization in the United States).

For a copy of the MAX Share Fund Grant application, contact sharefund@mutualaidministries.com or (877) 971-6300. For more information about MAM and the MAX Share Fund, explore www.mutualaidministries.com.

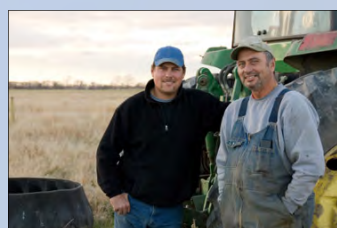


Let us know how we can help you or someone you know become whole again.

Advocacy

Ministry #4

An advocate supports and promotes the relational quality valued in an organizational culture. With this in mind, Mutual Aid Ministries personnel will be involved, as appropriate, in advocacy with individuals, church groups and related organizations with whom MAX relates.



We truly care for our members and show it through our WOW Service. Let us know how we can be of service to you today.

2011 Financial Statement



MutualAid eXchange (US \$)

Assets

Cash	3,081,372
Bonds	9,721,356
Common Stock	10,762,034
Premiums Receivable	1,509,937
Other Assets	<u>271,178</u>
Total Assets	25,345,877

Liabilities & Surplus

Loss & Loss Adjustment Reserves	2,390,994
Commission & Expenses Payable	420,488
Unearned Premium Reserves	4,708,125
Advance Premiums	894,624
Subscriber Payable	143,156
Other Liabilities	<u>371,371</u>
Total Liabilities	8,928,758
Member's Surplus	<u>16,417,119</u>
Total Liabilities & Surplus	25,345,877

Notice of Annual Meeting



Notice of Annual Meeting of Subscribers of MutualAid eXchange

Notice is hereby given to all Subscribers (Members) of MutualAid eXchange that the Annual Meeting of Subscribers will be held on Thursday, May 10, 2012 at 1:30 p.m. Central Daylight Saving Time at Building 14, Corporate Woods, 8717 West 110th Street, Suite 350, Overland Park, Kansas, to consider and act upon the following matters:

(a) Election of Directors. The names of the nominees for vacancies on the Board of Directors intended, at the time of issuance of this notice, to be presented by the Board to the Subscribers at the meeting for election to the Board of Directors of MutualAid eXchange, to the identified terms, are:

Fred Goering, Moundridge, Kansas (Director since 2005)(3-year term) – Director of Development for Bethel College, North Newton, Kansas (2000 to present); Co-Manager of Mennonite Property Aid Association (1987 to 2000), Moundridge, Kansas; Treasurer of Mennonite Hilfs Plan (1982 to 1987), Yoder, Kansas

S. Joan Hershey, Mount Joy, Pennsylvania (Director since 2005, Board Chair since 12/31/2009)(3-year term) – Office Manager, Wenger Chiropractic Group, Lancaster, Pennsylvania; Director and Former Vice Chair of Brethren Village Board and Chair of Development Committee; Co-chair of Capital Campaign for Brethren Village; member of District Witness and Church Development Board (1974 to 1985) (including time as Chair) and current member of District Ethics Committee; member of General Board of the Church of the Brethren (1986 to 1991)(Chair for one year)

Steve Martin, Waterloo, Ontario (Director since 2009)(3-year term) – Retail Sales Manager for Martin's Family Fruit Farm (since 1984); Former Director of Mennonite Aid Union / Mennonite Aid Union Management Association, Baden, Ontario (1994 to 2007)

Robert Veitch, Wellesley, Ontario (Director since 2007)(3-year term) – Project Manager (Construction); Former CEO of Tri-County Mennonite Homes, New Hamburg, Ontario (2005 to 2010); Former General Manager of Mennonite Foundation of Canada, Winnipeg, Manitoba (1999 to 2005); Former business owner (Construction) (1976-1987); Former Chairman of the Rockway Mennonite Collegiate Board (7 years); Founding Board member of the Canadian Association of Gift Planners

(b) Such other matters as may properly come before the meeting.

Pursuant to Section 2.5 of the MutualAid eXchange Bylaws, the Board of Directors has fixed the close of business on March 2, 2012 as the record date for determination of Subscribers entitled to notice of and to vote at the Annual Meeting or any adjournment thereof.

Every Subscriber is invited to attend the meeting in person. Subscribers who do not expect to attend in person are requested to complete and return the accompanying proxy form.

March 30, 2012

Scott T. Forland, Secretary

Revocable Proxy



Revocable Proxy MutualAid eXchange

The undersigned, as a Member of MutualAid eXchange, hereby revokes any and all previous proxies related to MutualAid eXchange and hereby appoints David Wine (or, in his absence, Scott T. Forland) as the undersigned's proxy to attend all Subscriber's meetings and to vote, execute consents, and otherwise represent the undersigned in the same manner and with the same effect as if the undersigned were personally present at any such meeting or voting or personally acting on any matters submitted to the Members for their approval or consent. The undersigned or the designated proxy may revoke this proxy at any time.

This proxy shall be signed as the Member's name appears on their policy. If signed by an entity, the individual signing shall include the name of the insured entity, their title, and a telephone number for verification.

FOR SINGLE OR JOINT MEMBERS:

Member's Signature

Printed Name

Email Address

FOR OTHER MEMBERS (e.g., farm, church, business):

Insured Entity's Name

Signature

Printed Name of Signer

Title

Telephone Number

Email Address

Please print and mail this completed proxy before the meeting held on May 10, 2012 to:

MutualAid eXchange
8717 W. 110th Street, Suite 350
Overland Park, KS 66210-9765



In an effort to be better stewards of our resources, would you be interested in receiving:
Electronic copies or web access to policy related forms? YES NO
Emails regarding non-policy related info such as newsletters, loss control tips, etc.? YES NO
Please provide your email address on the proxy or email info@faithbasedinsurace.com.

US Home Office

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Overland Park, KS 66210
Tel: (877) 971-6300
Fax: (913) 338-0085
info@faithbasedinsurance.com

Canadian Home Office

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140 Foundry St
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Tel: (877) 770-7729
Fax: (519) 634-5159
mutulaid@maxcanada.org

Visit our Websites:

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www.mutualaidministries.com

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