



THE NATIONAL GUARD ASSOCIATION OF ARKANSAS

P.O. BOX 663

NORTH LITTLE ROCK, ARKANSAS 72115

**MEMORANDUM FOR RECORD**

**Officers Present:** MG Kendall Penn, Lt Col Tammy Culley, LTC Anthony Sanders, Maj Seana Warner, Maj Harold Marable, CPT Jason Montgomery, CPT Michael C. Battle-Smith, CPT Uneeda Blackwell, Maj Sharetta Glover, CPT John E. Woods, 1Lt Michelle Malone, Lt Col Ryan Workman, Capt Jason M. Kulaga

**Others Present:** James Lamb (NGAA Staff), Christel Combs (NGAA Staff)

**SUBJECT:** Minutes from the April 3, 2018 Board Meeting

1. The National Guard Association of Arkansas (NGAA) Board met on 3 April 2018.
2. MG Penn addressed the board about the following:
  - NGAA's current group term product with Life Shield: when you leave, you can turn it into a life insurance policy. We have 5,700 NGAA members currently enrolled with Life Shield.
  - A few weeks ago, MG Penn took a trip to Indianapolis to meet with One America. They came up with a proposal for a group term product that had a conversion product along with it. This will allow only Arkansas members to jump into the pool at first.
  - When Life Shield heard that we were considering leaving, they wanted to meet again and talk over our problems with their group term product. They created a counter-proposal with a new amount that they were willing to pay the association. Allow every state to jump into the pool. Therefore, Life Shield is the better deal.
3. MG Penn proposes starting a capital insurance company. In essence, you put up a certain amount of capital, form your own insurance company, and then that company would then come back and buy policies for you. Currently, NGAA insurance is paying 75% back to the carrier, but in this case, the capital insurance company would be the carrier. Bottom line for board members is more revenue. Also means increased services for the members.
4. The next order of business is the installation of the new board members. Christel (who's in charge of insurance sales for NGAA) made a motion to fill in the board with three new members (1Lt Alex Miller, Maj Brian Young, and 1Lt Michelle Malone). The motion carried.
5. Christel announced that the registration fee has been waived for the CGOs and their spouses.
6. Christel goes over details related to the NGAA conference and the committee chair reports.
7. James reports that the NGAA conference has confirmed there will be 226 banquet guests and 106 Boots & Bowties guests. NGAA will need to create 252 name tags for the conference. There are also 3 individuals and 6 teams of 4 registered for golf.
8. Christel makes a motion for the meeting to adjourn. The motion carried.