

North Dakota Township Officers Association
Board of Directors
Approved Minutes

December 23, 2025, Special Meeting of the Board of Directors via Zoom at 7:00 PM CST.

Dale called the meeting to order at 7:02 PM

All directors were present, constituting a quorum, Ryan Jewison, Jayme Tenneson, and Roger Olafson were also present.

Dale called on Ryan Jewison for an overview of the Benafica program benefits for township officers.

○ **Benafica Insurance Program Presentation**

- Ryan Jewison, CEO of Benafica, introduced the company and its relationship with LeClaire Agency and Minnesota Benefit Association.
 - LeClaire Agency: 100-year-old, third-generation family business, backbone of Minnesota Benefit Association since 1929.
 - Minnesota Township program leverages the association for guaranteed issue insurance for township members.
- Previous year's proposal to offer similar program in North Dakota fell short by a few votes.
- Main concerns from board members:
 - Privacy of contact information; reluctance to share member data.
 - Misunderstanding that directors would be responsible for selling the product.
- Ryan clarified:
 - Benafica does not collect personal info from uninterested parties.
 - Marketing can be tailored; no requirement to provide contact info upfront.
 - Program can be promoted via website, events, or other channels.
 - Only those opting in provide census info, no proactive marketing to non-participants.
- Sales responsibility:
 - Directors/board are not selling; Benafica handles all sales and administration.
 - Townships decide on participation and coverage level; Benafica manages backend.
- Coverage details:
 - Guaranteed issue life insurance, no health questions.
 - Coverage levels: \$5,000, \$10,000, \$15,000, \$20,000 face value.
 - Cost: \$80 per \$5,000 increment per member per year (e.g., \$20,000 = \$320/year).
 - Most townships choose higher coverage due to rising final expenses.
- Age limits and phase-outs:
 - Coverage phases out at ages 75 and 80; details available online.
 - Officers in phase-out periods must be considered at township level.
- Enrollment process:
 - Annual open enrollment (e.g., Jan 15 for 90 days in MN).
 - Census of officers submitted; policies issued.
 - Policy is portable if officer leaves township.
- Royalty/revenue share:
 - North Dakota could receive \$5,000 royalty if program launches.
 - Minimum threshold: 100 participating townships needed for viability.
 - Fewer than 100 townships will make the program less feasible for Benafica.
- Customization:
 - Program can be tailored for North Dakota's needs in collaboration with Prudential.
 - Flexibility in officer eligibility (e.g., clerk, treasurer).
- Marketing options:
 - No need for membership list if privacy is a concern.
 - Information can be distributed via website, newsletter, flyers, or at events.
 - Licensed agents must answer specific insurance questions; board cannot discuss pricing or details.
- Next steps:
 - Board to discuss interest, designate contact person for further negotiations.
 - Suggestion to gauge interest at upcoming workshops and via newsletter.
 - Benafica to provide ad for Grass Roots publication; possible presentation at annual convention.

Board Discussion: Benafica Program Implementation

- Workshops identified as best venue to gauge township interest statewide.
- No North Dakota-based company currently offers similar discounted group life insurance.
 - Policy is underwritten by Prudential; Benafica is an agency, not exclusive.
 - Other states (e.g., Wisconsin) are also considering the program.

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

North Dakota Township Officers Association
Board of Directors
Approved Minutes

- Legal concerns:
 - Board members not licensed to sell insurance; must avoid crossing regulatory lines.
 - Only licensed agents can discuss specifics or pricing.
 - Safe approach: publish ad in Grass Roots, provide contact info, avoid direct promotion.
- Alternative options:
 - Consider reaching out to local agents or companies for similar programs.
 - School benefit programs cited as comparable models.
- Financial concerns:
 - Some townships may lack budget for coverage; cost could be prohibitive.
 - Minnesota townships generally have higher budgets and expenses than North Dakota.
- Demographics:
 - Age reduction in coverage starts at 70, steep drop at 80; accidental death option available.
- Consensus:
 - Best approach is to publish information in Grass Roots, let interested townships contact Benafica directly.
 - Invite Benafica to annual convention for direct Q&A and sign-ups.
 - Board to avoid handling contact info or acting as intermediary.
 - Guidance needed for board on what can/cannot be discussed at meetings.

Board Vote: Benafica Program Promotion

- Motion by Lee and 2nd by Leon. To allow Benafica to advertise in Grass Roots. Unanimously approved on a rollcall vote.
 - Larry to contact Benafica for ad submission.
 - Plan to include full-page explanation and contact info in publication.
 - Possible follow-up presentation at annual convention.

Policy Change Proposals

- Review of proposals from convention; focus on board structure and award policies.
- Proposal to increase directors from 6 to 12 failed previously, no current action.
 - Discussion on whether to present options for 6, 9, or 12 directors on website for feedback.
 - Consensus to prioritize district autonomy in selecting directors before considering expansion.
 - Suggestion to hold district meetings prior to state convention for director selection.
 - Challenges noted: scheduling, low attendance, timing with harvest season.
 - Alternative: district caucus at convention but concerns about time constraints.
 - Idea for half-day workshops with district meetings for training and elections.
- No formal motions on director expansion; options to be presented for discussion only.

Policy Change Votes

- Policy Change #1:
 - Jason moved to change the number of Grassroots Leadership awards from one to up to five. 2nd by Kim. Motion carried.
- Policy Change #2:
 - Lee moved that the Executive Director is to post meeting minutes on website. 2nd by Leon. Motion carried.
 - Discussion of also posting audio recordings; equipment options (refurbished Owl device) considered.

Audit RFP Discussion

- Review of RFP draft by Jayme; concerns about spelling and wording.
 - Jayme to revise and proofread RFP.
- Audit location:
 - Discussion on whether audit should occur at office, apartment in Bismarck, or auditor's office.
- Audit scope:
 - Debate on how many years to audit; options for 1, 2, or 3 years.
 - Lee moved to go back one year for an audit. 2nd by Tom.
Lee amended his motion to audit past two years. 2nd by Kim. The amendment was adopted on a voice vote. (Tim voting nay)
The motion as amended carried on a voice vote
Jason moved to place the audit at the Bismarck office/apartment. 2nd by Lee. Motion carried.

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

North Dakota Township Officers Association
Board of Directors
Approved Minutes

- Rationale: covers carry-over items, addresses concerns about transparency, and may ease future audits.
- Auditor's suggestion: ongoing annual audits may reduce cost.
- RFP to include projections for annual fees for next five years.
- Barb expressed interest in working with auditor for process improvement and record-keeping guidance.
- Board agreed RFP approach allows for interviews and selection of best fit.

Financial and Administrative Updates

- Bismarck apartment used for meetings and audits; cost-effective compared to hotels.
 - Current rent: \$670/month.
- Barb to provide financial numbers (gross revenues, net) for RFP; year-end changed to October 31st for reporting alignment.

Domain Email

Tim moved to set up @ndtoa.com email addresses for board members. 2nd by Kim. Motion carried on voice vote.

Meeting Closure

- No further policy changes or action items identified.
- Jayme to revise RFP and circulate to board.
- Board members exchanged holiday greetings and adjourned the meeting.

Tim moved to adjourn. 2nd by Kim. The motion carried.

Dale adjourned the meeting at 8:51 PM.

Respectfully Submitted,
Larry A Syverson
NDTOA Executive Director

Approved: February 27, 2026