Board of Education Meeting

Wednesday, August 5, 2026 6:00 PM
Kindred High School Conference Room 109, 255 DAKOTA ST, KINDRED, ND 58051-4225

I. **Call to Order: Jesse Cook, President**

II. **Pledge of Allegiance**

III. **Acknowledge Visitors**

IV. **Public Input - Contributors should contact the Superintendent of Schools or School Board President prior to the meeting to be placed on the agenda. Comment time may be limited by the School Board President, and the topic(s) are limited to current meeting agenda items or the preceding school board meeting.**

V. **Additions and Official Adoption of the Agenda**

VI. **Approve Meeting Minutes**

VII. **Approve District Financial Reports and Payment of Invoices**

VIII. **Reports**

VIII.A. School Board Members

VIII.B. Superintendent of Schools

VIII.C. High School Principal

VIII.D. Middle School Principal

VIII.E. Elementary School Principal

VIII.F. Activities Director/Dean of Students

VIII.G. School Board Committees

VIII.G.1. Buildings/Grounds/Transportation (No Meeting)

VIII.G.2. Finance/Bargaining (No Meeting)

VIII.G.3. Curriculum/Policy/Personnel (No Meeting)

IX. **District Business**

IX.A. Approve Homeless and Foster Liaisons for the 2026-27 School Year

IX.B. Approve Consolidated Application for Title I, II, IV and Transfer Funds

IX.C. Approve 2025-26 Kindred Public School District Financial Report

IX.D. Set 2026-27 KPSD#2 September Budget Hearing Date

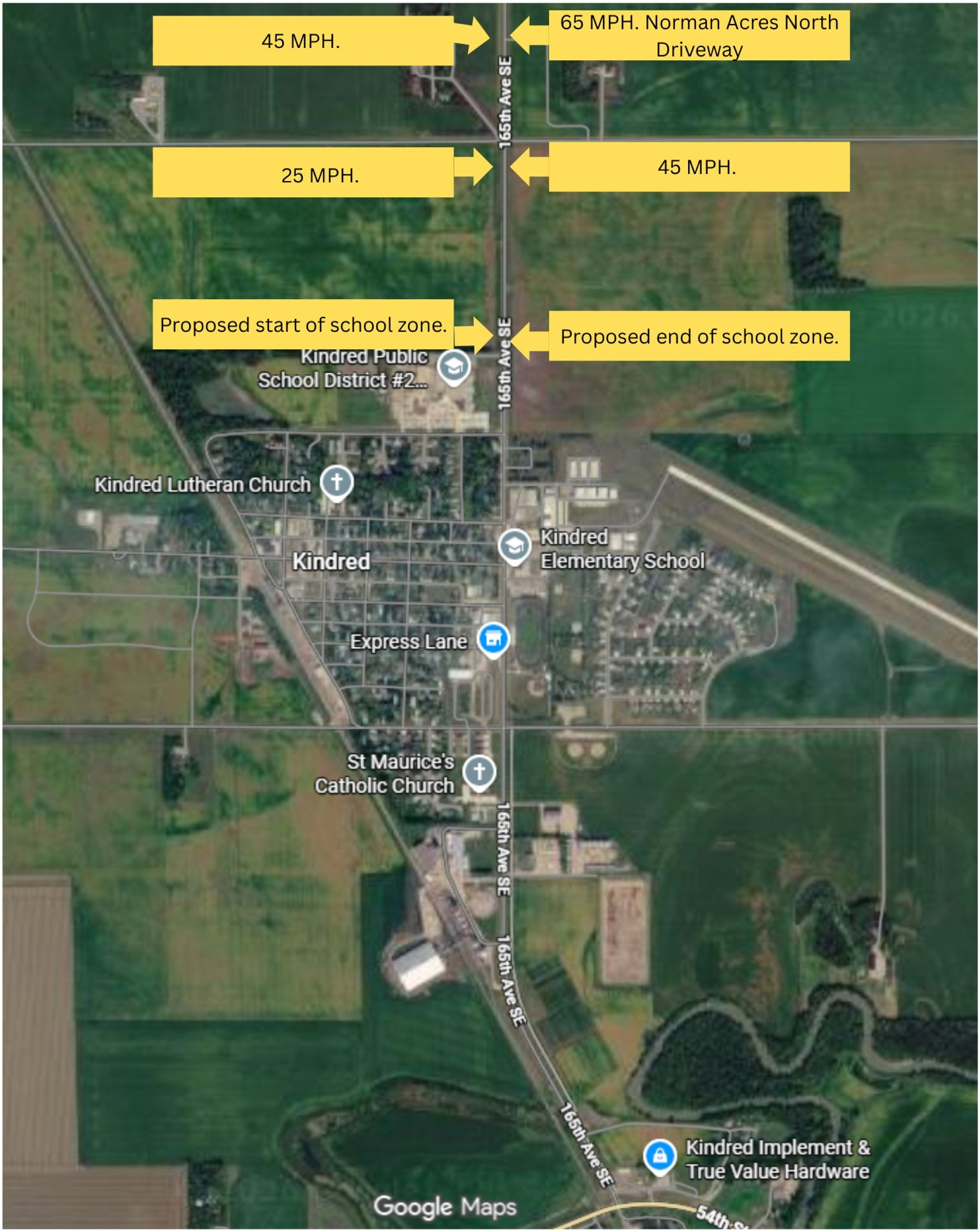
IX.E. Approve 2026-27 Dental and Short Term Disability Insurance Renewal

IX.F. Act on Open Enrollment Requests

X. **Next Regular School Board Meeting:**

XI. **Committee Meetings**

XII. **Adjourn**


45 MPH.
65 MPH. Norman Acres North Driveway
25 MPH.
45 MPH.
Proposed start of school zone.
Proposed end of school zone.
Kindred Public School District #2...
165th Ave SE
Kindred Lutheran Church
Kindred
Kindred Elementary School
Express Lane
St Maurice's Catholic Church
Kindred Implement & True Value Hardware
Google Maps

Board of Education Meeting
Tuesday, July 14, 2026 Final 2025-26 School Board Meeting

Kindred High School Conference Room 109
255 DAKOTA ST
KINDRED, ND 58051-4225

Attendance Taken at 10:52 AM.

Zachary Bateson:	Present
Jesse Cook:	Present
Kali Heyen:	Present
Mr Jim Huesman:	Present
Mike Keller:	Present
Ms Heidi McQuillan:	Present
Ryan Patenaude:	Absent

I. Call to Order: Jesse Cook, President

II. Pledge of Allegiance

III. Acknowledge Visitors

IV. Public Input – Contributors should contact the Superintendent of Schools or School Board President prior to the meeting to be placed on the agenda. Comment time may be limited by the School Board President, and the topic(s) are limited to current meeting agenda items or the preceding school board meeting.

V. Additions and Official Adoption of the Agenda

VI. Approve Meeting Minutes
Motion to approve the June 9th minutes and the June 23rd special board meeting meetings. This motion, made by Keller and seconded by Bateson, Carried.
Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea, Ms Heidi McQuillan: Yea, Ryan Patenaude: Absent
Yea: 6, Nay: 0, Absent 1:

VII. Approve District Financial Reports and Payment of Invoices
Motion to approve the financial report for June. This motion, made by Bateson and seconded by Huesman, Carried.
Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea, Ms Heidi McQuillan: Yea, Ryan Patenaude: Absent
Yea: 6, Nay: 0, Absent 1:

VIII. Reports

A. School Board Committees

1. Curriculum/Policy/Personnel

2. Buildings/Grounds/Transportation

3. Finance/Bargaining

Motion to transfer $48,307.75 from the general fund to the food service fund to zero out the fund. This motion, made by McQuillan and seconded by Keller, Carried.
Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea, Ms Heidi McQuillan: Yea, Ryan Patenaude: Absent
Yea: 6, Nay: 0, Absent 1:

IX. Discussion of any unfinished business of the 2025-26 KPSD#2 Board of Education

X. Adjourn

Board of Education Meeting
Tuesday, July 14, 2026 Following final 2025-26 meeting

Kindred High School Conference Room 109
255 DAKOTA ST
KINDRED, ND 58051-4225

Attendance Taken at 10:41 AM.

Zachary Bateson:	Present
Mike Bjertness:	Absent
Jesse Cook:	Present
Kali Heyen:	Present
Mr Jim Huesman:	Present
Mike Keller:	Present
Ms Heidi McQuillan:	Absent
Ryan Patenaude:	Absent

Attendance Update Taken at 5:53 PM.

Ms Heidi McQuillan:	Present

Mike Kolness
Melanie Moffet
Attendance Update Taken at 6:30 PM.

Ms Heidi McQuillan:	Absent

I. Call to Order:

II. Election of Officers

A. President
Motion for Jesse Cook for President. This motion, made by Huesman and seconded by Heyen, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2

B. Vice President
Motion for Jim Huesman for Vice President. This motion, made by Heyen and seconded by Keller, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2

C. Oath of Office for newly elected members

III. Appoint school district business manager and delegate to the superintendent for supervisory responsibility of the business manager. (NDCC 15.1-07-20.1)
Motion for Melanie Moffet as Business Manager. This motion, made by Heyen and seconded by Huesman, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen:

Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2

IV. 2026-27 Committee Assignments

V. Convene Building Authority Meeting – Election of Officers
Motion to approve Cook as President and Huesman as V President of the Building Authority. This motion, made by Keller and seconded by Bateson, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2

VI. Designate the Official Depository Bank(s) for the school district funds.
Motion to approve Kindred State Bank, US Bank and Old National Bank as the school district's depository banks. This motion, made by Heyen and seconded by Huesman, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2

VII. Designate the Official School District Newspaper
Motion to approve Cass County Reporter as the official school district newspaper. This motion, made by Heyen and seconded by Keller, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2

VIII. Approve Superintendent Michael Kolness, and/or designee, as the authorized KPSD#2 representative for the:
Motion to approve Supt Mr. Kolness as the approved designee. This motion, made by Bateson and seconded by Huesman, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2

IX. Approve 2026-27 School Year School Board Compensation Rates
Motion to keep board compensation at the current rate of $20 per meeting. This motion, made by Heyen and seconded by Keller, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2

X. Approve proposed meeting and work session dates for the 2026-27 school year.
Motion to approve the following calendar meeting dates. This motion, made by Bateson and seconded by Heyen, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2

XI. Reports

A. School Board Members

Heyen reported on the meeting she attended and putting family engagement in the strategic plan.

B. Superintendent of Schools
Mr. Kolness reported on enrollment, staffing, short term disability rate increase.

XII. District Business

A. Approve Preliminary 2026-27 Kindred School District Budget
Motion to approve the prelimanary budget for 2026-2027. This motion, made by Keller and seconded by Huesman, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2

B. Approve 2026-27 North Dakota Fire & Tornado Policy Renewal
Motion to approve the Fire and Tornado Policy as presented. This motion, made by Huesman and seconded by Heyen, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2

C. Approve 2026-27 Student Handbook Updates
Motion to approve the student handbook changes for 2026-2027. This motion, made by Huesman and seconded by Heyen, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2D. Approve Kindred State Bank Pledge of Securities

Motion to approve the Kindred State Bank Pledge of Securities of $5,486,000.00. This motion, made by Keller and seconded by Huesman, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2

E. Approve KMS Flooring Purchase and Installation
Motion to approve the flooring bid as presented for carpet in the west hallway in the MS for $4,269.33. This motion, made by Heyen and seconded by Bateson, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2

F. Approve KHS Student Council Advisor Job Description and Salary
Motion to approve the job description and the 3% salary for student council advisor. This motion, made by Heyen and seconded by Keller, Carried.
Ms Heidi McQuillan: Absent, Ryan Patenaude: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea
Yea: 5, Nay: 0, Absent: 2

G. Approve 2026-27 KPSD#2 Fee Schedule

Motion to approve the fee schedule for 2026-2027. This motion, made by Keller and seconded by Huesman, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2

H. Act on Open Enrollment Requests
Motion to approve Open Enrollment for Schell for 2026-27. This motion, made by Heyen and seconded by Bateson, Carried.
Ryan Patenaude, Mike Bjertness: Absent, Zachary Bateson: Yea, Jesse Cook: Yea, Kali Heyen: Yea, Mr Jim Huesman: Yea, Mike Keller: Yea,
Yea: 5, Nay: 0, Absent: 2

XIII. Next Regular School Board Meeting:

XIV. Committee Meetings

XV. Adjourn

Kindred Elementary Board Report

August 5, 2026

Elementary Building Ready

- Elementary building is almost ready for the beginning of the school year as the custodial staff finalizing touchup paint and small projects
- No large projects this summer but many little ones getting the school year ready
  - New tile down main hallway
  - Continuous work on fire panel
  - Plumbing new SPED PK bathroom
  - Nightlock Door Security Devices on classroom doors
- Custodians have done a fantastic job getting the school ready!

New Teacher Orientation

- Mr. Kittelson will be meeting with our new teacher on August 5th
- 1 new elementary staff member
  - Kylie Manthe - Preschool
  - Ms. Manthe graduated from MSUM last year and student taught with Amy Saewert
- In the building we will also be adding our new Literacy Coach, Sarah Burgess, who is employed through SEEC

Teacher Inservice and Back to School Night

- Teacher Inservice – August 10th, 19th, 20th, and 24th
  - New Reading Curriculum Training
  - HR Information
  - Infinite Campus Implementation
  - Work Time in Classroom
- KES Back to School Night – August 20th - 5:00-6:30

To Educated, Prepare, and Maximize Student Potential

August 5, 2026

Kindred Public School District

Consolidated Title Application Information

2026-27	**Allocations**	**Comments**
Title I	$37,645	Used to pay part of Title I Teacher Salary
Title II	$31,085	Transfer to Title I for Benefits/Salary of Teacher
Title IV	$10,000	Transfer to Title I for Benefits/Salary of Teacher
Total	$78,730	Total Title Allocations

2026-27 Title I Teacher Salary and Benefits		
Salary	=	$66,050
Benefits	=	$27,557.87
Total	=	$93,607.87

Kindred 2 Financial Report

School Year: 2025-2026

County: 09 District: 002

- - -AFFIDAVIT OF BUSINESS MANAGER- - -

I do solemnly swear that to the best of my knowledge and belief the information within is a true and correct report of all revenue and expenditures of the school district.

____

Business Manager

- - -SCHOOL BOARD APPROVAL- - -

This report has been examined by the school district board and compared with revenue and expenditure statements of the school district.

This report is found correct in every particular and is hereby approved

This _______ day of __________________________,2026

By order of the district school board:

Attest: ____

School Board President

Distribution: File one copy with the county superintendent of schools. Maintain one copy on file with the school district.

NORTH DAKOTA DEPARTMENT OF
PUBLIC INSTRUCTION

Table of Contents

1000 Revenue from Local Sources

1100 Property Taxes	
1110 General Fund Property Tax Levy	2,368,103.85
1131 Tuition Fund Levy	0.00
1138 Miscellaneous Fund Levy	484,333.26
1190 Other Tax Revenue	0.00
Total Property Taxes	2,852,437.11
1200 Revenue in Lieu of Property Taxes	
1210 Electric Generation, Distribution and Transmission	0.00
1220 Telecommunications	46,032.96
1230 Tax Credits Reimbursed by the State	0.00
1240 Property Owned by State or Non-Profit Agencies	0.00
1250 Mobile Home Tax	0.00
1290 Other Revenue In Lieu of Property Taxes	0.00
Total Revenue in Lieu of Property Taxes	46,032.96
1300 Tuition	
1310 Regular	
1311 1: Patrons	67,105.00
1312 2: In-State	0.00
1313 3: Out-of-State	0.00
1320 Handicapped	
1321 1: Patrons	0.00
1322 2: In-State	0.00
1323 3: Out-of-State	0.00
1330 Career & Tech Ed	
1331 Tuition: Career & Tech Ed - Patrons	0.00
1332 Tuition: Career & Tech Ed - In State	0.00
1333 Tuition: Career & Tech Ed - Out of State	0.00
1340 Summer School	
1341 1: Patrons	0.00
1342 2: In-State	0.00
1343 3: Out-of-State	0.00
1350 Adult	
1351 1: Patrons	0.00
1352 2: In-State	0.00
1353 3: Out-of-State	0.00
1360 Drivers Ed	
1361 1: Patrons	5,500.00
1362 2: In-State	0.00
1363 3: Out-of-State	0.00
1380 Residential Treatment	
1381 1: Patrons	0.00
1382 2: In-State	0.00
1383 3: Out-of-State	0.00
Total Tution	72,605.00
1400 Transportation Fees	
1410 Regular	
1411 1: Patrons	0.00
1412 2: In-State	0.00
1413 3: Out-of-State	0.00
1420 Handicapped	
1421 1: Patrons	0.00
1422 2: In-State	0.00
1423 3: Out-of-State	0.00
1430 Career & Tech Ed	
1431 Transportation Fees: Career & Tech Ed - Patrons	0.00
1432 Transportation Fees: Career & Tech Ed - In State	0.00
1433 Transportation Fees: Career & Tech Ed - Out of State	0.00
Total Transportation Fees	0.00
1500 Interest Earned	60,282.87
1600 Food Service	0.00
1700 Student Activities Revenue	7,878.37
1800 Community Services Activities Revenue	0.00
1900 Other Revenue From Local Sources	45,856.37
Sub-Total (1500-1900)	114,017.61
1999 Total Local Revenue	**3,085,092.68**

2000 Revenue from County Sources

2200 Mineral Resources	
2210 Oil & Gas Production	0.00
2220 Coal Production	0.00
2230 Coal Conversion	0.00
2900 Other County Revenue	0.00
2999 Total County Revenue	**0.00**

3000 Revenue From State Sources

3100 Unrestricted State Revenue	
3110 Per Pupil Aid	8,916,476.78
3130 Transportation	253,194.42
3140 State Child Placement	0.00
3190 Other Unrestricted State Revenue	0.00
Total Unrestricted State Revenue	9,169,671.20
3200-3900 Restricted State Revenue	
3200 Handicapped Program Aid	0.00
3300 Career & Tech Ed	0.00
3400 Revenue Received from Cooperatives	
3410 Special Education Joint Agreements	0.00
3420 Career & Tech Ed Joint Agreements	0.00
3430 Regional Education Association Joint Agreements	0.00
3900 Other Restricted State Revenue	120,000.00
Total Restricted State Revenue	120,000.00
3999 Total State Revenue	**9,289,671.20**

4000 Revenue from Federal Sources

4100 Unrestricted Received Direct	
4110 Title VIII Impact Aid	0.00
4200 Unrestricted Through State or County Agency	
4210 Unrestricted:Taylor Grazing	0.00
4220 Unrestricted: Flood Control	0.00
4225 Unrestricted: U.S. Fish and Wildlife	0.00
4230 Unrestricted: Direct: Mineral Leases	0.00
4240 Unrestricted: Bankhead Jones	0.00
4260 Unrestricted: Johnson O'Malley	0.00
4270 Unrestricted: PL93-638	0.00
4290 Unrestricted: Other Unrestricted Federal Aid	0.00
4400 Restricted Received Direct	
4410 P.L. 81-815 Construction Aid	0.00
4420 ESAA - Emergency School Assistance Aid	0.00
4440 Indian Education Program	0.00
4450 Title XII School Facilities	0.00
4460 Headstart	0.00
4470 REAP Small Rural School Achievement (SRSA)	0.00
4490 Other Restricted Federal Aid	0.00
4500 Restricted Received Through State Agency	
4510 Title 1 Program Aid	76,465.00
4517 Title II Professional Development Programs	0.00
4520 Title III English Language Acquisition	0.00
4525 Title IV Student Support and Academic Enrichment	0.00
4526 Title IV Part B 21st Century Community Leaning Centers	0.00
4527 Title V Rural and Low-Income School Program	0.00
4531 Title IDEA-B Special Education	0.00
4532 Preschool Program	0.00
4535 Striving Readers	0.00
4545 Carl Perkins Grant	7,363.04
4549 Other Career & Tech Ed Programs	12,330.25
4550 Child Nutrition Programs	0.00
4559 Nutritional Education & Training Programs	0.00
4560 Adult Education Programs	0.00
4575 Title IV School and Community Programs	0.00
4579 Other Community Education Programs	0.00
4580 Career Education	0.00
4590 Other Restricted Federal Revenue	0.00
4595 Other Federal Aid for Special Education	0.00
4700 Revenue Received Through an Intermediate Agency	
4710 Workforce Investment Act (WIA Classroom)	0.00
4790 Other Federal Revenue	0.00
4800 Federal Revenue in Lieu of Taxes	0.00
4900 Federal Revenue for/on Behalf of LEA	
4910 Special Education Joint Agreements	0.00
4920 Career & Tech Ed Joint Agreements	0.00
4930 Regional Education Association Joint Agreements	0.00
4999 Total Federal Revenue	**96,158.29**

5000 Revenue from Other Sources

5100 Sale of Bonds	0.00
5200 Interfund Transfers	0.00
5300 Sale/Comp. for Loss of Fixed Assets	0.00
5400 Refund of Prior Year Expenditures	0.00
5500 Services Provided for Another LEA	0.00
5700 Revenue to Offset Lease Purchase	0.00
5900 Other Revenue	7,135.06
5999 Total Other Revenue	**7,135.06**

General Fund Recap

001-0000 Beginning Balance	1,100,234.57
Total Revenue - Fund Group 1	12,478,057.23
Total Beginning Balance & Revenue	13,578,291.80
Less Expenditures - Fund Group 1	
Sections I - IV	12,079,958.54
SectionV	2,130.66
Section VI	0.00
Total Expenditures	12,082,089.20
001-9999 Ending Balance	1,496,202.60

Section I - Regular Programs

	A 100 Salaries	B 200 Employee Benefits	C 300-500 Purchased Services	D 600 Supplies	E 700 Equipment	F 800 Other Objects	H Total
110-1000 Kindergarten Instruction	204,582.42	89,431.21	0.00	4,210.68	0.00	0.00	298,224.31
110-2100 Kindergarten Support Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
110-2410 Kindergarten Principal	20,111.87	11,453.59	29.20	12.79	0.00	275.20	31,882.65
120-1000 Elementary Instruction	2,056,373.18	781,475.67	478.44	107,194.53	2,949.36	0.00	2,948,471.18
120-2100 Elementary Support Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
120-2410 Elementary Principal	181,006.85	103,082.28	262.84	115.11	0.00	2,476.80	286,943.88
130-1000 Junior High Instruction	880,745.60	361,727.41	0.00	28,455.44	1,567.50	0.00	1,272,495.95
130-2100 Junior High Support Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
130-2410 Junior High Principal	126,473.87	72,411.58	0.00	0.00	0.00	520.00	199,405.45
140-1000 Senior High Instruction	1,223,235.27	486,544.30	3,559.43	79,662.07	0.00	2,006.50	1,795,007.57
140-2100 Senior High Support Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
140-2410 Senior High Principal	147,467.13	61,043.31	55.30	0.00	0.00	870.00	209,435.74
Total	**4,839,996.19**	**1,967,169.35**	**4,385.21**	**219,650.62**	**4,516.86**	**6,148.50**	**7,041,866.73**

Section I - Federal Programs

	A 100 Salaries	B 200 Employee Benefits	C 300-500 Purchased Services	D 600 Supplies	E 700 Equipment	F 800 Other Objects	H Total
261-1000 Title I Programs Instruction	63,500.00	12,965.00	0.00	0.00	0.00	0.00	76,465.00
266-1000 Nutrition Ed. & Training Prog. Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
270-1000 Title III English Language Acquisition Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
285-1000 Title IV Student Support (SSAE) Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
290-1000 Title II Professional Development Programs Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
295-1000 Indian Education Programs Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
296-1000 Title IV School and Community Programs Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
298-1000 Other Federal Programs Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
275-1000 Striving Readers Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	**63,500.00**	**12,965.00**	**0.00**	**0.00**	**0.00**	**0.00**	**76,465.00**

Section I - Undistributed Programs

	A 100 Salaries	B 200 Employee Benefits	C 300-500 Purchased Services	D 600 Supplies	E 700 Equipment	F 800 Other Objects	H Total
000-2210 Improvement of Instruction Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
000-2220 Instructional Media Service	58,750.00	26,014.55	0.00	11,684.74	0.00	0.00	96,449.29
000-2290 Other Instruction Support Serv.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
000-2310 School/Governance Board Services	84,615.60	48,577.97	3,950.58	3,446.06	0.00	9,535.00	150,125.21
000-2320 Executive Admin. Superintendent Office	212,600.00	94,332.60	1,559.74	173.27	0.00	1,730.00	310,395.61
000-2330 Special Area Admin. Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
000-2500 Support Service Business	0.00	0.00	0.00	0.00	0.00	0.00	0.00
000-2600 Operation & Maintenance of Plant	421,494.97	150,505.75	68,047.73	370,923.67	0.00	0.00	1,010,972.12
000-2800 Support Service Central	123,710.00	43,384.77	5,938.21	49,366.92	70,750.84	0.00	293,150.74
000-2900 Other Support Service	0.00	9,096.51	279,006.46	0.00	0.00	12,236.69	300,339.66
Total	**901,170.57**	**371,912.15**	**358,502.72**	**435,594.66**	**70,750.84**	**23,501.69**	**2,161,432.63**

Cost of Education Recap

	A 100 Salaries	B 200 Employee Benefits	C 300-500 Purchased Services	D 600 Supplies	E 700 Equipment	F 800 Other Objects	H Total
Section I - Regular Programs	4,839,996.19	1,967,169.35	4,385.21	219,650.62	4,516.86	6,148.50	7,041,866.73
Section I - Federal Programs	63,500.00	12,965.00	0.00	0.00	0.00	0.00	76,465.00
Section I - Undistributed Programs	901,170.57	371,912.15	358,502.72	435,594.66	70,750.84	23,501.69	2,161,432.63
Section V - Special Education	1,660.00	371.66	0.00	99.00	0.00	0.00	2,130.66
Section VI - Career & Tech Ed	0.00	0.00	0.00	0.00	0.00	0.00	0.00
999-9999 Total Cost of Education	**5,806,326.76**	**2,352,418.16**	**362,887.93**	**655,344.28**	**75,267.70**	**29,650.19**	**9,281,895.02**

Section II - Other Programs and Services

	A 100 Salaries	B 200 Employee Benefits	C 300-500 Purchased Services	D 600 Supplies	E 700 Equipment	F 800 Other Objects	H Total
000-2700 Student Transportation Service	305,808.27	44,483.19	102,236.75	81,097.34	0.00	5,359.79	538,985.34
000-3600 Services Provided for Another LEA	0.00	0.00	0.00	0.00	0.00	0.00	0.00
000-4100 Facility Acq. (Buildings/Land)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
000-4210 Construction Services (by Staff)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
000-4220 Construction Services (by Contractors)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
105-3300 Early Childhood Education Community Programs	98,329.90	45,666.56	0.00	24,958.25	0.00	0.00	168,954.71
297-3300 Headstart/Federal Early Childhood Community Programs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
400-2700 Extracurricular Student Transportation Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
400-3400 Extracurricular Student Activities	550,224.26	134,947.04	13,200.81	14,383.43	0.00	22,237.72	734,993.26
600-3300 Adult Education Community Programs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
800-3300 Community Service Community Programs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
910-3100 Food Services Program	0.00	0.00	0.00	0.00	0.00	0.00	0.00
990-3200 Other Enterprise Services	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	**954,362.43**	**225,096.79**	**115,437.56**	**120,439.02**	**0.00**	**27,597.51**	**1,442,933.31**

Section III - Tution & Assessments

	561 In-State Tuition	562 Out-of-State Tuition	592 Assessments Paid to Units	H Total
110-1999 Kindergarten Tuition	0.00	0.00	0.00	0.00
120-1999 Elementary Tuition	0.00	0.00	0.00	0.00
130-1999 Junior High Tuition	0.00	0.00	0.00	0.00
140-1999 Senior High Tuition	0.00	0.00	0.00	0.00
200-1999 Special Education Tuition	0.00	0.00	1,004,945.00	1,004,945.00
200-2799 Special Education Student Transportation Service	0.00	0.00	0.00	0.00
205-1999 Preschool Tuition	0.00	0.00	0.00	0.00
300-1999 Career & Tech Ed Tuition	0.00	0.00	304,008.12	304,008.12
300-2799 Career & Tech Ed Student Transportation Service	0.00	0.00	0.00	0.00
000-1999 Regional Ed.Tuition	0.00	0.00	0.00	0.00
Total	**0.00**	**0.00**	**1,308,953.12**	**1,308,953.12**

Section IV - Transfers / Other Use of Funds

	C 300-500 Purchased Services	D 600 Supplies	E 700 Equipment	F 830 Int. Paid/Judgements	G 910 Redemption of Principal	G 920 Transfers	H Total
000-6100 Debt Service Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
000-6400 Other Use of Funds **	0.00	0.00	0.00	0.00	0.00	0.00	0.00
000-6320 Transfer to Special Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00
000-6330 Transfer to Capital Projects	0.00	0.00	0.00	0.00	0.00	0.00	0.00
000-6340 Transfer to Sinking and Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
000-6350 Transfer to Food Service	0.00	0.00	0.00	0.00	0.00	48,307.75	48,307.75
000-6360 Transfer to Student Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00
000-6370 Transfer to Trust and Agency	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**48,307.75**	**48,307.75**

Total Expenditures Sections I - IV

A 100	B 200	C 300-500	D 600	E 700	F 800	G 900	H TOTAL
6,759,029.19	2,577,143.29	1,787,278.61	775,684.30	75,267.70	57,247.70	48,307.75	12,079,958.54

** School districts must obtain approval from the Department of Public Instruction prior to reporting expenditures in this category. See the NDSFARM handbook for descriptions of allowable expenditures.

Indirect Cost Questionnaire

Please indicate the percent of the expenditures for Executive Administration - Superintendent's Office (Page 4, row 000-2320) that are attributed to each of the following activities. This information is used to calculate an indirect cost rate that is applicable to supplementary programs, such as Title 1, in order to use a portion of the grant to cover administrative costs. If the questionnaire is not complete, no indirect cost rate will be calculated for the school district.

033-0000 Governance	1.0000
034-0000 Personnel	0.0000
035-0000 Business Administration	0.0000
036-0000 Buildings & Grounds	0.0000
037-0000 Instructional Research	0.0000
038-0000 Transportation	0.0000
039-0000 Other	0.0000
040-0000 TOTAL (Must equal 1.0000)	1.0000

Section V - Special Education Cost of Education

	A 100 Salaries	B 200 Employee Benefits	C 300-500 Purchased Services	D 600 Supplies	E 700 Equipment	F 800 Other Objects	H Total
205-1000 Preschool Instruction	1,660.00	371.66	0.00	99.00	0.00	0.00	2,130.66
255-1000 School Aged Special Education Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
280-1000 Gifted & Talented Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2110 Special Education Social Work Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2120 Special Education Counseling Services	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2132 Special Education Adaptive Physical Education	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2140 Special Education Psychological Services/Testing	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2150 Special Education Audiology Services	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2160 Special Education Speech Pathology Services	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2170 Special Education Medical Services/Diagnosis & Evaluation	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2180 Special Education Occ. Therapy	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2185 Special Education Physical Therapy	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2190 Special Education Other Student Support Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2200 Special Education Support Service Instructional Staff	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2310 Special Education School/Governance Board Services	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2330 Special Education Special Area Admin. Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2500 Special Education Support Service Business	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2600 Special Education Operation & Maintenance of Plant	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2800 Special Education Support Service Central	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2900 Special Education Other Support Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	**1,660.00**	**371.66**	**0.00**	**99.00**	**0.00**	**0.00**	**2,130.66**

Section V - Special Education Other Programs and Services

200-2700 Special Education Student Transportation Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200-2950 Special Education Boarding Care Services	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Special Education	**1,660.00**	**371.66**	**0.00**	**99.00**	**0.00**	**0.00**	**2,130.66**

Special Education Expenditures from Federal Funds*

	IDEA-B Basic and Discretionary	Preschool	Other Federal	Total
259-0000 Federal Funds	0.00	0.00	0.00	0.00

*Please indicate the portion of Total Special Education expenditures that were paid from Federal Funds.

Section VI - Career & Technical Education Cost of Education

	A 100 Salaries	B 200 Employee Benefits	C 300-500 Purchased Services	D 600 Supplies	E 700 Equipment	F 800 Other Objects	H Total
310-1000 Agriculture Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
320-1000 Distributive Education/Marketing Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
330-1000 Health Careers Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340-1000 Family & Consumer Science Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
350-1000 Technology & Engineering Education Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360-1000 Office Technology Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380-1000 Trades/Industrial Occupations Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
392-1000 Diversified Coop Programs Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
394-1000 Special Needs Programs Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
398-1000 WIA (Classroom) Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
399-1000 Special Projects Instruction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300-2100 Career & Tech Ed Support Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300-2210 Career & Tech Ed Improvement of Instruction Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300-2330 Career & Tech Ed Special Area Admin. Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300-2500 Career & Tech Ed Support Service Business	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300-2600 Career & Tech Ed Operation & Maintenance of Plant	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300-2900 Career & Tech Ed Other Support Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Section VI - Career & Technical Education Other Programs and Services

300-2700 Career & Tech Ed Student Transportation Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300-3300 Career & Tech Ed Community/Adult Education	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Career & Technical Ed Expenditures	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Fund Group 2-Special Reserve Fund

002-0000 Beginning Balance	0.00
Revenue	
000-1181 Special Reserve Fund Levy	0.00
000-1190 Other Tax Revenue	0.00
000-1200 Revenue in Lieu of Property Taxes	0.00
000-1500 Interest Earned	0.00
000-5200 Interfund Transfers	0.00
000-5250 General Fund Loan Repayment	0.00
Total Revenue	0.00
Expenditure	
000-6300 Transfer to Other Funds	0.00
Total Expenditures	0.00
002-9999 Ending Balance	**0.00**

Fund Group 3-Building Fund

003-0000 Beginning Balance	331,461.28
Revenue	
000-1161 Building Fund Levy	381,844.18
000-1162 Special Assessments Fund Levy	22,677.59
000-1190 Other Tax Revenue	0.00
000-1200 Revenue in Lieu of Property Taxes	0.00
000-1500 Interest Earned	0.00
000-1900 Other Revenue From Local Sources	66,000.00
000-4410 P.L. 81-815 Construction Aid	0.00
000-5100 Sale of Bonds	0.00
000-5200 Interfund Transfers	0.00
000-5500 Services Provided for Another LEA	3,871,526.33
000-5600 Grants	0.00
000-5900 Other Revenue	0.00
Total Revenue	4,342,048.10
Expenditure	
000-4100 Facility Acq. (Buildings/Land) - Equipment	47,743.24
000-4210 Construction Services (by Staff) - Salaries	0.00
000-4210 Construction Services (by Staff) - Employee Benefits	0.00
000-4210 Construction Services (by Staff) - Purchased Services	14,165.00
000-4210 Construction Services (by Staff) - Supplies	115,249.21
000-4210 Construction Services (by Staff) - Equipment	411,214.40
000-4210 Construction Services (by Staff) - Other Objects	3,155,941.14
000-4220 Construction Services (by Contractors) - Purchased Services	12,858.73
000-6200 School Const. Repayments - Other Objects	199,268.26
000-6200 School Const. Repayments - Other Uses of Funds	0.00
000-6300 Transfer to Other Funds	0.00
Total Expenditures	3,956,439.98
003-9999 Ending Balance	**717,069.40**

Fund Group 4-Debt Service Fund

004-0000 Beginning Balance	2,960,002.12
Revenue	
000-1171 Sinking and Interest Levy	2,310,201.78
000-1173 Bond Judgement Levy	0.00
000-1190 Other Tax Revenue	747,167.18
000-1500 Interest Earned	0.00
000-1900 Other Revenue From Local Sources	0.00
000-5100 Sale of Bonds	0.00
000-5200 Interfund Transfers	0.00
Total Revenue	3,057,368.96
Expenditure	
000-6100 Debt Service Payments - Other Objects	1,588,039.86
000-6100 Debt Service Payments - Other Uses of Funds	1,500,058.05
000-6300 Transfer to Other Funds	0.00
000-6400 Other Use of Funds **	0.00
Total Expenditures	3,088,097.91
004-9999 Ending Balance	**2,929,273.17**

Fund Group 5-Food Service Fund

005-0000 Beginning Balance	0.00
Revenue	
000-1500 Interest Earned	0.00
000-1600 Food Service	0.00
000-1900 Other Revenue From Local Sources	413,607.44
000-3950 Receipts From State Sources	0.00
000-4550 Child Nutrition Programs	120,881.37
000-5200 Interfund Transfers	0.00
Total Revenue	534,488.81
Expenditure	
910-3100 Food Services Program - Salaries	207,573.71
910-3100 Food Services Program - Employee Benefits	54,683.84
910-3100 Food Services Program - Purchased Services	0.00
910-3100 Food Services Program - Supplies	237,589.07
910-3100 Food Services Program - Equipment	0.00
910-3100 Food Services Program - Other Objects	34,642.19
910-6300 Food Services Program Transfer to Other Funds	0.00
Total Expenditures	534,488.81
005-9999 Ending Balance	**0.00**

Fund Group 6-Student Activity Fund

006-0000 Beginning Balance	139,875.75
Revenue	
000-1500 Interest Earned	0.00
000-1700 Student Activities Revenue	471,402.24
000-1900 Other Revenue From Local Sources	0.00
000-5200 Interfund Transfers	0.00
Total Revenue	471,402.24
Expenditure	
400-2700 Extracurricular Student Transportation Service - Salaries	0.00
400-2700 Extracurricular Student Transportation Service - Employee Benefits	0.00
400-2700 Extracurricular Student Transportation Service - Purchased Services	0.00
400-2700 Extracurricular Student Transportation Service - Supplies	0.00
400-2700 Extracurricular Student Transportation Service - Equipment	0.00
400-2700 Extracurricular Student Transportation Service - Other Objects	0.00
400-3400 Extracurricular Student Activities - Salaries	0.00
400-3400 Extracurricular Student Activities - Employee Benefits	0.00
400-3400 Extracurricular Student Activities - Purchased Services	210,345.65
400-3400 Extracurricular Student Activities - Supplies	198,700.00
400-3400 Extracurricular Student Activities - Equipment	0.00
400-3400 Extracurricular Student Activities - Other Objects	0.00
400-6300 Extracurricular Transfer to Other Funds	0.00
Total Expenditures	409,045.65
006-9999 Ending Balance	**202,232.34**

Fund Group 7-Trust and Agency/Consortiums

007-0000 Beginning Balance	0.00
Revenue	
000-1500 Interest Earned	0.00
000-1900 Other Revenue From Local Sources	0.00
000-3900 Other Restricted State Revenue	0.00
000-4500 Restricted Received Through State Agency	0.00
000-5200 Interfund Transfers	0.00
Total Revenue	0.00
Expenditure	
000-1000 Instruction - Salaries	0.00
000-1000 Instruction - Employee Benefits	0.00
000-1000 Instruction - Purchased Services	0.00
000-1000 Instruction - Supplies	0.00
000-1000 Instruction - Equipment	0.00
000-1000 Instruction - Other Objects	0.00
000-2000 Support - Salaries	0.00
000-2000 Support - Employee Benefits	0.00
000-2000 Support - Purchased Services	0.00
000-2000 Support - Supplies	0.00
000-2000 Support - Equipment	0.00
000-2000 Support - Other Objects	0.00
000-3500 Trust and Agency - Salaries	0.00
000-3500 Trust and Agency - Employee Benefits	0.00
000-3500 Trust and Agency - Purchased Services	0.00
000-3500 Trust and Agency - Supplies	0.00
000-3500 Trust and Agency - Equipment	0.00
000-3500 Trust and Agency - Other Objects	0.00
000-6300 Transfer to Other Funds	0.00
Total Expenditures	0.00
007-9999 Ending Balance	**0.00**

Statement of Changes and Fund Balances for General and Special Funds

	Beginning Balance	Revenue	Expenditures	Revenue: Over/Under	Ending Fund Balance	Ending Cash Balance
040-0000 General Fund	1,100,234.57	12,478,057.23	12,082,089.20	395,968.03	1,496,202.60	1,496,202.60
041-0000 Tuition Fund	0.00	0.00	0.00	0.00	0.00	0.00
056-0000 Miscellaneous Fund	0.00	0.00	0.00	0.00	0.00	0.00
048-0000 Fund Group 1 Total	**1,100,234.57**	**12,478,057.23**	**12,082,089.20**	**395,968.03**	**1,496,202.60**	**1,496,202.60**

	Beginning Balance	Revenue	Expenditures	Revenue: Over/Under	Ending Fund Balance	Ending Cash Balance
049-0000 Fund Group 2 - Special Reserve	0.00	0.00	0.00	0.00	0.00	0.00
050-0000 Fund Group 3 - Building Fund	331,461.28	4,342,048.10	3,956,439.98	385,608.12	717,069.40	717,069.40
051-0000 Fund Group 3 - Special Assessment	0.00	0.00	0.00	0.00	0.00	0.00
052-0000 Fund Group 4 - Debt Service	2,960,002.12	3,057,368.96	3,088,097.91	(30,728.95)	2,929,273.17	2,929,273.17
053-0000 Fund Group 5 - Food Service	0.00	534,488.81	534,488.81	0.00	0.00	0.00
054-0000 Fund Group 6 - Student Activities	139,875.75	471,402.24	409,045.65	62,356.59	202,232.34	202,232.34
055-0000 Fund Group 7 - Trust and Agency	0.00	0.00	0.00	0.00	0.00	0.00

Statement of Indebtedness

Bonds

012-0000 Balance & Bonds Issued	15,465,214.40
013-0000 Bonds Redeemed	(1,042,218.00)
014-0000 Outstanding Bonds	14,422,996.40

Certificate of Indebtedness

015-0000 Outstanding Cert. & Cert. Issued	0.00
016-0000 Certificates Paid	0.00
017-0000 Outstanding Cert.	0.00

State School Construction Loans

018-0000 Outstanding Loans & Loans Issued	13,000,000.00
019-0000 Principal Payments	(1,654,949.58)
020-0000 Loan Balance	11,345,050.42

Cost Per Pupil - Fund Group 1

	Pre-School Spec. Ed	Kindergarten	1-6	7-8	9-12	Total
Regular Programs	0.00	330,106.96	3,235,415.06	1,471,901.40	2,004,443.31	7,041,866.73
Special Education Programs	2,130.66	0.00	0.00	0.00	0.00	2,130.66
Career & Tech Ed Programs	0.00	0.00	0.00	0.00	0.00	0.00
Federal Programs	0.00	8,824.06	51,965.61	9,045.81	6,629.52	76,465.00
Undistributed or District-wide (Prorated on the basis of ADM)						
Improvement of Instr. Service	0.00	0.00	0.00	0.00	0.00	0.00
Instr. Media Service	340.59	6,908.29	41,398.52	16,373.40	31,428.49	96,449.29
Other Staff Support Service	0.00	0.00	0.00	0.00	0.00	0.00
School Board Service	530.14	10,752.89	64,437.61	25,485.51	48,919.06	150,125.21
Exec. Admin. - Supt. Office	1,096.10	22,232.44	133,229.80	52,693.29	101,143.98	310,395.61
Special Area Admin. Service	0.00	0.00	0.00	0.00	0.00	0.00
Support Service - Business	0.00	0.00	0.00	0.00	0.00	0.00
Operation & Maintenance of Plant	3,570.05	72,412.02	433,935.35	171,624.34	329,430.36	1,010,972.12
Support Service - Central	1,035.20	20,997.25	125,827.87	49,765.77	95,524.65	293,150.74
Other Support Service	1,060.59	21,512.17	128,913.54	50,986.17	97,867.19	300,339.66
Total Expenditures	**9,763.33**	**493,746.08**	**4,215,123.36**	**1,847,875.69**	**2,715,386.56**	**9,281,895.02**
007-0000 Average Daily Membership (1)	2.86	58.01	347.63	137.49	263.91	last yr = 11118 78 809.90
008-0000 Average Cost Per Pupil	3,413.75	8,511.40	12,125.32	13,440.07	10,289.06	11,460.54
009-0000 Regular School Year ADA (2)	2.86	55.65	331.39	130.14	255.60	775.64
010-0000 Summer School ADA (2)	0.00	0.00	0.00	0.00	0.00	0.00

Note 1: ADM information should include ALL students educated in the district for regular, special ed., and district-supervised home-based instruction, and summer school programs

Note 2: ADA information should be split so that regular, special ed., and district supervised home-based instruction programs are reported on line 9, and summer school programs are reported on line 10.

Metropolitan Life Insurance Company
4150 N Mulberry Drive, Suite 300
Kansas City, MO 64116

MetLife

KELLY GATES
901 MARQUETTE AVE STE 1800
MINNEAPOLIS, MN 55402

Re: Group # 05391100
KINDRED PUBLIC SCHOOL DISTRICT

Subject: October 1, 2026 Renewal

Dear Broker / Agent / Third Party Administrator:

Enclosed is a copy of the renewal letter that will be sent to your client.

Thank you for your business!

MetLife Renewal Underwriting

Metropolitan Life Insurance Company
4150 N Mulberry Drive, Suite 300
Kansas City, MO 64116

July 16, 2026

Attn: Benefits Administrator

KINDRED PUBLIC SCHOOL DISTRICT
255 DAKOTA ST
KINDRED, ND 58051

Subject: Renewal Rate Analysis For KINDRED PUBLIC SCHOOL DISTRICT - Group # 05391100

Dear Benefits Administrator:

We would like to take this opportunity to thank you for your continued business. Each year Metropolitan Life Insurance Company conducts an evaluation of your company's composition — analyzing industry trends, age, gender, salary and where applicable, utilization patterns — to determine your group renewal rates.

After careful review, we have prepared the group renewal rates for your STD coverage.

Renewal Effective Date:
Billing statements as of October 1, 2026 will reflect the renewal rates listed in the Renewal Rates section. Any additional group coverages not specifically mentioned in this letter that are active at the time of the renewal will have their rates continued through the coming year.

Add More Value to Your Benefits Plan
Optimize your benefits investment by adding a MetLife group Life and Dental plan to your benefits program. Our unmatched product suite, exceptional service and results driven enrollment programs can help you build a benefits program that's right for you and your employees.

If you have any questions, please contact your Broker or MetLife Sales Representative.

We look forward to continuing to provide quality benefit solutions to you and your employees.

Sincerely,

MetLife Renewal Underwriting

cc: Denver Sales Office

Renewal Rates effective October 1, 2026

*Specific group coverages not listed below will be renewed at current rates

Coverage	Current Rate(s)	Renewal Rate(s)	Monthly Benefit	Renewal Annual Premium	% Change
STD	$0.190/$10 of covered benefit	$0.249/$10 of covered benefit	$63,741.17	$19,045.86	31.1%
Rates are guaranteed from October 1, 2026 - September 30, 2027 (12 months)					

Like most group insurance policies and benefit programs, insurance policies and benefit programs offered by Metropolitan Life Insurance Company and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

The MetLife pricing is based on realized synergies if the full package of benefits quoted is awarded to MetLife and remains with MetLife through the rate guarantee period. Should any coverage leave during the rate guarantee period, MetLife reserves the right to re-rate the coverage(s) that remain with MetLife.

If you are a customer with employees working in the State of Connecticut, please review the “"CT Employee Terminations”" topic found in MetLife’s Administration Manual. Choose the appropriate coverage section (Reporting Changes and Terminations tab, then click Connecticut Insured Terminations). https://www.metlifeadminmanual.com/sm-administration-manual/

Request to Notify Alaska Residents of Impending Coverage and/or Premium Changes
Under Alaska Statute 21.36.225, covered individuals residing in Alaska must be notified of impending coverage and/or premium changes, as applicable. If you have employees residing in Alaska who are covered under MetLife’s Disability, Dental, Vision or Accidental Death and Dismemberment policies, we ask that you provide them with written notice at least 45 days in advance of the effective date of the renewal, notifying them that coverage and/or premiums may change. Once renewal details are finalized, a second notice must be provided setting forth the details of the coverage premium change. If you would like wording for these notices, please contact your MetLife service team.

Some services in connection with the coverage may be performed by our affiliate, MetLife Services and Solutions, LLC. These service arrangements in no way alter Metropolitan Life Insurance Company’s obligations. Coverage will continue to be administered in accordance with Metropolitan Life Insurance Company’s policies and procedures.

U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, Metropolitan Tower Life Insurance Company, MetLife Consumer Services, Inc. and Metropolitan General Insurance Company (collectively herein called "MetLife"), enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related insurance and non-insurance products ("Products") with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products (each an "Intermediary"). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (number of products sold or dollar value of premium) with MetLife. In addition, supplemental compensation may be payable to your Intermediary for eligible Products. Under MetLife's current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 9% of premium or fees. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period, or other defined period; (2) the amount of eligible new or renewal premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) eligible new or renewal premium or fees growth during a one-year period; or (6) a flat amount, fixed percentage or sliding scale of the premium or fees for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 9% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium or fees from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Website at www.metlife.com/business-and-brokers/broker-resources/broker-compensation. Questions regarding Intermediary compensation can be directed to ask4met@metlifeservice.com, or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

Non-U.S. Coverage

When providing you with information concerning an eligible group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXISGBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.

Brown & Brown

Executive Summary

	Dental	Short Term Disability	Comments
Blue Cross Blue Shield	Submitted	--	
MetLife	--	Submitted	

Brown & Brown

Employee Benefits Presentation

Prepared for

Kindred Public School District

Effective Date: **October 01, 2026**

Brown & Brown	BlueCross BlueShield			BlueCross BlueShield		
Dental	AM Best A			AM Best A		
	INCUMBENT			RENEWAL		
	PPO - Dental			PPO - Dental		
FINANCIAL						
Annual Premium	$40,765			$40,682		
Difference from Current	0.0% | $0			-0.2% | -$83		
Rate Guarantee				12		
Dental Rate						
Rate Basis	Per employee per month			Per employee per month		
	EE	23	$42.20	*EE*	23	$42.10
	FAM	23	$105.50	*FAM*	23	$105.30
Employer Contribution	100%			100%		
Broker Commissions	Flat 10%			Flat 10%		
ELIGIBILITY						
Eligibility Hours	As defined by employer			As defined by employer		
Deferred Services - Timely Entrants	No waiting period			No waiting period		
Deferred Services - Late Entrants	No waiting period			No waiting period		
NETWORK						
Network	PPO			PPO		
Usual & Customary (UCR)	MAC			MAC		
ADMINISTRATION						
Missing Tooth Exclusion	Not included			Not included		

	Incumbent		Renewal	
ANNUAL DEDUCTIBLE				
	In-Network	**Out-of-Network**	**In-Network**	**Out-of-Network**
Annual Deductible - Individual	$50	$50	$50	$50
Annual Deductible - Family	$100	$100	$100	$100
Deductible Waived for Type I	Yes	Yes	Yes	Yes
MAXIMUM				
Preventive Apply Towards Annual Max	No		No	
	In-Network	**Out-of-Network**	**In-Network**	**Out-of-Network**
Annual Maximum	$1,000	$1,000	$1,000	$1,000
Maximum Carryover	n/a	n/a	n/a	n/a
Carryover Accumulation Amount	n/a	n/a	n/a	n/a

Brown & Brown	BlueCross BlueShield		BlueCross BlueShield	
Dental	AM Best A		AM Best A	
	INCUMBENT		RENEWAL	
	PPO - Dental		PPO - Dental	
DIAGNOSTIC & PREVENTIVE SERVICES				
	In-Network	**Out-of-Network**	**In-Network**	**Out-of-Network**
Oral Exams	100%	100%	100%	100%
Full Mouth X-rays	100%	100%	100%	100%
Space Maintainers	80%	80%	80%	80%
Sealants	80%	80%	80%	80%
RESTORATIVE SERVICES				
	In-Network	**Out-of-Network**	**In-Network**	**Out-of-Network**
Amalgam (Silver) Fillings	80%	80%	80%	80%
Composite (White) Fillings	80%	80%	80%	80%
Simple Extractions	80%	80%	80%	80%
SURGICAL SERVICES				
	In-Network	**Out-of-Network**	**In-Network**	**Out-of-Network**
Endodontics	80%	80%	80%	80%
Periodontics (Non Surgical)	80%	80%	80%	80%
Periodontics (Surgical)	80%	80%	80%	80%
Oral Surgery (Complex Extractions)	80%	80%	80%	80%
Cast Restoration (Inlay, Onlay, or Crown)	50%	50%	50%	50%
Prosthodontics (Dentures / Bridges)	50%	50%	50%	50%
Implants	50%	50%	50%	50%
ORTHODONTIA SERVICES				
Orthodontia Eligibility	n/a		n/a	
	In-Network	**Out-of-Network**	**In-Network**	**Out-of-Network**
Orthodontia Services	Not included	Not included	Not included	Not included
Orthodontia Lifetime Maximum	n/a	n/a	n/a	n/a
FREQUENCIES				
Oral Exam Frequency	2 per calendar yr		2 per calendar yr	
Cleaning Frequency	4 per calendar yr		4 per calendar yr	
Full Mouth X-ray Frequency	1 per 5 yrs		1 per 5 yrs	

Short Term Disability	AM Best A+		AM Best A+	
	INCUMBENT		RENEWAL	
FINANCIAL				
Annual Premium	$14,533		$19,046	
Difference from Current	0.0% | $0		31.1% | $4,513	
Rate Guarantee			12	
Short Term Disability Rate				
Rate Basis	Per $10		Per $10	
	63,741	$0.190	63,741	$0.249
Broker Commissions	Standard graded		Standard graded	
Contributions	Noncontributory		Noncontributory	
Participation Requirement	100%		100%	
ELIGIBILITY				
Class Description				
Class 1	All active full-time employees		All active full-time employees	
Eligibility Hours	30		30	
SCHEDULE OF BENEFITS				
Benefit Schedule	60%		60%	
Benefit Minimum	$20		$20	
Benefit Maximum	$1,500		$1,500	
Elimination Period - Injury	7 day		7 day	
Elimination Period - Sickness	7 day		7 day	
First Day Hospital	Not included		Not included	
Benefit Duration	12 week		12 week	
PROVISIONS				
Definition of Disability	Inability to earn an income		Inability to earn an income	
Partial Disability Formula	Return to work incentive		Return to work incentive	
Earnings Test	80%		80%	
Earnings Definition	Base salary excluding commissions, bonuses, overtime		Base salary excluding commissions, bonuses, overtime	
Pre-Existing Conditions	None		None	
Portability	Not included		Not included	
Rehabilitation Incentive Benefit	10% increase		10% increase	

Brown & Brown	MetLife	MetLife
Short Term Disability	AM Best A+	AM Best A+
	INCUMBENT	RENEWAL
ADMINISTRATION		
Employer FICA Match	Not included	Not included
W2 Prep	Please confirm	Please confirm
Claim Intake	Please confirm	Please confirm

Brown & Brown

Non-Med Financial Summary

	Current	Renewals
Total Annual Premium	$55,298	$59,728
Difference from Current	n/a	8.0% | $4,430
Dental		**Blue Cross Blue Shield**
Total Annual Premium	$40,765	$40,682
Difference from Current	n/a	-0.2% | -$83
Short Term Disability		**MetLife**
Total Annual Premium	$14,533	$19,046
Difference from Current	n/a	31.1% | $4,513

EMPLOYEE BENEFITS PROPOSAL & COMPENSATION DISCLOSURES

The proposal must include all pertinent disclaimers and disclosures, including but not limited to the following:

The analysis of the following plans is a summary. Please refer to the policy certificate for a full list of coverage and exclusions.

The rates and benefits in this proposal are based upon underwriting factors which include, but are not limited to, the census provided, the effective date shown, the status of employees/dependents (i.e. actively at work, COBRA, FMLA), final enrollment, etc. If any of the aforementioned changes prior to the proposed effective date, the final provisions, including rates, for these plans may vary or result in the proposed plan to be withdrawn.

If you select to change carriers, any existing plans with other carriers should not be cancelled until advised by Brown & Brown.

This proposal may not be a complete listing of all available benefit options. Different benefit levels may be available.

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All insurance carriers have their own operating procedures. A change in carrier could affect certain benefits and coverage.

Brown & Brown representatives are available to explain any items presented. It is assumed that the recipients of this proposal will seek an explanation of any items that may be in question.

Brown & Brown representatives may from time to time provide guidance regarding certain requirements affecting health plans, including the requirements of federal and state health care reform legislation. Such guidance is based on good-faith interpretation of laws and regulations currently in effect, and is not intended to be a e substitute for legal advice. Employers should contact their own legal counsel for advice regarding legal requirements.

The network provider/facility lists obtained via paper directories or carrier websites may contain providers and facilities that are no longer participating in the insurance carriers' networks. We cannot be responsible for any changes to the provider/facility listings that are not reflected. To ensure that a specific provider or facility is still participating in the provider's preferred network, we recommend contacting the provider/facility directly.

Failure to adhere to provisions of the Affordable Care Act (such as pay-or-play, employer reporting requirements, benefit mandates, etc.) may result in significant fees and penalties to the employer. For a more comprehensive explanation of what fees and penalties may apply to you, you may contact your (Profit Center Name) representative at any time.

You are required to comply with Health Care Reform's Summary of Benefits & Coverage (SBC) distribution guidelines, which include requirements for SBC distribution at the plan renewal date. If an employee must enroll to continue coverage, the SBC must be provided when open enrollment materials are distributed. If enrollment materials are not distributed, employees must receive an SBC by the first day they are eligible to enroll. For insured plans, if coverage continues automatically for the next year, the SBC must be provided at least 30 days before the beginning of the new plan year. If the policy is not issued by that date, the SBC must be provided within seven business days once the information is available. Please refer to the Department of Health & Human Services' (HHS) official guidance for complete details regarding renewal and other SBC distribution guidelines.

NOTICE OF CARRIER FINANCIAL STATUS

Brown & Brown makes every attempt to place coverage with carriers rated A- or better* through AM Best (www.ambest.com), a national credit rating agency with a specific focus on the insurance industry. Because an AM Best rating is not required by the various state departments of insurance, there are many carriers in the Employee Benefits industry that elect not to participate in AM Best's rating process for various reasons. Therefore, Brown & Brown periodically places coverage with carriers rated less than A- or non-rated by AM Best.

Please be advised that Brown & Brown does monitor carriers rated less than A- or non-rated on an ongoing basis. However, because Brown & Brown cannot certify the financial soundness or stability of any insurance company or alternative risk transfer entity, or otherwise predict whether the financial condition of a company might improve or deteriorate, we encourage you to review the financial information for each carrier at AM Best's website (www.ambest.com), a state department of insurance website, the applicable carrier website and/or with your accountant, legal counsel and other advisors.

If you need assistance identifying the applicable issuing carriers for your current coverage, renewal coverage, or the coverage options being presented to you, please feel free to contact us at getnonmedquote@bbrown.com for assistance. Alternative quotes with an A- or better rated carrier may also be available upon your request.

AM Best General Rating Guide

Financial Strength Rating

A++, A+	Superior
A, A-	Excellent
B++, B+	Good
B, B	Fair
C++, C+	Marginal
C, C-	Weak
D	Poor
E	Under Regulatory Supervision
F	In Liquidation
S	Suspended

Financial Size Category (in Thousands)

Class I	Up to $1,000.00
Class II	$1,000.00 to $2,000.00
Class III	$2,000.00 to $5,000.00
Class IV	$5,000.00 to $10,000.00
Class V	$10,000.00 to $25,000.00
Class VI	$25,000.00 to $50,000.00
Class VII	$50,000.00 to $100,000.00
Class VIII	$100,000.00 to $250,000.00
Class IX	$250,000.00 to $500,000.00
Class X	$500,000.00 to $750,000.00
Class XI	$750,000.00 to $1,000,000.00
Class XII	$1,000,000.00 to $1,250,000.00
Class XIII	$1,250,000.00 to $1,500,000.00
Class XIV	$1,500,000.00 to $2,000,000.00
Class XV	$2,000,000.00 to Greater

STANDARD COMPENSATION DISCLOSURE

Compensation. In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or "pooled") with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

If an intermediary is utilized in the placement of coverage, the intermediary may or may not be owned in whole or part by Brown & Brown, Inc. or its subsidiaries. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services is derived from your premium payment, which may on average be 15% of the premium you pay for coverage, and may include additional fees charged by the intermediary.

Questions and Information Requests. Should you have any questions, or require additional information, please contact this office at 800-700-3324 or, if you prefer, submit your question or request online at http://www.bbinsurance.com/customerinquiry/

At Brown & Brown, we value your trust and are committed to the responsible management, use and protection of business or personal information. When we refer to "you" we mean those individuals and firms who have provided us with business or personal information in conjunction with inquiring about, applying for, or obtaining a financial product or service from us. All financial service companies collect a certain amount of this information to help service customers and administer their business. This Notice describes our policy regarding the collection, disclosure, and protection of business or personal information.

"Information", as used in this Notice, means information that identifies an entity or individual personally and is not otherwise available to the public. It includes financial information such as credit history, income, financial benefits, policy or claim information. It also includes personal health information such as individual medical records or information about an illness, disability or injury.

Brown & Brown collects business and personal information to help service your transactions with us and to support our business operations. This information may be obtained directly from the individuals themselves, from corporate clients duly authorized to release such information and from certain third parties, such as insurance companies. Depending on the type of product or service applied for or obtained through us, personal information may include names, addresses, income, and claim histories.

To serve you and to administer our business, we may share certain business and personal information, only as permitted by law, with affiliates, such as business associates and our employees. We may also share business and personal information, again only as permitted by law, with unaffiliated third parties, such as insurance companies, administrators, and service providers who help us serve you and administer our business.

Our employees have access to business or personal information in the course of doing their jobs, which includes underwriting policies, paying claims, developing new products or advising customers about products and services. All of our employees are required to sign a confidentiality agreement in which they agree to protect the information to which they may have access.

We use manual and electronic security procedures to maintain the confidentiality and integrity of information in our possession and to guard against its unauthorized access. Some techniques we employ to protect information include secured files, user authentication, encryption, firewall technology and the use of detection software.

We are responsible for identifying information that must be protected, providing an adequate level of protection for that data and granting access to protected data only to individuals who must use it in the performance of their job-related duties. Employees who violate our Privacy Policy will be subject to disciplinary action, which may include termination.

Disclosure of your information will only be done with your proper written authorizations or as otherwise permitted or required by law. We will not share your business or personal information with anyone for purposes unrelated to Brown & Brown business operations.

This Notice describes the privacy policies of Brown & Brown. The privacy policy applies to individuals and firms who obtain or apply for a financial product or service, or have done so in the past. We will continue to follow our privacy policy regarding information even when a business relationship no longer exists between us.

ThreeFlow Disclosure

The information displayed here is a summary of the benefits, provisions, rates, and other related information. It is not intended to be a complete description of all coverages, exclusions, terms, or conditions, and it should not be deemed a legally binding contract. This summary is not intended to modify the meaning of any insurance policy. If there is ever a conflict, then the policy document issued by the insurance company will govern. This summary represents the benefits, provisions, rates, and other information authorized by the proposing carrier(s). Bid submission terms are subject to final application and risk approval by the issuing carrier.

AM Best Rating Disclaimer

A Best’s Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company’s financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at http://www.ambest.com/ratings/notice.