DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

IN RE: Proposed Acquisition of	)	
	)	
Family Benefit Life Insurance Company	)	**Case No. 110829648C**
	)	
By Trinity Life Insurance Company.	)	

FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER

Based on the competent and substantial evidence on the whole record, I, John M. Huff, Director of Insurance, Financial Institutions and Professional Registration, State of Missouri, ("Director" of the "Department") find and conclude that:

1. On or about August 25, 2011, Trinity Life Insurance Company ("Applicant") filed a Form A Statement with the Department in connection with the proposed acquisition of control of Family Benefit Life Insurance Company ("Insurer"), a Missouri domestic life insurance company.

2. The Director issued a Notice of Hearing on September 1, 2011 for a public hearing on September 23, 2011. Trinity Life Insurance Company provided timely notice of the hearing to Family Benefit Life Insurance Company. At the September 23, 2011 hearing, Ann Monaco Warren appeared for Applicant. Mark W. Stahlhuth appeared for the Department's Division of Insurance Company Regulation.

3. Applicant will acquire control of Insurer pursuant to a Stock Purchase Agreement dated August 19, 2011, between Applicant and The David Nelson Cook Revocable Trust, a Missouri Revocable Living Trust, David Nelson Cook, Trustee.

4. A preponderance of the evidence on the whole record fails to show that:

A. After the acquisition of control of Insurer by Applicant, Insurer will be unable to satisfy the requirements for the issuance of licenses to write the lines of insurance for which it is presently licensed.

B. The effect of the acquisition of control of Insurer will be to substantially lessen competition in insurance, or tend to create a monopoly in this state.

C. The financial condition of Applicant is such as might jeopardize the financial stability of Insurer or prejudice the interest of the policyholders of Insurer.

D. Applicant's plans or proposals, if any, to liquidate Insurer, to sell its assets, to consolidate or merge with any person, or to make any other material change in its business or corporate structure or management is unfair or unreasonable to policyholders of Insurer, or contrary to the public interest.

E. The competence, experience and integrity of Applicant's management are such that it would be contrary to the interests of the policyholders of Insurer and of the public to permit the acquisition of Insurer by Applicant.

F. The proposed acquisition of Insurer by Applicant is likely to be hazardous or prejudicial to the insurance buying public.

5. Based on the foregoing, Trinity Life Insurance Company has met the standards required by sections 382.040-382.060, RSMo, for the approval of its proposed acquisition of Family Benefit Life Insurance Company.

ORDER

Based on the foregoing findings and conclusions, the proposed acquisition of control of Family Benefit Life Insurance Company by Trinity Life Insurance Company as submitted in the Form A Statement is hereby APPROVED.

So ordered, signed and official seal affixed this 14TH day of October, 2011.

JOHN M. HUFF, Director