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<p><b>ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the</b></p> <p>COUNTRY Preferred Insurance Company In the state of Illinois</p> <table border="0"> <tr><td>Total Assets</td><td>670,640,286</td></tr> <tr><td>Total Liabilities</td><td>546,757,624</td></tr> <tr><td>Aggregate write-ins for special surplus funds</td><td>0</td></tr> <tr><td>Common Capital Stock</td><td>3,000,000</td></tr> <tr><td>Preferred Capital Stock</td><td>0</td></tr> <tr><td>Aggregate Write-ins for Other Than</td><td>0</td></tr> <tr><td>Special Surplus Funds</td><td>0</td></tr> <tr><td>Surplus Notes</td><td>0</td></tr> <tr><td>Gross Paid in and</td><td></td></tr> <tr><td>Contributed Surplus</td><td>30,721,578</td></tr> <tr><td>Unassigned funds (surplus)</td><td>90,161,084</td></tr> <tr><td>Total Capital and Surplus</td><td>123,882,662</td></tr> <tr><td>Total Liabilities, Capital</td><td></td></tr> <tr><td>And Surplus</td><td>670,640,286</td></tr> </table> <p><b>NORTH DAKOTA BUSINESS ONLY FOR THE 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OFFICE OF THE COMMISSIONER OF INSURANCE</b> <b>COMPANY'S CERTIFICATE OF AUTHORITY</b></p> <p>WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2025 conformable to the requirements of the laws of this State regarding the business of insurance and</p> <p>WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,</p> <p>NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)</p> <p><b>JON GODFREAD</b> Commissioner of Insurance</p>	Total Assets	670,640,286	Total Liabilities	546,757,624	Aggregate write-ins for special surplus funds	0	Common Capital Stock	3,000,000	Preferred Capital Stock	0	Aggregate Write-ins for Other Than	0	Special Surplus Funds	0	Surplus Notes	0	Gross Paid in and		Contributed Surplus	30,721,578	Unassigned funds (surplus)	90,161,084	Total Capital and Surplus	123,882,662	Total Liabilities, Capital		And Surplus	670,640,286	Total Direct Premiums		Earned	21,705,792	Total Direct Losses		Incurred	11,439,469	Total Accident and		Health Direct Premiums	0	Earned		Total Accident and		Health Direct Losses	0	Incurred		<p><b>ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the</b></p> <p>Fortitude U.S. Reinsurance Company In the state of ND</p> <table border="0"> <tr><td>Total Assets</td><td>8,333,152</td></tr> 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sworn statement exhibiting its condition and business for the year ending December 31, 2025 conformable to the requirements of the laws of this State regarding the business of insurance and</p> <p>WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,</p> <p>NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)</p> <p><b>JON GODFREAD</b> Commissioner of Insurance</p>	Total Assets	8,333,152	Total 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<p>WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,</p> <p>NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)</p> <p><b>JON GODFREAD</b> Commissioner of Insurance</p>	Total Assets	396,616,320	Total Liabilities	207,876,311	Aggregate write-ins for special surplus funds	0	Common Capital Stock	5,000,000	Preferred Capital Stock	0	Aggregate Write-ins for Other Than	0	Special Surplus Funds	0	Surplus 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In the state of Connecticut</p> <table border="0"> <tr><td>Total Assets</td><td>455,004,013</td></tr> <tr><td>Total Liabilities</td><td>158,064,632</td></tr> <tr><td>Aggregate write-ins for special surplus funds</td><td>0</td></tr> <tr><td>Common Capital Stock</td><td>4,200,000</td></tr> <tr><td>Preferred Capital Stock</td><td>0</td></tr> <tr><td>Aggregate Write-ins for Other Than</td><td>0</td></tr> <tr><td>Special Surplus Funds</td><td>0</td></tr> <tr><td>Surplus Notes</td><td>0</td></tr> <tr><td>Gross Paid in and</td><td></td></tr> <tr><td>Contributed Surplus</td><td>15,787,500</td></tr> <tr><td>Unassigned funds (surplus)</td><td>276,951,881</td></tr> <tr><td>Total Capital and Surplus</td><td>296,939,381</td></tr> <tr><td>Total Liabilities, Capital</td><td></td></tr> <tr><td>And Surplus</td><td>455,004,013</td></tr> </table> <p><b>NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</b></p> <table border="0"> <tr><td>Total Direct Premiums</td><td></td></tr> <tr><td>Earned</td><td>1,042,708,030</td></tr> <tr><td>Total Direct Losses</td><td></td></tr> <tr><td>Incurred</td><td>569,575,306</td></tr> <tr><td>Total Accident and</td><td></td></tr> <tr><td>Health Direct Premiums</td><td>0</td></tr> <tr><td>Earned</td><td></td></tr> <tr><td>Total Accident and</td><td></td></tr> <tr><td>Health Direct Losses</td><td>0</td></tr> <tr><td>Incurred</td><td></td></tr> </table> <p><b>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</b></p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of March, A.D. 2026 (SEAL).</p> <p><b>JON GODFREAD</b> Commissioner of Insurance</p> <p><b>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</b> <b>COMPANY'S CERTIFICATE OF AUTHORITY</b></p> <p>WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2025 conformable to the requirements of the laws of this State regarding the business of insurance and</p> <p>WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,</p> <p>NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)</p> <p><b>JON GODFREAD</b> Commissioner of Insurance</p>	Total Assets	455,004,013	Total Liabilities	158,064,632	Aggregate write-ins for special surplus funds	0	Common Capital Stock	4,200,000	Preferred Capital Stock	0	Aggregate Write-ins for Other Than	0	Special Surplus Funds	0	Surplus Notes	0	Gross Paid in and		Contributed Surplus	15,787,500	Unassigned funds (surplus)	276,951,881	Total Capital and Surplus	296,939,381	Total Liabilities, Capital		And Surplus	455,004,013	Total Direct Premiums		Earned	1,042,708,030	Total Direct Losses		Incurred	569,575,306	Total Accident and		Health Direct Premiums	0	Earned		Total Accident and		Health Direct Losses	0	Incurred		<p><b>ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the</b></p> <p>Fortitude Life Insurance &amp; Annuity Company In the state of ND</p> <table border="0"> <tr><td>Total Assets</td><td>31,110,543,481</td></tr> <tr><td>Total Liabilities</td><td>30,630,053,381</td></tr> <tr><td>Aggregate write-ins for special surplus funds</td><td>0</td></tr> <tr><td>Common Capital Stock</td><td>2,500,000</td></tr> <tr><td>Preferred Capital Stock</td><td>0</td></tr> <tr><td>Aggregate Write-ins for Other Than</td><td>0</td></tr> <tr><td>Special Surplus Funds</td><td>0</td></tr> <tr><td>Surplus Notes</td><td>0</td></tr> <tr><td>Gross Paid in and</td><td></td></tr> <tr><td>Contributed Surplus</td><td>477,737,063</td></tr> <tr><td>Unassigned Funds</td><td>253,036</td></tr> <tr><td>Total Capital and Surplus</td><td>480,490,099</td></tr> <tr><td>Total Liabilities, Capital</td><td></td></tr> <tr><td>And Surplus</td><td>31,110,543,480</td></tr> </table> <p><b>NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</b></p> <table border="0"> <tr><td>Total Life and</td><td></td></tr> <tr><td>Annuity Premiums Written</td><td>-2275</td></tr> <tr><td>Total Life and</td><td></td></tr> <tr><td>Annuity Direct Losses Paid</td><td>4,866,322</td></tr> <tr><td>Total Accident and</td><td></td></tr> <tr><td>Health Direct Premiums</td><td>0</td></tr> <tr><td>Written</td><td></td></tr> <tr><td>Total Accident and</td><td></td></tr> <tr><td>Health Direct Losses Paid</td><td>0</td></tr> <tr><td>Incurred</td><td></td></tr> </table> <p><b>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</b></p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of March, A.D. 2026 (SEAL).</p> <p><b>JON GODFREAD</b> Commissioner of Insurance</p> <p><b>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</b> <b>COMPANY'S CERTIFICATE OF AUTHORITY</b></p> <p>WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2025 conformable to the requirements of the laws of this State regarding the business of insurance and</p> <p>WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,</p> <p>NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)</p> <p><b>JON GODFREAD</b> Commissioner of Insurance</p>	Total Assets	31,110,543,481	Total Liabilities	30,630,053,381	Aggregate write-ins for special surplus funds	0	Common Capital Stock	2,500,000	Preferred Capital Stock	0	Aggregate Write-ins for Other Than	0	Special Surplus Funds	0	Surplus Notes	0	Gross Paid in and		Contributed Surplus	477,737,063	Unassigned Funds	253,036	Total Capital and Surplus	480,490,099	Total Liabilities, Capital		And Surplus	31,110,543,480	Total Life and		Annuity Premiums Written	-2275	Total Life and		Annuity Direct Losses Paid	4,866,322	Total Accident and		Health Direct Premiums	0	Written		Total Accident and		Health Direct Losses Paid	0	Incurred	
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Unassigned funds (surplus)	276,951,881																																																																																																																																																																																																																																																			
Total Capital and Surplus	296,939,381																																																																																																																																																																																																																																																			
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<p><b>ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the</b></p> <p>Berkshire Life Insurance Company Of America In the state of Massachusetts</p> <table border="0"> <tr><td>Total Assets</td><td>5,733,984,810</td></tr> <tr><td>Total Liabilities</td><td>5,526,325,848</td></tr> <tr><td>Aggregate write-ins for special surplus funds</td><td>0</td></tr> <tr><td>Common Capital Stock</td><td>3,198,000</td></tr> <tr><td>Preferred Capital Stock</td><td>0</td></tr> <tr><td>Aggregate Write-ins for Other Than</td><td>0</td></tr> <tr><td>Special Surplus Funds</td><td>0</td></tr> <tr><td>Surplus Notes</td><td>0</td></tr> <tr><td>Gross Paid in and</td><td></td></tr> <tr><td>Contributed Surplus</td><td>223,369,929</td></tr> <tr><td>Unassigned Funds</td><td>-18,908,967</td></tr> <tr><td>Total Capital and Surplus</td><td>207,658,962</td></tr> <tr><td>Total Liabilities, Capital</td><td></td></tr> <tr><td>And Surplus</td><td>5,733,984,810</td></tr> </table> <p><b>NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</b></p> <table border="0"> <tr><td>Total Life and</td><td></td></tr> <tr><td>Annuity Premiums Written</td><td>0</td></tr> <tr><td>Total Life and</td><td></td></tr> <tr><td>Annuity Direct Losses Paid</td><td>0</td></tr> <tr><td>Total Accident and</td><td></td></tr> <tr><td>Health Direct Premiums</td><td>1,371,001</td></tr> <tr><td>Written</td><td></td></tr> <tr><td>Total Accident and</td><td></td></tr> <tr><td>Health Direct Losses Paid</td><td>52,708</td></tr> <tr><td>Incurred</td><td></td></tr> </table> <p><b>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</b></p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of March, A.D. 2026 (SEAL).</p> <p><b>JON GODFREAD</b> Commissioner of Insurance</p> <p><b>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</b> <b>COMPANY'S CERTIFICATE OF AUTHORITY</b></p> <p>WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2025 conformable to the requirements of the laws of this State regarding the business of insurance and</p> <p>WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,</p> <p>NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)</p> <p><b>JON GODFREAD</b> Commissioner of Insurance</p>	Total Assets	5,733,984,810	Total Liabilities	5,526,325,848	Aggregate write-ins for special surplus funds	0	Common Capital Stock	3,198,000	Preferred Capital Stock	0	Aggregate Write-ins for Other Than	0	Special Surplus Funds	0	Surplus Notes	0	Gross Paid in and		Contributed Surplus	223,369,929	Unassigned Funds	-18,908,967	Total Capital and Surplus	207,658,962	Total Liabilities, Capital		And Surplus	5,733,984,810	Total Life and		Annuity Premiums Written	0	Total Life and		Annuity Direct Losses Paid	0	Total Accident and		Health Direct Premiums	1,371,001	Written		Total Accident and		Health Direct Losses Paid	52,708	Incurred		<p><b>ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the</b></p> <p>Aspen American Insurance Company In the state of TX</p> <table border="0"> <tr><td>Total Assets</td><td>2815937636</td></tr> <tr><td>Total Liabilities</td><td>1613610754</td></tr> <tr><td>Aggregate write-ins for special surplus funds</td><td>13114022</td></tr> <tr><td>Common Capital Stock</td><td>4200000</td></tr> <tr><td>Preferred Capital Stock</td><td>0</td></tr> <tr><td>Aggregate Write-ins for Other Than</td><td>0</td></tr> <tr><td>Special Surplus Funds</td><td>0</td></tr> <tr><td>Surplus Notes</td><td>0</td></tr> <tr><td>Gross Paid in and</td><td></td></tr> <tr><td>Contributed Surplus</td><td>1068043991</td></tr> <tr><td>Unassigned funds (surplus)</td><td>116968869</td></tr> <tr><td>Total Capital and Surplus</td><td>1202326882</td></tr> <tr><td>Total Liabilities, Capital</td><td></td></tr> <tr><td>And Surplus</td><td>2815937636</td></tr> </table> <p><b>NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</b></p> <table border="0"> <tr><td>Total Direct Premiums</td><td></td></tr> <tr><td>Earned</td><td>462753097</td></tr> <tr><td>Total Direct Losses</td><td></td></tr> <tr><td>Incurred</td><td>279312375</td></tr> <tr><td>Total Accident and</td><td></td></tr> <tr><td>Health Direct Premiums</td><td>0</td></tr> <tr><td>Earned</td><td></td></tr> <tr><td>Total Accident and</td><td></td></tr> <tr><td>Health Direct Losses</td><td>-637353</td></tr> <tr><td>Incurred</td><td></td></tr> </table> <p><b>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</b></p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of March, A.D. 2026 (SEAL).</p> <p><b>JON GODFREAD</b> Commissioner of Insurance</p> <p><b>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</b> <b>COMPANY'S CERTIFICATE OF AUTHORITY</b></p> <p>WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2025 conformable to the requirements of the laws of this State regarding the business of insurance and</p> <p>WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,</p> <p>NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)</p> <p><b>JON GODFREAD</b> Commissioner of Insurance</p>	Total Assets	2815937636	Total Liabilities	1613610754	Aggregate write-ins for special surplus funds	13114022	Common Capital Stock	4200000	Preferred Capital Stock	0	Aggregate Write-ins for Other Than	0	Special Surplus Funds	0	Surplus Notes	0	Gross Paid in and		Contributed Surplus	1068043991	Unassigned funds (surplus)	116968869	Total Capital and Surplus	1202326882	Total Liabilities, Capital		And Surplus	2815937636	Total Direct Premiums		Earned	462753097	Total Direct Losses		Incurred	279312375	Total Accident and		Health Direct Premiums	0	Earned		Total Accident and		Health Direct Losses	-637353	Incurred																																																																																																																																																				
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**WE EXIST TO MAKE SURE IT DOESN'T**

Multiple sclerosis interrupts the flow of information between the brain and the body and stops people from moving. With the help of people like you, the National MS Society addresses the challenges of each person whose life is affected by MS and helps them stay connected to the great big moving world.

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**MS**  
National Multiple Sclerosis Society

Carole, diagnosed in 2005  
Geoffrey, diagnosed in 1987