



Enclosed you will find the Arlington Mutual Annual Meeting mailer. Arlington Mutual will continue to conduct the company annual meeting by mail. This has been successful in allowing all policyholders to engage. Agenda, minutes, 2025 Annual Report to Policyholders, board candidate information and voting materials for your review and consideration are enclosed. Three director positions are available and they are for terms of 3 years. Ballots can be returned in the envelope provided.

The insurance business continues to be challenging; however, Arlington Mutual remains strong and continues to be competitive in the insurance market. Arlington Mutual is only one of two remaining town mutuals which is a testament to our good management team, staff, board of directors, and great agency force. The company holds your loyalty and continued business in high regard. Your insurance needs and protection will continue to be our top priority.

It is my honor and privilege to serve as the Arlington Mutual board president. I would appreciate your vote to serve on the board of directors for another term.

With sincere thanks,

Kim R. Bauer, President
January 23, 2026



Annual Meeting of Arlington Mutual Insurance

Agenda

February 24, 2026

by mail only to all Policyholders

President's Letter

Minutes from the Previous Meeting – February 25, 2025

Financial Report - Clifton Larson Allen, LLP (Tri-fold included for your reference)

Empower President and Treasurer to borrow money for 2026, if necessary.

Election of Directors (Ballot enclosed for you to vote & return – vote for up to 3 candidates)

Three-year terms to be filled.

Any Other Business (Comments/Questions section can be filled in on return form for the Company to review and consider)

**Arlington Mutual Insurance Company
Annual Policyholders Meeting
Feb 25, 2025**

The 2025 Annual Policyholders Meeting of Arlington Mutual Insurance Company was done via mail-in ballot.

Items for Approval

The following items were presented for approval to the policyholders for approval:

Minutes from 2024 Annual Policyholders Meeting

Approve Resolution to Replace Adams County with Buffalo County in Arlington Mutual's writing territory

2024 Financial Report from CLA

Empower the Company President and Treasurer to borrow money, if necessary

All items were approved.

Election of Directors

There were (3) three-year term Director positions that were to be filled.

The following nominees were elected to the Board of Directors:

Kurt Breunig (three-year term)

Mark Raymond (three-year term)

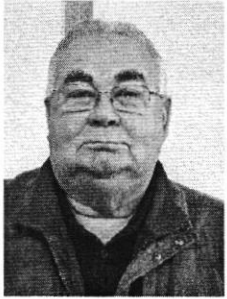
Matt Hutchinson (three-year term)

Other Business

No other business was noted.

Prepared By

Stephen Elmer, Secretary



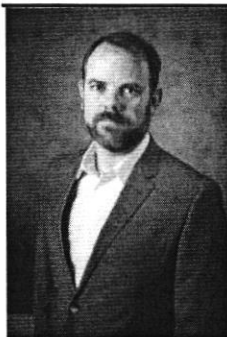
BOARD CANDIDATE (Incumbent) – Kim Bauer

A little bit about Kim Bauer: I have been a policyholder of Arlington Mutual since the early 1990's. During my life, I've been involved in developing residential lots, construction and rental properties. I also worked for the Columbia County Healthcare Center for more than 35 years, as the Director of Facility Engineering. As well as serving as the Chair for the Columbia County Healthcare Center Foundation to help bring nicer opportunities to the residents. I am a lifetime member of Wisconsin Healthcare Engineering Assn. I served as President of the state association and two terms as President of Chapter 2. I have served on the Arlington Mutual board for many years as a director and now as the Board President, for the last 2 years. We live in the Village of Wyocena. I have been on the Village of Wyocena Board of Directors for 14+ years. And currently serve as the Village President. I have been married to my beautiful wife Pam since 1993 and we have 3 children. I've been a member of two ATV clubs, one in northern Wisconsin and one in Columbia County for many years. I enjoy hunting & fishing with my son and family while spending time at our family cabin west of Minocqua.



BOARD CANDIDATE (Incumbent) – Ed Kasanders

Hello, I am Ed Kasanders from Portage, WI. I have been an Arlington Mutual policyholder for 15+ years. I have served on the Board since 2023, and as Vice President the past two years. I have been a small business owner and entrepreneur my whole life. My experience is in helping companies grow, developing new business, building a brand and creating operating procedures for the long-term. I enjoy my spare time with outdoor activities: Hiking, Boating, ATVing with family and friends.



BOARD CANDIDATE (Incumbent) – Stephen Elmer

I have been an Arlington Mutual policyholder since 2013, have served on the Board of Directors as Treasurer since 2020, and as Secretary since 2021. I have a BBA in Accounting and Economics, and an MBA in Management and Process Improvement. I am a licensed CPA in Wisconsin, and have 20+ years of accounting and financial management experience, including nine years in the insurance industry. I also taught undergraduate and graduate level accounting courses from 2016-2021. My wife and I live in Sun Prairie with our three kids.

Vote and Return Form

(One vote per POLICY)

Approve Minutes from previous Annual meeting February 25, 2025. (Circle One)

YES or NO

Approve Financial Report (Annual Report To Policyholders trifold) – Clifton Larson Allen, LLP (Circle One)

YES or NO

Empower President and Treasurer to borrow money in 2026, if necessary (Circle One)

YES or NO

See reverse side BALLOT, for Election of Directors

Policyholder Comments/Questions:

Policyholder Name: _____

Policy No: _____

NOTE: Ballot must be received by February 24, 2026, for your votes to be counted. Ballot must include your name & policy number to be counted. Ballots can be returned via email to teri@arlingtonmutualinsurance.com or lorraine@arlingtonmutualinsurance.com or mail in the envelope enclosed.

Election of Directors – BALLOT
(One vote per POLICY)

Please vote by choosing up to 3 from the candidates listed below:

Kim Bauer (incumbent): _____

Ed Kasanders (incumbent): _____

Stephen Elmer (incumbent): _____

Write-In Name: _____

Policyholder Name: _____

Policy No: _____

NOTE: Ballot must be received by February 24, 2026 for your votes to be counted. Ballot must include your name & policy number to be counted. Ballots can be returned via email to: teri@arlingtonmutualinsurance.com or lorraine@arlingtonmutualinsurance.com or mail in the envelope enclosed.