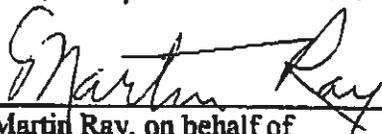


**COMMITMENT**

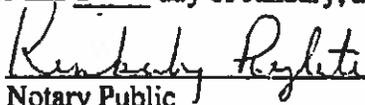
I, Martin Ray, on behalf of John W. German Funeral Home, LLC, understand and acknowledge that this commitment is not required by the Missouri Insurers Supervision, Rehabilitation and Liquidation Act, § 375.1150 *et seq.* I am voluntarily making this commitment, on behalf of John W. German Funeral Home, LLC as a service to John W. German Funeral Home, LLC's longstanding and valued customers. I understand and acknowledge that should John W. German Funeral Home, LLC fail to abide by this commitment, Ozark Benefit Association Life Insurance Company insureds' estates may have a civil cause of action against John W. German Funeral Home, LLC separate from the receivership case of *Huff v. Ozark Benefit Association Life Insurance Company*, Cole County Circuit Case No. 19V019600476.

I, Martin Ray, on behalf of John W. German Funeral Home, LLC, commit to provide a discount off funeral services equal to the face value of Ozark Benefit Association Life Insurance Company life insurance policies so long as:

1. The Ozark Benefit Association Life Insurance Company life insurance policy was current as of the date the policies are terminated by an Order of liquidation in *Huff v. Ozark Benefit Association Life Insurance Company*, Cole County Circuit Case No. 19V019600476, as reflected in the list of policyholders attached and incorporated in this commitment as Exhibit 1;
2. The insured person designated John W. German Funeral Home, LLC as the beneficiary of the policy;
3. The insured person's policy was administered by John W. German Funeral Home, LLC, meaning the insured person paid premiums to John W. German Funeral Home, LLC, or John W. German Funeral Home, LLC, remitted premiums to Ozark Benefit Association Life Insurance Company on the insured person's behalf; and
4. John W. German Funeral Home, LLC provides funeral services to the insured person.

  
 \_\_\_\_\_  
 Martin Ray, on behalf of  
 John W. German Funeral Home, LLC

Sworn to and subscribed before me this 6<sup>th</sup> day of January, 2015.

  
 \_\_\_\_\_  
 Notary Public

