

Meet the nominees for board of directors

It's that time of year when Educators Mutual's members have the opportunity to elect, or reelect, members to the board of directors. This year's annual meeting will be held on Saturday, November 8, at 10 a.m. in the Educators Mutual multipurpose room (see map on page 2). Nominees include Arlene Arnold and Timothy Leaman, both nominated by the Utah Education Association (UEA).



Arlene Arnold has served on Educators Mutual's board since 1996 and currently serves on the audit committee. She is the director in Eastern Utah UniServ with UEA. Her experience on the Educators Mutual board gives her the necessary knowledge and skills to be an effective board member. She understands the tremendous effect that insurance costs have on the members of Educators Mutual and desires to continue on the board of directors.



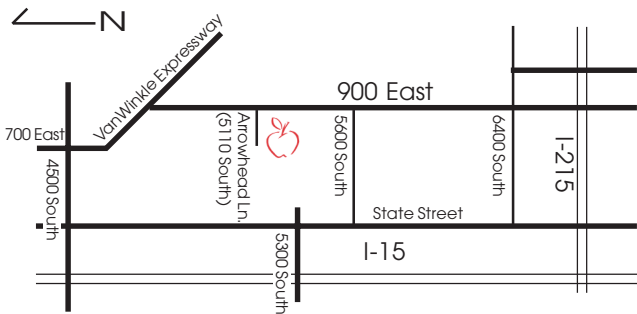
Tim Leaman is a career teacher in Cache County School District. He has served on Educators Mutual's board since 1999. He has experience on the budget and insurance committees with Cache School District, as well as Educators Mutual's finance and risk management committee. Tim would like to continue to serve on Educators Mutual's board, representing teachers and helping Educators Mutual to remain a strong and competitive health insurance provider, while providing quality service to its members.

Please be our guest
for the

Educators Mutual Insurance Association
Annual Membership Meeting

10 a.m., Saturday, November 8, 2008
in Educators Mutual's multipurpose room
852 E. Arrowhead Lane (5110 So.)
Murray, Utah

If you require special assistance,
please contact our office in advance.



**2007 Year-end
Consolidated Financial Highlights**

Prepared in accordance with generally
accepted accounting principles (GAAP)

| Summary Statement of Income | 2007 | 2006 |
|--------------------------------|---------------------|---------------------|
| Total revenue | \$60,480,307 | \$56,188,823 |
| Total benefits and expenses | <u>55,747,606</u> | <u>51,958,060</u> |
| Net income before income taxes | 4,732,701 | 4,230,763 |
| Income Tax Expense | <u>119,572</u> | <u>(17,645)</u> |
| Net Income | <u>\$ 4,613,129</u> | <u>\$ 4,248,408</u> |

A complete copy of the 2007 Annual Report
is available from Educators Mutual.

e-mail comments to chawkes@educatorsmutual.com

Editor: Christie Hawkes

President: Andy I. Galano, Ph.D.

www.educatorsmutual.com

Phone: (800) 662-5850 • Fax: (801) 269-9734

Educators Mutual Insurance Association
852 East Arrowhead Lane
Murray, UT 84107-5298


BeneFacts

PRESORT STANDARD
US POSTAGE
PAID
SALT LAKE CITY, UT
PERMIT NO. 4178