

**North Dakota Township Officers Association
Board of Directors
Agenda**

2026 2nd Quarterly Meeting

July 8, 2026, 10:00 AM Central

Chieftain Conference Center, Carrington, ND – Buffalo Room

Lunch: A noon lunch will be served in the meeting room.

NDTOA Handbook Updates will be available, please ask for some if you need any.

To join via Zoom: <https://us02web.zoom.us/j/9812397833?pwd=aTl1dJpJUzIGSmgzalUxcjdCazFQUT09&omn=81210757192>

Call to order:

Call of the roll:

Public Comment Period:

Consideration of minutes: February 27, 2026

Treasurer's report:

Attorney's report:

Standing committee reports:

Convention Committee: Change of venue and date

Legislative: Tax Reform and Relief Committee June 23rd Two more meetings being scheduled August and September.

August meeting will include discussion on penalties for exceeding 3% cap

Need What is a township handout for new legislators (and booth)

Local Governments at the Capitol

Rules and Policy:

Communications:

Old business:

Standing Committee List: amendment needed

Auditor - RFP

Benafica

Scanner for bills and vouchers

Website posting of meeting recordings and minutes

Lobbyist

Domain Email

New business:

District 6 Director

NDTC priorities

Tim Leppert's Resolution

Consideration of Bills and Vouchers:

Next meeting:

Adjournment:

North Dakota Township Officers Association
Board of Directors
DRAFT Minutes

2026 1st Quarterly Meeting

February 27, 2026, 1:00 PM Central

KTL Building, Fessenden ND, 600 Railway St. N (SW door)

Dale called the meeting to order at 1:50 PM

Roll Call: All members present a quorum was declared, Jayme Tenneson was also present.

Consideration of Minutes: December 7, 2025, December 9, 2025, and December 23, 2025

Kim moved to approve the minutes as presented, 2nd by Lee. Motion carried.

Treasurer's Report: : Barb presented a printed report as of February 20, 2026, with no specific issues noted.

Assets: \$271,946.40

Year-to-date income: \$35,585.98

Year-to-date expenses: \$75,963.59

Year-to-date net income (loss): \$(40,377.61)

Jason questioned QuickBooks transaction lines (Arthur Township example):

Multiple lines for single transactions due to undeposited funds and accounts receivable.

Internal QuickBooks process explained; acknowledged as confusing.

Plan to provide a different, clearer report next time.

Leon moved to approve the Treasurer's report, 2nd by Kim. Motion carried.

Minutes Format and AI Use

December 23rd meeting minutes used AI-generated format. AI-generated summary, specifics of motions added manually.

Feedback: positive, clean, detailed, easy to read. Plan to continue using AI for minutes.

Scanner for receipts/invoices:

Still pending; waiting for scanner delivery. Considering alternatives (Amazon, Brother brand).

Goal: digital spreadsheet of invoices for easier review.

Attorney's Report:

RFP for auditor services was completed and sent to Larry; all updates made.

National property tax backlash discussed at DC conference:

States (FL, OH, TX) considering eliminating property tax; lack alternative revenue.

Anticipate resurgence of property tax reform efforts in ND.

Data centers: National trend; ND catching up, not leading.

Example: VA county with 200 data centers in 10 miles.

Growing pains expected; positive for tax base and some employment.

Power supply concerns: some centers may generate own power (possibly nuclear/natural gas).

Regulatory agencies exploring ways to avoid infrastructure cost burden on public.

Need to monitor and learn from other states' experiences.

Local representation in USDA:

Jared Hagert (former ND District 20 Representative) now with USDA, overseeing ARC/PLC/ad hoc programs.

Assisted with bridge payment sign-up; improved local office knowledge.

Workshop Recap: Thanks to Barb, Larry, Mark for organizing 16 workshops statewide.

Route for future tours suggested by Roger Olafson, starting in Jamestown, moving east, north, then west to reduce backtracking.

Technical issues:

Zoom and mic battery problems; sound issues after IT intervention (Devils Lake site)

Suggest recording first meeting and posting online for accessibility.

Need to use our speaker system more often to avoid venue tech issues.

Workshop timing:

Two-hour slots often exceeded; some meetings too long, leading to participant fatigue.

County association meetings before workshops can reduce attendance.

Attorney's role at workshops:

Clarify attorney's presence is for education/guidance, not legal representation.

Avoid giving written opinions or drafting documents for individuals/townships.

Suggest three-way calls with district director when township officers seek legal guidance.

Plan to create educational slides/webinars for ongoing training (e.g., Township Tuesday Talks).

Commitment: attorney must attend all workshops in person in future cycles (next in 2028).

Votes are unanimous unless otherwise indicated

*(*indicates abstaining from vote)*

North Dakota Township Officers Association
Board of Directors
DRAFT Minutes

Workshop feedback:

- Attendees appreciated attorney access, even via Zoom.
- Desire for more discussion on 3% cap and section line/mineral management topics.
- Flex fund: preference for projects with local match; matching not required but advantageous.

Legislative Issues:

- Larry to testify on 3% cap effects at March 17th tax reform meeting.
- 3% cap may drop some townships below 18 mills, affecting funding eligibility.
- Legislature sending a mixed message; do we restrict tax levies or raise taxes to qualify for state payments.
- Expanding levy authority (e.g., to 36 mills) provides flexibility but can cause confusion.
- Calculations for cap differ for pre-existing and newly added levy authority.

Legislative handout proposal:

- Plan to create updated, visually engaging "Township 101" handout for legislators.
- Will include basic info, economic impact, and funding needs. Artwork and data compilation assistance requested.
- Reference to previous PowerPoint/packet as a model.

Communication:

Potential Insurance Coverage Change (this is in a very early thought process only)

- Idea from Keith Pic (NDIRF CEO):
- Considering blanket insurance policy for all NDTOA member townships.
- Would require legislative changes and more administrative work.
- Dues would include insurance premium; could improve engagement and officer registration.
- Concerns about collecting dues/premiums, especially from non-participating townships.
- Potential need for dedicated staff to manage program.
- Issues with outdated contact info for township clerks; agents often don't update addresses.
- Suggestion to route mailings through county auditors but concerns about auditor workload and accuracy.

NDIRF Board Election

- Burdell Johnson (township rep) up for re-election; park districts also fielding candidate.
- Lee moved to draft and send a letter encouraging townships to vote for Burdell, 2nd by Tom. Motion carried.
- Election in May at annual meeting.

Zoning Authority Questions:

- Inquiry from McLean township about regaining zoning authority after reorganization.
- Must enter joint policy agreement with county; auditor provides voter numbers for petitions.
- Reference to recent similar cases; process clarified.

Reminder from ND State Treasurer: Certifications for organized township general fund balances due March 13, 2026.

- Required for prairie dog and flex fund funding; non-compliance results in loss of funds

Old Business:

Standing Committees:

- Dale handed out his list of nominations for the standing committees for 2026.
- Tom Moe remains for educational/workshop roles. Payment for Tom is on an as-needed basis, (per budget).
- Lee moved to confirm the standing committee nominations. 2nd by Leon. Motion carried.

Auditor RFP

- Jayne revised the RFP, incorporating suggestions and AI reviews.
- Some members have not received latest version; will resend.
- Leon moved to accept and send out the auditor RFP; 2nd by Tim. Motion carried.
- Discussion on email distribution lists and technical issues with Gmail/Outlook.
- Suggestion to create group email lists for efficiency.

Benafica:

- Materials received but not reviewed; Kim moved to table action until next quarterly meeting; 2nd by Jason Motion carried.

Livestock Summit:

- Dale, Lee, and Larry attended; discussed potential for zoning commission/conditional use hearing training at annual convention.
- Amber Wood (Livestock Alliance) is interested in collaborating.
- Goal: to prevent litigation by improving township zoning process knowledge.

*Votes are unanimous unless otherwise indicated
(*indicates abstaining from vote)*

North Dakota Township Officers Association
Board of Directors
DRAFT Minutes

Possible NDIRF funding for training.

Booth presences are valuable for recognition, though traffic was light.

County Engineers Conference

Jason and Larry attended; discussed flex fund and flood plain administration.

Counties want compensation for administering these programs.

Engineering firms can bill for their work; counties currently cannot.

Suggest pursuing legislative solution for county administrative fees.

Some counties lack highway superintendents; auditors handle all related tasks.

NDDOT Transportation Conference:

Need to confirm a township officer to participate in roundtable on contracting through counties.

Gerald Miller was the original candidate but is stepping down; Leon or Tom are willing to sit on the round table.

Larry will coordinate with Genny at ND Counties (organizer).

Scanner for Bills:

Already discussed; scanner not yet purchased. Larry will secure a scanner and set it up.

New Business:

District Two Director Appointment - There are two candidates:

Christi Jaeger (Impark Township, Benson County)

Debbie Reinowski (Anamosa Township, McHenry County).

Julie moved to appoint Debbie Reinowski as District Two Director. 2nd by Lee.

In discussion it was pointed out that it had been many years since the western counties in the district had been represented.

The motion carried on a roll call vote: Voting Aye: Kim, Tom, Leon, Julie, Lee, and Dale. Voting Nay: Tim and Jason.

Districts 2, 4 and 6 are up for election at the next annual meeting this December.

Public Service Commission (PSC) Hearings – Power Lines

Tim attended PSC hearing on power line siting (Gen X line, Applied Digital):

Hearings dominated by scripted Q&A; opposition focused on loss of trust, township self-governance.

HB 1258 requires haul road agreements but leaves townships with little recourse if contracts are broken.

PSC has authority to override township zoning on setbacks; some townships enacting moratoriums.

Legal challenges to PSC authority (HB 1258) anticipated.

Power line easement sign-up rates: 77% signed, (remainder: 41% negotiating, 10% non-responsive, 49% asked to stop contact).

Public Service Commission (PSC) Hearings - Battery Storage

Kim attended PSC hearing on battery storage siting (Bowbells):

PSC approved with hesitation due to fire/toxin risks and lack of emergency planning info.

Setbacks: total 120 ft: 40 ft gravel, 80 ft vegetation; concern over fire spread and inability to fight battery fires.

Suggestion to address buffer requirements legislatively; companies are likely open to negotiation.

Multiple battery projects proposed in various counties.

Director Qualifications – Oath of Office

Lee moved, new directors must submit oath of office and minutes of nomination/appointment from their township. 2nd by Kim.

Applies to all directors; nominating committee to verify qualifications. Nominations from the floor will complicate this.

The documents are to be sent to Barb. Motion carried on voice vote.

Bills and Vouchers: Leon moved to pay all bills and vouchers. 2nd by Julie. Motion carried.

Scanner for the bills is not yet purchased; pending.

Question on Equipment – the Owl Meeting Device; Larry owns the Owl; it is not for the association to purchase.

There were issues getting it set up today (first time out of the box).

Next Meeting: June 24th, 10:00 AM, Carrington

Adjournment: Kim moved to adjourn 2nd by Julie.

Dale adjourned the meeting at 4:12 PM.

Respectfully Submitted,

Larry A Syverson

NDTOA Executive Director

*Votes are unanimous unless otherwise indicated
(*indicates abstaining from vote)*

5:22 PM

06/30/26

Cash Basis

North Dakota Township Officers Association

Profit & Loss Prev Year Comparison

November 2025 through June 2026

	Nov '25 - Jun 26	Nov '24 - Jun 25
Ordinary Income/Expense		
Income		
Advertising	0.00	510.00
Hand Book	425.00	115.00
Interest earned	1,714.45	2,070.46
Membership dues		
Organized 2024	1,600.00	38,204.44
Organized 2025	17,000.00	200,421.05
Organized 2026	166,377.54	0.00
Unorganized 2024	0.00	0.00
Unorganized 2025	0.00	22,978.95
Unorganized 2026	23,982.46	0.00
Total Membership dues	208,960.00	261,604.44
Miscellaneous Income		
Adjustments	0.00	45.56
Confirm Check	0.00	123.00
Dividends	141.79	194.46
Postage	19.00	0.00
Total Miscellaneous Income	160.79	363.02
Sponsorship		
Multi State Meeting	1,225.00	3,000.00
Total Sponsorship	1,225.00	3,000.00
State Convention		
Booth Registration	1,080.00	625.00
Misc Income	72.00	37.00
Registration	4,548.00	2,924.00
Sponsorship	2,300.00	2,500.00
Total State Convention	8,000.00	6,086.00
Web Page Link	1,000.00	1,000.00
Total Income	221,485.24	274,748.92
Gross Profit	221,485.24	274,748.92
Expense		
Adjustments	179.98	0.00
Advocacy Group	600.00	600.00
Board Meeting Exp		
Meeting Room & Meals	172.01	631.66
Mileage	0.00	636.19
Total Board Meeting Exp	172.01	1,267.85
Board Member Mileage	15,296.46	15,295.83
Conference Expense	1,400.00	580.00
Credit Card		
On line pmt.	477.13	0.00
Total Credit Card	477.13	0.00
Daily Compensation		
Director Daily Fees	4,062.50	5,343.75
Officer Daily Fee	2,781.25	3,663.50
Total Daily Compensation	6,843.75	9,007.25
Executive Dir		
Wages	43,680.00	43,054.00
Total Executive Dir	43,680.00	43,054.00

5:22 PM

06/30/26

Cash Basis

North Dakota Township Officers Association

Profit & Loss Prev Year Comparison

November 2025 through June 2026

	Nov '25 - Jun 26	Nov '24 - Jun 25
Hand Book Expense	2,500.00	0.00
Insurance		
Auto	112.00	112.00
Liability Insurance	596.00	596.00
ND Job Service	112.67	91.76
Work Comp	250.00	250.00
Total Insurance	1,070.67	1,049.76
Legislative Exp		
Badges	0.00	10.00
Committee Meetings	0.00	62.50
Electric	210.02	220.76
Legislative Comm Exp	0.00	281.25
Lobbieist II	0.00	13,800.00
Meals	0.00	83.37
Rent	5,780.00	4,690.00
Total Legislative Exp	5,990.02	19,147.88
Lodging	0.00	1,197.79
Mailing List	3,981.25	3,906.25
Meals	172.37	784.29
Mileage	308.00	0.00
Miscellaneous Expense		
ATLR Support	900.00	705.00
Meals	12.94	0.00
Name Tags	113.50	47.00
ND Assoc. of County Engineers	0.00	77.00
ND Sec of State	35.00	0.00
Promotional Items	0.00	592.25
Reimbursement	672.00	0.00
Total Miscellaneous Expense	1,733.44	1,421.25
NATAT		
Dues	2,915.00	5,946.67
Total NATAT	2,915.00	5,946.67
Newsletter		
Outgoing Postage	4,203.63	3,758.41
Production	1,922.01	12,104.45
Total Newsletter	6,125.64	15,862.86
Office Expense		
Office Supplies	223.00	175.95
Postage and Delivery	344.27	383.27
Technology		
Constant Contact	733.31	1,342.88
Intuit	50.88	0.00
Neet	200.00	0.00
White Pages	167.93	215.91
Zoom Connection	0.00	328.02
Technology - Other	423.00	0.00
Total Technology	1,575.12	1,886.81
Telephone	635.40	1,116.88
Total Office Expense	2,777.79	3,562.91
Officer Salary		
President Salary	0.00	0.00
Total Officer Salary	0.00	0.00

5:22 PM

06/30/26

Cash Basis

North Dakota Township Officers Association

Profit & Loss Prev Year Comparison

November 2025 through June 2026

	Nov '25 - Jun 26	Nov '24 - Jun 25
Overpayment	200.00	0.00
Payroll Expenses	7,983.51	7,887.63
Professional Fees		
Accounting		
Intuit	1,874.08	1,502.59
Accounting - Other	270.00	228.75
Total Accounting	2,144.08	1,731.34
Legal	0.00	200.00
Legal Monthly	8,000.00	2,000.00
Web Page	0.00	599.00
Total Professional Fees	10,144.08	4,530.34
Promotion Expense		
Conference Expenses	0.00	1,062.50
Total Promotion Expense	0.00	1,062.50
State Convention Expense		
Awards	428.00	291.00
Door Prizes	644.13	842.10
Lodging	2,048.20	0.00
Meals & meeting rooms	11,483.80	11,195.26
Service & Rooms	0.00	1,161.80
Speakers	525.00	0.00
Zoom Licence	202.00	0.00
Total State Convention Expense	15,331.13	13,490.16
Technical Assistance-NDLTAP	0.00	8,000.00
Treas. Expense		
Wages	4,000.00	4,047.50
Total Treas. Expense	4,000.00	4,047.50
United Printing	4,154.86	0.00
Workshops		
Advertising	240.00	0.00
Daily rate	4,468.75	0.00
Dining	886.18	0.00
Lodging	5,254.77	0.00
Meeting Room	652.55	0.00
Room Rental	450.00	0.00
Total Workshops	11,952.25	0.00
Total Expense	149,989.34	161,702.72
Net Ordinary Income	71,495.90	113,046.20
Net Income	71,495.90	113,046.20

North Dakota Township Officers Association

Profit & Loss Prev Year Comparison

November 2025 through June 2026

	\$ Change	% Change
Ordinary Income/Expense		
Income		
Advertising	-510.00	-100.0%
Hand Book	310.00	269.6%
Interest earned	-356.01	-17.2%
Membership dues		
Organized 2024	-36,604.44	-95.8%
Organized 2025	-183,421.05	-91.5%
Organized 2026	166,377.54	100.0%
Unorganized 2024	0.00	0.0%
Unorganized 2025	-22,978.95	-100.0%
Unorganized 2026	23,982.46	100.0%
Total Membership dues	-52,644.44	-20.1%
Miscellaneous Income		
Adjustments	-45.56	-100.0%
Confirm Check	-123.00	-100.0%
Dividends	-52.67	-27.1%
Postage	19.00	100.0%
Total Miscellaneous Income	-202.23	-55.7%
Sponsorship		
Multi State Meeting	-1,775.00	-59.2%
Total Sponsorship	-1,775.00	-59.2%
State Convention		
Booth Registration	455.00	72.8%
Misc Income	35.00	94.6%
Registration	1,624.00	55.5%
Sponsorship	-200.00	-8.0%
Total State Convention	1,914.00	31.5%
Web Page Link	0.00	0.0%
Total Income	-53,263.68	-19.4%
Gross Profit	-53,263.68	-19.4%
Expense		
Adjustments	179.98	100.0%
Advocacy Group	0.00	0.0%
Board Meeting Exp		
Meeting Room & Meals	-459.65	-72.8%
Mileage	-636.19	-100.0%
Total Board Meeting Exp	-1,095.84	-86.4%
Board Member Mileage	0.63	0.0%
Conference Expense	820.00	141.4%
Credit Card		
On line pmt.	477.13	100.0%
Total Credit Card	477.13	100.0%
Daily Compensation		
Director Daily Fees	-1,281.25	-24.0%
Officer Daily Fee	-882.25	-24.1%
Total Daily Compensation	-2,163.50	-24.0%
Executive Dir		
Wages	626.00	1.5%
Total Executive Dir	626.00	1.5%

North Dakota Township Officers Association

Profit & Loss Prev Year Comparison

November 2025 through June 2026

	\$ Change	% Change
Hand Book Expense	2,500.00	100.0%
Insurance		
Auto	0.00	0.0%
Liability Insurance	0.00	0.0%
ND Job Service	20.91	22.8%
Work Comp	0.00	0.0%
Total Insurance	20.91	2.0%
Legislative Exp		
Badges	-10.00	-100.0%
Committee Meetings	-62.50	-100.0%
Electric	-10.74	-4.9%
Legislative Comm Exp	-281.25	-100.0%
Lobbieist II	-13,800.00	-100.0%
Meals	-83.37	-100.0%
Rent	1,090.00	23.2%
Total Legislative Exp	-13,157.86	-68.7%
Lodging	-1,197.79	-100.0%
Mailing List	75.00	1.9%
Meals	-611.92	-78.0%
Mileage	308.00	100.0%
Miscellaneous Expense		
ATLR Support	195.00	27.7%
Meals	12.94	100.0%
Name Tags	66.50	141.5%
ND Assoc. of County Engineers	-77.00	-100.0%
ND Sec of State	35.00	100.0%
Promotional Items	-592.25	-100.0%
Reimbursement	672.00	100.0%
Total Miscellaneous Expense	312.19	22.0%
NATAT		
Dues	-3,031.67	-51.0%
Total NATAT	-3,031.67	-51.0%
Newsletter		
Outgoing Postage	445.22	11.9%
Production	-10,182.44	-84.1%
Total Newsletter	-9,737.22	-61.4%
Office Expense		
Office Supplies	47.05	26.7%
Postage and Delivery	-39.00	-10.2%
Technology		
Constant Contact	-609.57	-45.4%
Intuit	50.88	100.0%
Neet	200.00	100.0%
White Pages	-47.98	-22.2%
Zoom Connection	-328.02	-100.0%
Technology - Other	423.00	100.0%
Total Technology	-311.69	-16.5%
Telephone	-481.48	-43.1%
Total Office Expense	-785.12	-22.0%
Officer Salary		
President Salary	0.00	0.0%
Total Officer Salary	0.00	0.0%

5:22 PM

06/30/26

Cash Basis

North Dakota Township Officers Association

Profit & Loss Prev Year Comparison

November 2025 through June 2026

	\$ Change	% Change
Overpayment	200.00	100.0%
Payroll Expenses	95.88	1.2%
Professional Fees		
Accounting		
Intuit	371.49	24.7%
Accounting - Other	41.25	18.0%
Total Accounting	412.74	23.8%
Legal	-200.00	-100.0%
Legal Monthly	6,000.00	300.0%
Web Page	-599.00	-100.0%
Total Professional Fees	5,613.74	123.9%
Promotion Expense		
Conference Expenses	-1,062.50	-100.0%
Total Promotion Expense	-1,062.50	-100.0%
State Convention Expense		
Awards	137.00	47.1%
Door Prizes	-197.97	-23.5%
Lodging	2,048.20	100.0%
Meals & meeting rooms	288.54	2.6%
Service & Rooms	-1,161.80	-100.0%
Speakers	525.00	100.0%
Zoom Licence	202.00	100.0%
Total State Convention Expense	1,840.97	13.7%
Technical Assistance-NDLTAP	-8,000.00	-100.0%
Treas. Expense		
Wages	-47.50	-1.2%
Total Treas. Expense	-47.50	-1.2%
United Printing	4,154.86	100.0%
Workshops		
Advertising	240.00	100.0%
Daily rate	4,468.75	100.0%
Dining	886.18	100.0%
Lodging	5,254.77	100.0%
Meeting Room	652.55	100.0%
Room Rental	450.00	100.0%
Total Workshops	11,952.25	100.0%
Total Expense	-11,713.38	-7.2%
Net Ordinary Income	-41,550.30	-36.8%
Net Income	-41,550.30	-36.8%

5:20 PM

06/30/26

Cash Basis

North Dakota Township Officers Association

Balance Sheet Prev Year Comparison

As of June 30, 2026

	Jun 30, 26	Jun 30, 25	\$ Change	% Change
ASSETS				
Current Assets				
Checking/Savings				
Dak Comm CD #21	12,535.30	12,065.39	469.91	3.9%
Dakota Community Bank	316,392.05	323,971.05	-7,579.00	-2.3%
Dakota Community Bank-100033238	31,910.09	30,716.52	1,193.57	3.9%
Dakota Community Bank-10331944	13,577.00	13,282.39	294.61	2.2%
Total Checking/Savings	374,414.44	380,035.35	-5,620.91	-1.5%
Other Current Assets				
Cash Box	350.00	350.00	0.00	0.0%
Employee Advance	217.00	0.00	217.00	100.0%
Undeposited Funds	9,600.00	0.00	9,600.00	100.0%
Total Other Current Assets	10,167.00	350.00	9,817.00	2,804.9%
Total Current Assets	384,581.44	380,385.35	4,196.09	1.1%
TOTAL ASSETS	384,581.44	380,385.35	4,196.09	1.1%
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Other Current Liabilities				
Payroll Liabilities				
Federal Income Tax	319.00	166.00	153.00	92.2%
Medicare Company	95.27	35.51	59.76	168.3%
Medicare Employee	96.70	36.92	59.78	161.9%
Social Security Company	407.41	151.87	255.54	168.3%
Social Security Employee	411.85	156.31	255.54	163.5%
State Income Tax	73.05	68.05	5.00	7.4%
Unemployment Tax	-75.12	-75.12	0.00	0.0%
Payroll Liabilities - Other	115.20	115.20	0.00	0.0%
Total Payroll Liabilities	1,443.36	654.74	788.62	120.5%
Total Other Current Liabilities	1,443.36	654.74	788.62	120.5%
Total Current Liabilities	1,443.36	654.74	788.62	120.5%
Total Liabilities	1,443.36	654.74	788.62	120.5%
Equity				
Opening Bal Equity	35,595.72	35,595.72	0.00	0.0%
Retained Earnings	276,046.46	231,088.69	44,957.77	19.5%
Net Income	71,495.90	113,046.20	-41,550.30	-36.8%
Total Equity	383,138.08	379,730.61	3,407.47	0.9%
TOTAL LIABILITIES & EQUITY	384,581.44	380,385.35	4,196.09	1.1%

NDTOA 2026 STANDING COMMITTEES

LEGISLATIVE COMMITTEE

Julie Brandvold – Chair (1)

Larry Syverson

Jason Johnston

Tim Geinert

BUDGET COMMITTEE (1)

Dale Schmitz – Chair (1)

Julie Brandvold (1)

Barb Knutson (1)

Tom Dutton

AUDIT COMMITTEE

Lee Brandvold – Chair

Dale Schmitz (1)

Larry Syverson

WORKSHOP COMMITTEE

Tom Moe – Chair

Larry Syverson

Barb Knutson

Mark Verke

NOMINATING COMMITTEE (3)

Kim Hrichena – Chair

Tom Dutton

Jason Johnston

AWARDS COMMITTEE

Tim Geinert – Chair

Leon Monke

Deb Reinowski

HANDBOOK COMMITTEE

Larry Syverson – Chair

Tom Moe

Mark Verke

EXECUTIVE COMMITTEE

Dale Schmitz – Chair (1)

Julie Brandvold (1)

Lee Brandvold (1)

Kim Hrichena (2)

Deb Reinowski (2)

NEWSLETTER/WEB PAGE

Larry Syverson – Admin.

Julie Brandvold – Asst. Admin.

RULES AND POLICY COMMITTEE

Lee Brandvold – Chair

Dale Schmitz – Parliamentarian

Jayme Tenneson

RESOLUTIONS COMMITTEE

Tim Geinert – Chair

Kim Hrichena

Leon Monke

CONVENTION COMMITTEE

Larry Syverson – Chair (1)

Barb Knutson (1)

Dale Schmitz

Tom Dutton (1)

MEMBERSHIP AND DUES COMMITTEE

Barb Knutson – Chair

Larry Syverson

NDTOA FACEBOOK PAGE

Julie Brandvold – Admin.

(1) Constitutionally required seat

(2) District Director in rotation

(3) Non-Term expiring Directors

Subject to reassignment

2025 3rd Quarterly Meeting

September 25, 2025 / 10:00 AM CDT

Chieftain Inn, Carrington ND

Minutes in part for the introduction of Harold Rotunda

Lunch: A noon meal was served in the meeting room.

Call to order: Lee called the meeting to order at 10:01 AM

Call of the roll: All board members were present; a quorum was declared. Jayme Tenneson and Harold Rotunda were also present.

Guest: : Harold Rotunda spoke to the board about the nature of audits. Harold explained three main reasons for audits: obligation (just checking a box), fraud (looking for wrongdoing), and practical (providing real value and advice).

He emphasized his practical approach, aiming to help organizations improve and learn from trends, not just produce a technical report.

Annual audits are recommended for ongoing value, with a \$3,000 fee guaranteed for four years; one-time audits cost \$4,000 due to extra setup.

Harold works solo, focuses only on government and non-profit audits, offers long-term support and advice, and values building relationships over formalities.

From: Della Britton
Sent: Tuesday, February 17, 2026 9:55 AM
To: Larry@ndtoa.com
Cc: Ryan Jewison <Ryan.Jewison@benafica.com>
Subject: NDTOA Life & AD&D Proposal

Good morning Larry,

Hope you're doing well! Pru went ahead and assumed the age bands were similar to the MBA age bands and was able to propose the attached for North Dakota. If you prefer to set up some time to walk through, we're happy to get that scheduled.

Additionally, we wanted to see if you had any interest in offering standalone, individual auto insurance through Farmers Insurance. We work closely with them through MBA and would love to be able to extend that into North Dakota as well.

Let me know if you have any questions or what you need from us otherwise, if all looks well, we can get moving on next steps.

Thanks!

DELLA BRITTON

Chief of Staff

Office 651.287.3253

Direct 651.758.2161

della.britton@benafica.com

6701 Upper Afton Road, #200, Saint Paul, MN 55125
CA Agency License 0M78722



COUNT ON US, SO THEY CAN COUNT ON YOU

Your benefits proposal

Client name: North Dakota Township Officers Association

Effective date: 4-1-2026

Products: Basic Group Life, Basic AD&D, Optional Group Life

Add Headings and they will appear in your table of contents.

IMPORTANT:

PRODUCER COMPENSATION NOTICE

External producers

This section applies only if your producer is receiving commission and/or supplemental compensation.

External producers are individuals or entities who represent you, the client, in the solicitation, negotiation or effectuation of the sale of insurance as their producer or consultant of record. The specific functions of external producers may vary but can include guidance through the proposal process and coordination of the client's data with one or more carriers. External producers are not Prudential employees and may have brokerage relationships with other insurance carriers. Please contact your producer for further information regarding their role during the proposal process and for information about any possible alternative quotes received from other insurance carriers.

Producers who place business with Prudential may be eligible to receive commissions and supplemental compensation unless you advise us otherwise. Commissions are payable as a percentage of paid premiums, a fixed dollar amount, or as a dollar amount based on the total number of eligible lives or enrolled lives for as long as the producer is recognized as the Producer of Record on your policy.

Under Prudential's Supplemental Commission Program (SCP), supplemental compensation ranges from 0% to 10% of group insurance premium on Critical Illness, Accident, and Voluntary AD&D products and 0% to 7% of group insurance premium on all other products. The actual percentage payable under Prudential's SCP is determined based on the aggregate annual premium due on eligible cases that your producer has in force with Prudential. The cost of supplemental compensation is not charged directly to policies. As a result, your rates are unaffected whether or not your producer receives supplemental compensation. You or your producer can elect to opt out of Prudential's SCP.

More information about eligibility criteria and payment calculation under Prudential's SCP is available to clients on Prudential's website at www.prudential.com/scp. Questions regarding producer compensation may be e-mailed to GICompServices@prudential.com or, if you would like to speak with someone about producer compensation, contact your Prudential representative or call (888) 598-5671 from 8am to 5pm Eastern time.

Internal producers

This section only applies if your contract is issued in the State of New York.

Internal producers, including without limitation, sales representatives, account executives and other employees providing sales support, are individuals employed by The Prudential Insurance Company of America (Prudential) who are responsible for representing Prudential and our product portfolio during the proposal process. Prudential provides sales compensation to such internal producers when business is placed with our clients. Compensation varies based on the products placed, volume of premium and cases placed with Prudential but generally can be identified as production payments, goal-based payments, profitability, and/or direct or indirect compensation related to high achievement. An internal producer may be entitled to one or all of these types of compensation. Prudential is providing this disclosure on behalf of any and all such internal producers employed by Prudential in connection with the sales activity described herein.

You may obtain information about expected producer compensation, including information about alternative quotes, if any, based in whole or part on the sale and additional information about the specific internal producers involved in this transaction. This additional information regarding internal producer compensation may be requested via e-mail by writing to Sales.Data.and.Compensation@prudential.com, or by calling 973-548-5100.

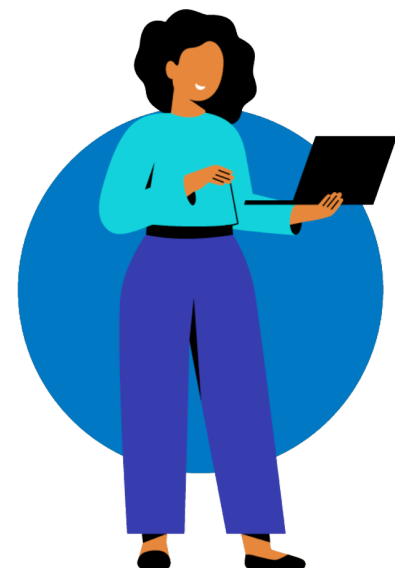
IMPORTANT NOTE:**LIFE INSURANCE MODE OF SETTLEMENT**

Prudential may make a range of settlement and payment options available to group life insurance beneficiaries based upon the type of life insurance coverage and agreement between Prudential and the Contract Holder. Subject to applicable state and federal law, the standard method of settling group term life insurance benefits of \$5,000 or more is via a retained asset account, such as Prudential's Alliance Account whereby funds are held with Prudential.

Regardless of the type of insurance, when a group life insurance benefit is paid via Prudential's Alliance Account, the full amount of life insurance proceeds payable to the claimant is settled in a single distribution by the establishment of an interest-bearing Alliance Account in the beneficiary's name. Beneficiaries are notified of claim approval resulting in Alliance Account settlement and are mailed a welcome kit containing a personalized draft book with drafts that the beneficiary can use as he/she would use bank checks. Alliance Account kits also contain disclosures explaining the operation of the account. The beneficiary can access all funds immediately, may leave funds in the account as long as desired, and preserves the ability to transfer all or some funds to other settlement options as available. Statements are mailed at least quarterly, or as frequently as monthly based on activity in the account. The Alliance Account has no monthly charges, per check charges or check reorder charges but may incur fees for special services such as stop payment requests, requests for check copies, or requests for priority delivery of additional checks; a complete list of applicable fees is available upon request. The Alliance Account begins earning interest immediately and continues earning interest until all funds are withdrawn or the account is closed based on any minimum balance requirement, in which event a close-out check is sent to the beneficiary. Interest is accrued daily, compounded daily, and credited monthly. The interest rate may change at any time, subject to a minimum rate applicable for successive 90 day periods, and is adjusted at Prudential's discretion based on variable economic factors and may be more or less than the rate Prudential earns on the funds in the account. Changes in the minimum interest rate, if any, are communicated to Alliance account holders in advance via their quarterly statements or by calling customer support. Alliance Accounts include dedicated customer support and can obtain information 24-hours a day via an automated system. State law requires that if there is no account activity and we have not had contact with the account holder after a number of years (which time period varies by state), the account may be considered dormant. If the Alliance Account becomes dormant, the account holder will be mailed a check for the remaining balance plus interest, at their last address shown on our records. If the account holder does not timely cash that check, their funds will be transferred to the state as unclaimed property. If the funds are transferred to the state, the account holder may claim those funds from the state but they may be charged a fee by the state. Once the funds are transferred to the state, we no longer have any liability with respect to the account holder's Alliance Account.

The Alliance Account is backed by the financial strength of The Prudential Insurance Company of America. All funds are held within Prudential's general account. It is not FDIC insured because it is not a bank product. Funds held in the Alliance Account are guaranteed by State Guaranty Associations. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.nolhga.com) to learn more about coverage or limitations. State Guaranty Fund coverages are not determined by Prudential. For further information, the State Department of Insurance may also be contacted. Prudential may contract with third parties to provide a check clearing, account servicing and processing support. Alliance is not available for payments less than \$5,000, payments to individuals residing outside the United States and its territories, and certain other payments. These payments will be paid by check. Beneficiaries may wish to consult a tax advisor regarding interest earned on the account. Prudential's Alliance Account is a registered trademark of The Prudential Insurance Company of America. Questions about Prudential's Alliance Account can be directed to Alliance Customer Service toll free at 877-255-4262 or by writing to Prudential Alliance Account, PO BOX 41582, Philadelphia, PA 19176.

SUPERIOR EXPERIENCES. BUILT ON SOLID GROUND.



At Prudential Group Insurance, we keep businesses a step ahead of change, and thriving in challenging times. By anticipating needs and building stronger relationships, we've delivered on that promise to employers and employees for nearly 150 years.

Our broad portfolio of workforce benefits, absence management, and risk mitigation solutions is built on client connection, and fueled by a relentless focus on customer experience. When that means data-driven insights, we have the technology platform to deliver results faster. When it's a reassuring voice, our teams are ready in the moments that matter. And when it's consultative partnership, we're The Rock global organizations turn to.

We're always innovating, but our values remain constant. We're a company guided by purpose, powered by financial strength, and completely committed to helping you to be stronger, happier, and more resilient.

"I'm proud that all of us at Prudential have remained steadfast in our commitment to our Company's purpose - to make lives better by solving the financial challenges of our changing world."

Andrew Sullivan
Prudential's Chief Executive Officer

OVERVIEW

ESTIMATED TOTAL CASE PREMIUM	TBD
CUSTOMER EXPENSE REIMBURSEMENT (CER) AMOUNT	Life \$15,000
RATE GUARANTEE	Basic Group Life: 36 months Basic AD&D: 36 months Optional Group Life: 36 months

	Rates
Basic Group Life	See proposed rates
Basic AD & D	See proposed rates
Optional Group Life	See proposed rates
Optional Dependent Life - Spouse	See proposed rates
Optional Dependent Life - Child	See proposed rates

Deviations	Life and Disability <ul style="list-style-type: none"> This is virgin coverage. The plan is designed to match as closely as possible to other township plans. We expect to have a minimum of 100 lives in the plan at the end of the rate guarantee. For any other deviations not listed, Prudential standard practices and standard contract language apply.
------------	---

PROPOSAL COVERAGE

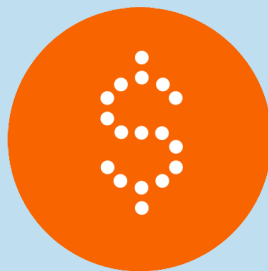
TERM LIFE INSURANCE

Secure, dependable protection for your people and their loved ones from the financial impact of premature death.



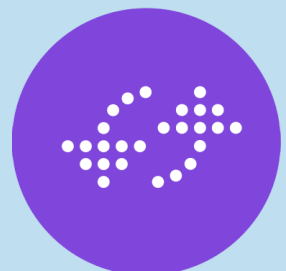
SECURITY

Allows members to plan today for the unthinkable helps their loved ones be secure tomorrow



TAX ADVANTAGED

Beneficiaries receive the death benefit, typically income tax-free.



FLEXIBILITY

Potential to convert to permanent life insurance, with no additional medical exam.

BASIC GROUP LIFE Coverage - Member Benefit Summary

Feature	Quoted option
Effective Date	April 01, 2026
Funding Arrangement	Non Participating
Financial Arrangement	Fully Insured
Eligibility	Class 1: Flat \$10K BGL Class 2: Flat \$15K BGL Class 3: Flat \$20K BGL
Service Waiting Period	Does Not Apply
Amount Of Insurance	Class 1: Flat \$10,000 Class 2: Flat \$15,000 Class 3: Flat \$20,000
Maximum Coverage	Does Not Apply
Minimum Coverage	Does Not Apply
Definition of Earnings	Does Not Apply
Disability Provision	Waiver of Premium (Prior to age 60, with a 6 month waiting period, Terminate at age 65)
Age Reduction Schedule	50% @70, 75% @75
Guaranteed Issue Amount	Class 1: \$10,000 Class 2: \$15,000 Class 3: \$20,000
Accelerated Benefit Option Amount	50% to \$10,000
Accelerated Benefit Option Type	12 months
Coverage Terms at Retirement	Yes
Portability	Does Not Apply
Conversion	Applies
Contribution Status	Non-Contributory
Expected Participation	100%
Actively At Work Provision	Does Not Apply

OPTIONAL GROUP LIFE Coverage - Member Benefit Summary

Feature	Quoted option
Effective Date	April 01, 2026
Funding Arrangement	Class 1: Non Participating
Financial Arrangement	Class 1: Fully Insured
Eligibility	Class 1: All active Township Officers and Staff
Service Waiting Period	Class 1: 30 days
Amount Of Insurance	Class 1: Incremental
Coverage in Increments of	Class 1: Increments Of \$25,000
Maximum Coverage	Class 1: Lesser of \$150,000
Minimum Amount Available	Class 1: \$50,000
Definition of Earnings	Class 1: Does Not Apply
Disability Provision	Class 1: None
Age Reduction Schedule	Class 1: 35% @ 65, 50% @ 70
Guaranteed Issue Amount	Class 1: All amounts subject to GI
Accelerated Benefit Option Amount	Class 1: 50% to \$100,000
Accelerated Benefit Option Type	Class 1: 12 months
Coverage Terms at Retirement	Class 1: Yes
Portability	Class 1: Does Not Apply
Actively At Work Provision	Class 1: Does Not Apply
Minimum Participation	Class 1: Minimum of 100 lives
Enrollment Materials	Class 1: Standard
Member Contribution	Class 1: 100%
Conversion	Class 1: Applies

PROPOSAL COVERAGE

DEPENDENT TERM LIFE INSURANCE

Financial protection and support following the death of a covered dependent, to help with various expenses, including funeral fees, debts, and education costs for children.



MEMBER WELL-BEING

Valuable peace of mind and reduced stress during a difficult time.



EXTRA SECURITY

Financial security for your members if the worst should happen.



COST- EFFECTIVE

Lower premiums for the same amount of coverage than standard life insurance.

OPTIONAL GROUP LIFE Coverage - Dependent(s) Benefit Summary

Feature	Quoted option
Effective Date	April 01, 2026
Funding Arrangement	Spouse: Non Participating Child: Non Participating
Financial Arrangement	Spouse: Fully Insured Child: Fully Insured
Eligibility	Spouse: All active Township Officers and Staff Child: All active Township Officers and Staff
Service Waiting Period	Spouse: 30 days Child: 30 days
Spouse Amount of Insurance	Class 1: Incremental
Spouse Coverage in Increments Of	Spouse: Class 1: Increments Of \$25,000
Spouse Maximum	Class 1: \$150,000
Spouse Max of Member's Amount	Class 1: 100% of Member Selection
Spouse Amount Based On	Class 1: Optional Group Life
Spouse Guaranteed Issue Amount	Class 1: All amounts subject to GI
Spouse Age Reduction Schedule	Class 1: 35% @ 65, 50% @ 70
Spouse Coverage Terminates at Member's Retirement	Class 1: Yes
Same and Opposite Sex Domestic Partners Included in Definition of Spouse	Class 1: Yes
Child Amount of Insurance	Class 1: Flat \$10,000
Child Maximum	Class 1: \$10,000
Child Max of Member's Amount	Class 1: 100% of Member Selection
Child Amount Based On	Class 1: Optional Group Life
Child Minimum Age	Class 1: From Birth
Child Age Limit	Class 1: 26
Child Coverage Terminates at Member's Retirement	Class 1: Yes

Feature	Quoted option
Disability Provision	Spouse: None Child: None
Portability	Spouse: Does Not Apply Child: Does Not Apply
Minimum Participation	Spouse: Minimum of 100 lives Child: Minimum of 100 lives
Spouse Member Contribution	Class 1: 100%
Child Member Contribution	Class 1: 100%
Subsequent Annual Enrollment Type	Spouse: See Part 5: Proposal Notes Child: See Part 5: Proposal Notes
Conversion	Spouse: Applies Child: Applies

PROPOSAL COVERAGE

ACCIDENTAL DEATH & DISMEMBERMENT

AD&D Insurance provides added coverage for death, severe injury, or other conditions resulting from an accident.



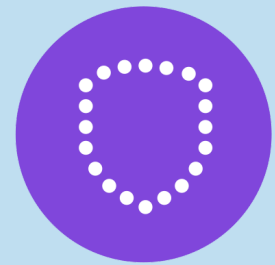
GUARANTEED ISSUE

All plan members are eligible, regardless of health status, with rates locked for the entire premium paying period.



WIDE BENEFIT RANGE

A variety of benefit options to suit the needs of your organization.



PEACE OF MIND

Your people are covered while at work, traveling for work, or during their personal time.

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) Coverage - Member Benefit Summary

Feature	Quoted option
Effective Date	April 01, 2026
Funding Arrangement	Non Participating
Financial Arrangement	Fully Insured
Eligibility	Class 1: Flat \$10K BADD Class 2: Flat \$15K BADD Class 3: Flat \$20K BADD
Service Waiting Period	Does Not Apply
Amount Of Insurance	Class 1: Flat \$10,000 Class 2: Flat \$15,000 Class 3: Flat \$20,000
Maximum Coverage	Does Not Apply
Minimum Coverage	Does Not Apply
Definition of Earnings	Does Not Apply
Age Reduction Schedule	50% @70, 75% @75
Coverage Terms at Retirement	Yes
Portability	Does Not Apply
Expected Participation	100%
Actively At Work Provision	Does Not Apply
AD&D Coverage Type	24 Hours
Member Contribution	0%

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) Additional Benefits - Covered Losses

Covered Losses and Additional Benefits are subject to state specific filings. Not all such Losses are covered. See Losses Not Covered below. Specific exclusion wording may vary by situs, as required by state filings.

Feature	Quoted option
Loss of Life	100%
Sight of Both Eyes	100%

Feature	Quoted option
Sight of One Eye	50%
Speech and Hearing in Both Ears	100%
Speech	50%
Both Hands	100%
Both Feet	100%
One Hand and One Foot	100%
One Hand and Sight of One Eye	100%
One Foot and Sight of One Eye	100%
One Arm	75%
One Leg	75%
Hearing in Both Ears	50%
Hearing in One Ear	25%
One Hand	50%
One Foot	50%
Thumb and Index Finger of the Same Hand	25%
Four Fingers of the Same Hand	25%
All Toes on One Foot	13%
Big Toe	5%
Quadriplegia	100%
Triplegia	75%
Paraplegia	75%
Hemiplegia	50%
Diplegia	50%
Uniplegia	25%
Loss of Use* (which occurs within 365 days of accident) of One Hand {or One Foot / or One Arm / or One Leg}	25%
Exposure and Disappearance Benefit**	% of principal sum consistent with type of loss

Feature	Quoted option
Coma	The lesser of 2% per month and \$1,000 up to 100 months; after 100 months a lump sum equal to 100% of the Amount of Insurance minus the amount already paid for Coma

* Loss of Use: The total and permanent loss of function.

**For the purposes of the Coverage:

(1) Exposure to the Elements will be considered an accidental bodily Injury. Exposure to the Elements means exposure to severe hot or cold weather that results in actual significant physical injury including sun stroke, heat stroke and frostbite.

(2) It will be presumed that the person has suffered a Loss of life if the person's body has not been found within one year of disappearance, stranding, sinking or wrecking of any vehicle in which the person was an occupant.

No more than your Amount of Insurance under this Coverage at the time of the accident will be paid for all Losses resulting from Injuries sustained in that accident.

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Additional Benefits - Schedule of Benefits

Feature	Quoted option
Air Bag	An amount equal to the lesser of: 10% of the Amount of Insurance on the person; and \$10,000
Bereavement and Trauma Counseling	Lesser of actual cost charged for counseling sessions and \$100. Payable for up to 12 sessions per person for sessions held within 1 year after the date of accident.
Carjacking	Lump sum: lesser of 5% of insured's coverage amount and \$10,000
Child Care Expenses	Annually for 4 years, not beyond age 13; lesser of actual cost, 5% of insured's coverage amount and \$5,000
Child Tuition Reimbursement	An amount equal to the least of (1) the actual annual Tuition, exclusive of room and board, books and fees, charged by the School; (2) 10% of the Amount of Insurance on the person, and (3) \$10,000. This benefit is payable annually for up to 4 consecutive years, but not beyond the date the child reaches age 26. If there is no dependent child eligible for this benefit, a benefit of \$1,000 will be paid.
Funeral Expenses	Lump sum: lesser of the amount of the Funeral Expenses, 2.5% of insured's coverage amount and \$2,000
Hearing Aids and Prosthetic Devices	Lump sum: lesser of a) the actual cost to the person for the hearing Aid or the Prosthetic Device, b) 5% of insured's coverage amount and c) \$10,000

Feature	Quoted option
Home Alteration and Vehicle Modification Expenses	Lump sum: lesser of a) the actual cost charged for the alteration or modification b) 10% of insured's coverage amount and c) \$10,000
Monthly Medical Premium Dependents	Monthly for 12 months: lesser of 3% of insured's coverage amount and \$500 {NOTE: Member or Dependent(s); Dependent(s) benefit only available when an employee suffers a loss of life}
Monthly Medical Premium Employees	Monthly for 12 months: lesser of 3% of insured's coverage amount and \$500
Monthly Mortgage or Lease Payment	Monthly for 24 months; lesser of amount of monthly Mortgage or Lease payment and \$1,500
Monthly Rehabilitation Expense	Monthly for 12 months: lesser of 10% of insured's coverage amount and \$500
Parental Care	Lump sum: lesser of 5% of insured's coverage amount and \$10,000
Seat Belt	An amount equal to the lesser of: (1)10% of the Amount of Insurance on the person; and (2) \$25,000 . If it cannot be determined that the person was wearing the necessary safety equipment at the time of the Accident, a benefit of \$5,000 will be paid.
Spouse Tuition Reimbursement	Annually for 2 years: lesser of actual cost, 10% of insured's coverage amount and \$10,000 {NOTE: Default benefit of \$1,000}.

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Exclusions / Losses Not Covered - Schedule of Benefits

Feature
Air Travel Exclusion
Drug Exclusion
Felony Exclusion
Hazardous Sports Exclusion
Infection Exclusion
Intoxication Exclusion
Medical Treatment Exclusion
Military Duty Exclusion

Feature

Riot or Insurrection Exclusion

Self-Inflicted Injury Exclusion

Sickness Exclusion

Suicide Exclusion

War Exclusion

Note: Specific exclusion wording may vary by situs, as required by state filings.

CASE INFORMATION

Effective date	4-1-2026
Contract situs	ND
SIC Code	9999
Commission Schedule	Basic Group Life Commissions schedule & ASC's Commissions schedule of 20% plus 15% ASC Basic AD&D Commissions schedule & ASC's Commissions schedule of 20% plus 15% ASC Optional Group Life Commissions schedule & ASC's Commissions schedule of 20% plus 5% ASC
Customer Expense Reimbursements	<p>We have included the cost of certain expense reimbursements as described below in the insured premium rates or in the service fees. We will reimburse Benafica for these expenses upon receipt of the applicable invoices and appropriate documentation evidencing these services were performed.</p> <p>Customer Expense Reimbursements:</p> <ul style="list-style-type: none"> • Payments will be made to Benafica. • Enrollment Processing and Communication Services • Assistance in the development and preparation of plan announcements material, member benefit booklet or other plan documents • Marketing Services • Services are to be provided during implementation. • Services are to be provided for the following coverage(s): Basic Life, BADD and Optional Life; and over the period/event April 1, 2026 to March 31, 2029 • The expense in the amount of \$15,000 is included in the insured premium rates or in their services fees. The cost is spread over the rate guarantee period. • Terms of payment are as follows: 1 time payment and payable in the first year only. <p>Please note that Prudential can also provide the services listed above. Prudential cannot agree to include in the cost of insurance a request for reimbursement of an expense for a type of service not covered by the above categories or not permissible under applicable law or regulation.</p>
Communications	PDF Material
Valid Dates	90
Producer Disclosure	<p>As a condition of this proposal, Prudential requires the producer to fully disclose to client all commissions and fees payable to the producer by Prudential in connection with the proposed insurance coverage(s) and services. Prudential further requires that client consent, in writing, to the payment of all such commissions and fees by Prudential to the producer, a copy of which consent must be provided to Prudential at the point of sale.</p>

Enrollment or Volume Volatility	<p>Life +/-10.0%</p> <p>During the initial rate guarantee period, if the enrollment or volume changes by more than the percentage listed above, from that shown on the rate exhibit, Prudential reserves the right to immediately review the plan. This may result in a change in rates or other terms and conditions</p>
Cannabis disclosure	<p>Prudential Group Insurance will not do business with entities engaged directly in cannabis activities in the United States. In addition, Prudential Group Insurance will not do business with a person or entity that does business or is affiliated with entities engaged directly in cannabis activities in the United States (affiliation may be determined based upon a particular ownership percentage of the equity of such a business, or upon sharing a common parent with such a business).</p>
OFAC and FinCEN Disclosure	<p>This proposal assumes that you comply with the statutes, regulations, Executive Orders and other programs administered by the Office of Foreign Assets Control (OFAC) and FinCEN of the U.S. Department of the Treasury.</p> <p>This offer assumes that all covered members are US citizens or temporary US expatriates. Any foreign exposure must be approved by Underwriting before coverage will be offered.</p> <p>All coverages are administered in accordance with US insurance laws and regulations.</p>
PruPassagesSM	Does Not Apply
Travel Assistance	Does Not Apply
Premium Remission Period	<p>This proposal assumes premium remission within the 60 day grace period. Interest charges will apply to premiums remitted after 60 days from the due date. At this time, Prudential does not charge a late fee or interest penalty for payment of premiums after the due date. Prudential reserves the right to charge interest or penalties for premium payments received after the grace period.</p>
ERISA	This quote assumes that the benefit programs quoted are not subject to ERISA.
Premium and Claim Branches	Products exceeding 5 Premium and 10 Claim branches may require additional charges in the rates.
Reporting	<p>This proposal includes 24/7 access to Prudential's web reporting system. Custom reports may be available for an additional fee. Fees will be developed on an ad hoc basis and direct billed to the policyholder.</p>
Non-Standard Service	<p>The Purchaser may request and Prudential may agree to provide services that are not contemplated in this proposal. Prudential may seek reimbursement from the customer for expenses in connection with Non-Standard Services as mutually arrived upon.</p>

Other Assumptions & Provisions

The rates are contingent upon the use of Prudential's standard contract (plans, provisions and exclusions), unless otherwise explicitly identified. If substantial changes are requested to standard Prudential contractual language and/or agreements, Prudential reserves the right to review the costs associated with review and implementation of any changes and to charge them back to the client. The quoted rates are subject to change as of the date the new law or a change in any existing law is effective.

Please be aware that certain terms and conditions, such as those found in general services agreements, that were not previously disclosed in the request for proposal may impact our offer. We reserve the right to make adjustments to our offer if the disclosure of such terms and conditions does not occur prior to our initially released offer.

Prudential cannot provide tax advice to customers.

RESIDENTS IN STATES OTHER THAN NEW MEXICO: This proposal provides a general description of Prudential's group insurance products. Product offerings may not be available in all states and may vary depending on state laws and regulations. Prudential has a website that sets forth state-specific coverage requirements based on the insured's state of residence. The website is located at www.prudential.com/etonline. The access code for this group during the pre-sale period is ET3.

FOR POLICYHOLDERS WITH 100 OR MORE NEW MEXICO RESIDENTS: This proposal provides a general description of Prudential's group insurance products. Please note additional regulation impacting residents of New Mexico became effective 1/1/2024 which may result in a different offering between New Mexico and non-New Mexico residents. If there are any discrepancies between this proposal and the contract, the contract shall govern.

Prudential will be the claim fiduciary for all insured plans.

Individuals being provided compensation under an severance program are not covered for disability benefits

Coverage ends the date group contract or plan is canceled, date the member is no longer a member of a covered class, date covered class is no longer covered, last day of period member made required contributions, or last day of active employment.

The term Domestic Partner, if used, is a person who:

1. Satisfies the requirements for being a domestic partner, registered domestic partner or party to a civil union under the law of your jurisdiction of residence; or
2. Is a person of the same or opposite sex who satisfies all of the following:
 - a. is age 18 or older; and
 - b. is not related to you by blood or a degree of closeness that would prohibit marriage in the law of the jurisdiction in which you reside; and
 - c. is mentally competent to consent to contract; and
 - d. is not married to another person under statutory or common law nor in a domestic partnership, registered domestic partnership or civil union with another person; and
 - e. is not otherwise a Qualified Dependent under the Program; and
 - f. is in a single dedicated, serious and committed relationship with you; and
 - g. has shared a single permanent residence with you for at least 12 consecutive months; and
 - h. is financially interdependent with you.



Where requested by Prudential, you and/or your Domestic Partner certify that all of the above requirements are satisfied. Such certification shall be in a format satisfactory to Prudential.

For Minnesota residents, the state mandated 18-month continuation provision would be applicable. After the 18-month period, conversion is available. Also, Prudential does not assume risk on employees who had already terminated prior to the effective date, and our quote assumes that the previous carrier will offer a conversion to an individual policy.

Please be advised that it is an association's obligation to comply with the federal Age Discrimination in Employment Act (ADEA). Therefore, Prudential can make no representation regarding whether any age reduction schedule that it quotes in connection with a member's benefit plans will be found compliant with the ADEA by any court or regulatory agency. You may wish to consult your legal or benefits counsel to address any compliance obligations under ADEA.

Rates have been quoted assuming that Prudential will be selected for all coverages.

DOL Fiduciary Disclosure

These materials are for informational or educational purposes. In providing these materials, Prudential (i) is not acting as a fiduciary, as defined by the Department of Labor, to ERISA plans, plan participants or beneficiaries and is not giving advice in a fiduciary capacity and (ii) is not undertaking to provide impartial investment advice as Prudential will receive compensation for its products and services.

This proposal is released with the understanding that it will be presented to interested parties only by an appropriately licensed & appointed individual pursuant with state licensing and appointment rules. Any questions regarding these rules can be addressed to our Broker Administration Unit at 1-888-778-6639. Any violations will result in commissions being withheld in accordance with state regulations.

In providing the plan of benefits briefly outlined in this proposal, Prudential will utilize standard benefit language as filed with and approved by the state. Based on the information provided, we believe all of the provisions of the insurance plan we are being asked to provide are on file and approved. Should this not be the case, filing approval will need to be received before booklets, certificates, or other enrollment material that describe provisions subject to filing can be distributed.

ASSUMPTIONS AND PROVISIONS

Standard plan features

- Enrollment and certificate materials will be delivered electronically to the employer.
- You will also have access to online reporting capabilities.

General assumptions

- The benefits and services included in this proposal are based on the Request for Proposal that Prudential received.
 - Prudential cannot provide tax or compliance advice, and strongly recommends that you consult with legal and/or tax professionals to ensure that your plan is in compliance.
 - Prudential requires that any members who are not currently eligible for coverage, not actively at work, or no longer eligible as of the proposed effective date must be disclosed at the time of proposal. Failure to do so may result in a re-rate or termination of coverage.
 - Unless otherwise noted, this proposal assumes that all members are US citizens, on US payroll, and subject to US FICA withholding. Members who do not meet these criteria must be reviewed and approved in writing by the Underwriter in order to be eligible for coverage.
 - Certain terms and conditions, such as those found in general services agreements, that were not previously disclosed in the request for proposal may impact Prudential's offer. Prudential reserves the right to make adjustments to their offer if these terms and conditions are not disclosed prior to their initial offer.
 - Benefit provisions are subject to state and federal mandates. Future mandates will be incorporated into the plan as of the date required by law. The quoted rates are subject to change as of the date the new law or a change in any existing law is effective.
-

ANY QUESTIONS?

**WE'RE HERE
TO HELP**

Disclosures

The Prudential Insurance Company of America has a grade A+ Financial Strength Rating from rater A.M. Best. A rating of grade is the position highest/lowest second to highest of the total number of grades ratings extends. The rating is an opinion on the insurer's financial strength and ability to meet its insurance policy and contractual obligation. Ratings are as of April 30, 2024 and are not a guarantee of future financial strength or claims paying ability. The ratings are subject to change and do not reflect any subsequent rating agency action.

- A.M. Best - A rating of A+ is the second highest of thirteen rating categories
- Fitch - A rating of AA- is the fourth highest of twenty-one rating categories
- Moody's - A rating of Aa3 is the fourth highest of twenty-one rating categories
- Standard & Poor's - A rating of AA- is the fourth highest of twenty-two rating categories

Group Insurance coverages are issued by The Prudential Insurance Company of America, and Group Variable Universal Life insurance is distributed through Prudential Investment Management Services LLC ("PIMS"). Both are Prudential Financial companies, Newark, NJ.

© 2024 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

This proposal is released with the understanding that it will be presented to interested parties only by an appropriately licensed & appointed individual pursuant with state licensing and appointment rules. Any questions regarding these rules can be addressed to our Broker Administration Unit at 1-888-778-6639. Any violations will result in commissions being withheld in accordance with state regulations.

Based on the information provided, we believe all of the provisions of the insurance plan we are being asked to provide are on file and approved. Should this not be the case, filing approval will need to be received before booklets, certificates, or other enrollment material that describe provisions subject to filing can be distributed.

Proposal ID: 2026015014	Effective Date: 4/1/2026
Case Name: North Dakota Benefit Association	on Date: 2/6/2026
COVER SHEET	

Proposal ID:	2026015014	Effective Date:	4/1/2026
North Dakota Benefit Association			
Life Rate Exhibit - 2/6/2026			

BASIC LIFE ONLY - Annual Rates			
	Silver Plan	Gold Plan	Platinum Plan
Township Active Members	\$160	\$240	\$320
BASIC LIFE and AD&D - Annual rates			
	Silver Plus Plan	Gold Plus Plan	Platinum Plus Plan
Townships Active Members	\$162	\$243	\$324

Proposal ID:	2026015014		Effective Date:	4/1/2026
North Dakota Benefit Association				
Life Rate Exhibit - 2/6/2026				

Optional Life Plan - Per \$1,000 Annual Rates				
Employee and Spouse	Rate	Lives	Covered Monthly Volume	Estimated Annual Premium
LT 29	\$1.464	To be determined	To be determined	
30-34	\$1.860			
35-39	\$2.196			
40-44	\$2.844			
45-49	\$4.848			
50-54	\$7.224			
55-59	\$10.920			
60-64	\$16.776			
65-69	\$24.288			
70-74	\$42.744			
75-79*	\$95.040			

DEPENDENT LIFE - CHILD(REN)				
	Monthly Rate / Dependent Unit	Lives	Covered Monthly Volume	Estimated Annual Premium
Annual Cost	\$12.000	To be determined		

* Coverage terminates at age 80



Larry Syverson <larry@ndtoa.com>

Re: Clearwater Lobbying Support Ballpark Estimate

1 message

Larry Syverson <larry.ndtoa@gmail.com>

Mon, Mar 30, 2026 at 10:42 AM

To: Shannon Schutt <:sschutt@clearwatercommunications.net>

Hi Shannon,

Thank you for the proposal. I will forward it to the search committee for their consideration.

You might be contacted if they have any questions.

Thanks,

Larry A Syverson

NDTOA Executive Director

465-150th Ave NE

Mayville ND 58257-9011

larry@ndtoa.com

Office: (701)430-1735

North Dakota Township Officers Association - Serving ND Townships since 1966

On Tue, Mar 10, 2026 at 10:35 AM Shannon Schutt <sschutt@clearwatercommunications.net> wrote:

Hi Larry,

Thank you again for thinking of Clearwater Communications for potential lobbying support services.

Based on what you described, we could provide legislative support where you remain the primary voice and testifier for the association, while we provide tracking, coordination and as-needed testifying support. A broad overview of the support services we could provide includes:

During Session:

- Bill tracking and monitoring aligned with your legislative priorities
- Weekly written legislative report summarizing activity, key developments and recommended actions
- Weekly call (or in-person when helpful) to review developments and adjust strategy
- Coordination support for testimony preparation, stakeholder outreach, and legislator follow-up
- Attendance at relevant committee hearings and meetings as needed
- Back up to provide testimony as needed

Interim (Pre-Session & Post-Session):

- Participation in board or policy committee meetings to better understand and refine legislative priorities
- Planning support to prepare legislative priorities
- Relationship-building support with key legislators and staff
- Ongoing monitoring and periodic updates as appropriate of interim committees

To allow sufficient time for planning and relationship development, we suggest beginning July 2025 and running through May 2026. That timeframe would give us time to participate in board/policy discussions, help refine priorities before session, and provide full support through legislative session.

Our ballpark estimate would be \$1,000 per month during the interim period and \$4,000 per month during session (or alternatively, a blended total of approximately \$2,364/month for the 11 months).

We can adjust the final agreement depending on how hands-on you would like us to be, how robust your tracking and reporting needs are, and what timeframe you'd like us to be involved. With feedback, I'm happy to prepare a more formal proposal for board review.

Please let me know your thoughts and how the board decides to move forward.

Thank you,

Shannon Schutt | President

Clearwater Communications

1605 E Capitol Ave, Bismarck, ND 58504

Ph: 701-355-4458 | www.clearwatercommunications.net



NDTC Membership ****Reminder**** Policy Issues

Scott Meske <scottjmeske@gmail.com>

May 18,
2026

Greetings NDTC:

This is just a reminder to get your **transportation-related policy issues** to myself, Lance Gaebe or Matt Gardner sooner rather than later.

This starts the NDTC Policy Process in preparation for the 2027 Legislative Session.

Appropriations and Policy items will be considered. The Policy Committee will compile a "big list" of policy items and forward the list to your organization for a formal position.

Also please block out **September 21 for the full Membership meeting** immediately preceding the GNDC Policy Summit on the 22nd in Bismarck. More details will be forthcoming.

Thank you all for your support of the Transportation Coalition.

Scott Meske, Coordinator

ND Transportation Coalition

--

Be awesome today!

Scott Meske



scottjmeske@gmail.com

608.516.9307 (cell)

www.701strategies.com

Hello my name is Tim Leppert. I serve as Russell township zoning administrator in Lamoure County N.D. I would like to submit a resolution for consideration at the district 28 Republican annual meeting. Many others and myself feel this resolution is of very grave importance to what is left of local government. The resolution states as follows:

The district 28 Republican GOP supports local control and opposes the legislature's efforts to erode the rights of townships, counties and cities. We believe that these political subdivisions should be allowed to determine the orderly development of ordinances and comprehensive plans for property use within those jurisdictions. These local units facilitate direct citizen participation and effective self-governance, preventing the concentration of power.