



MISSOULA RURAL FIRE DISTRICT  
BOARD OF TRUSTEES  
NOTICE OF PUBLIC MEETING AND AGENDA

DATE: Monday, March 23, 2026  
TIME: 4:00 P.M.  
PLACE: Station #1, 2521 South Avenue West, Missoula

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CALL TO ORDER

ROLL CALL

PUBLIC COMMENT (on any public matter that is not on the agenda and that is within the jurisdiction of the Board)

1. Approval of Minutes for Regular Board Meeting held on February 10, 2026.
2. Discussion and Decision on Approval of January and February 2026 Claims.

January Claims	\$ 18,401.42
February Claims	<u>\$332,869.45</u>
Total Claims	\$351,270.87

3. Communications/Correspondence.
4. Trustee Reports.
5. Fire Chief and Staff Reports.
6. Discussion and Decision on Adoption of Retirement Plan Agreements for 457(b) and 401(a) Plans.
7. Discussion and Decision on Resolution #2026-03 Sale of Surplus Equipment.
8. Discussion and Decision on Resolution #2026-04 Adoption of the Patient Information Privacy and Confidentiality Policy.
9. Discussion and Decision on Approval of Accredited Agency Letter of Agreement.

ADJOURNMENT

MISSOULA RURAL FIRE DISTRICT  
BOARD OF TRUSTEES  
Missoula, Montana

February 10, 2026

The Missoula Rural Fire District (MRFD) Board of Trustees (Board) met in regular session at the Station 1 Headquarters meeting room and via Teams video conference on **Tuesday, February 10, 2026.**

**Staff present:** Fire Chief Paul Finlay; Deputy Chief Cory Horsens; Assistant Chief of Operations Kirk Paulsen; Finance Director Melissa Schnee; Battalion Chief Greg Orr; Office Manager Raquel Wilkinson; Administrative Assistant Emma Christman.

**Guests present:** Karen Hughes (Missoula County Office of Planning, Development and Sustainability).

**CALL TO ORDER:**

Vice Chair Merritt called the meeting to order at 16:00 hours.

**ROLL CALL:**

Present: Chair Ben Murphy (via Teams); Vice Chair Jeff Merritt; Secretary Dan Corti  
Absent: Trustee Dick Mangan; Trustee Melody Cunningham

**PUBLIC COMMENT** (on any public matter that is not on the agenda and that is within the jurisdiction of the Board):

There was no public comment.

**1. Approval of Minutes for Regular Board Meeting held on January 13, 2026.**

The Board reviewed the minutes of the January 13, 2026 regular Board meeting. No revisions were requested. Secretary Corti moved to approve the minutes as presented. Chair Murphy seconded the motion. The motion passed with 3 ayes, 0 nays, and 0 abstentions.

**2. Discussion and Decision on Approval of December 2025 and January 2026 Claims.**

The Board reviewed the December 2025 and January 2026 claims as presented in the Board packet. There were no questions from the Board and no public comment. Chair Murphy moved to approve the claims as presented. Secretary Corti seconded the motion. The motion passed with 3 ayes, 0 nays, and 0 abstentions.

**3. Communications / Correspondence.**

The Office Manager reported that the communications and correspondence included in the Board packet consisted of the regular Deputy Fire Marshal report, IT report, Public Relations Outreach Breakdown, and Calls for Service Report.

**4. Trustee Reports.**

Chair Murphy reported that members of MRFD's administrative staff will attend the Center for Public Safety Excellence (CPSE) accreditation conference in Florida in March. Chair Murphy discussed moving the March Board meeting from March 10, 2026 to March 23, 2026 at 16:00 hours, pending confirmation and proper notice. There were no additional trustee reports.

**5. Fire Chief and Staff Reports.**

**Local 2457:** IAFF Local 2457 reported that the Operation Warm program continues to distribute winter clothing to children in the community. To date, more than 200 coats have been distributed,

and the program has expanded to include shoes and socks. The Fire and Ice hockey game was held the prior weekend and raised approximately \$25,000, with funds distributed among participating organizations including Big Hearts Under the Big Sky and the Jadyn Fred Foundation. It was also reported that the Jason Baker Educational Conference for Montana firefighter locals was recently held in Chico and attended by several members.

**Battalion Chief:** The Battalion Chief reported that MRFD responded to 326 calls for service in January, compared to 300 calls in January of the prior year, representing an increase of approximately 8.67 percent. MRFD recently adjusted turnout goals to 1 minute 55 seconds for fire responses and 1 minute 30 seconds for EMS responses. Turnout times for January were approximately 2 minutes 15 seconds for fire responses and 1 minute 49 seconds for EMS responses, measured at the 90th percentile. The Battalion Chief noted that performance is expected to improve as crews adapt to the newly established goals. On January 13, 2026, MRFD responded to a structure fire in a mutual aid area. The incident was determined to be suspicious in nature and remains under investigation.

**Finance Director:** The Finance Director reported that W-2 and 1099 forms have been completed and distributed. MRFD financial statements are balanced with Missoula County through October 2025. Work continues with the auditor on the joint audit of fiscal years 2022 and 2023. The Finance Director also reported that MRFD recently began an audit by the Montana Public Employee Retirement Administration.

**Deputy Chief:** The Deputy Chief reported that a new hydrant system with approximately 500,000 gallons of water storage has been installed in the Grass Valley Industrial area near the Wye. The Deputy Chief and the Fire Chief will meet with Missoula County Public Works to discuss potential training opportunities utilizing the system. MRFD's IT Manager has announced plans to retire in August 2026, and MRFD plans to post the position in the coming month to allow sufficient transition time. Equipment for the new ambulance purchased through the Assistance to Firefighters Grant has begun to arrive, including a LifePak 35 cardiac monitor, an automatic chest compression device, and a loading system. The cot and stair chair remain on order. The American Heart Association recertification cycle recently concluded, and several MRFD personnel will renew EMS licenses this year. MRFD received the accreditation peer team report, which included 21 recommendations, and work has begun addressing several of the recommendations, including development of a policy regarding patient privacy laws. An application was submitted for a Montana Emergency Tourism Assistance Program grant to purchase powered watercraft for swift-water rescue operations. Maintenance updates included repairs to heating controls at Station 2 and planned maintenance projects at several other stations.

**Assistant Chief of Operations:** The Assistant Chief of Operations reported attending Dr. Candace Ashby's Leadership from the Bottom-Up training presentation and found the training informative. The Assistant Chief attended meetings of the Missoula County Fire Protection Association and the Fire Chiefs Subcommittee, where discussions included development of common terminology for incident communications and expansion of Blue Card training opportunities with mutual aid partners. Representatives from the Missoula Fire Department attended recent MRFD recertification classes, and additional agencies including East Missoula and Frenchtown Rural Fire Districts have expressed interest in training collaboration. The Assistant Chief reported on planning activities for the upcoming wildland season and noted that the Department of Natural Resources and Conservation will transition to a digital system for wildland fire billing and documentation. The 911 Advisory Board also announced upcoming retirements of the Assistant 911 Manager and the Deputy Fire Warden.

**Fire Chief:** The Fire Chief reported that administration has been conducting monthly shift meetings with personnel and recently completed the second of three scheduled sessions. The Fire Chief reported ongoing challenges with inaccurate financial reporting from the Missoula

County finance system, which has required repeated corrections and has temporarily slowed certain MRFD financial processes. Meetings have been held with Frenchtown Rural Fire District and Missoula County officials regarding Targeted Economic Development District planning affecting the Wye area. The County intends to issue a Request for Proposals to obtain a third-party analysis of infrastructure needs affecting both districts. The Fire Chief reported progress on placing the new ambulance into service once equipment installation is completed and discussed recent meetings with Central Valley Fire District regarding improvements to MRFD payroll processing procedures.

**6. Review of Proposal and Discussion and Decision on Agreement with TischlerBise, Inc. to Conduct an Impact Fee Study.**

The Deputy Chief presented the proposal from TischlerBise, Inc. to conduct an independent impact fee study for MRFD and explained that impact fees are assessed at the time building permits are issued and may be used to fund infrastructure and equipment necessary to address growth. The Deputy Chief further explained that the study would evaluate projected growth and infrastructure needs and provide a basis for the lawful imposition of impact fees to fund capital improvements. Hughes attended the meeting to provide additional information and answer questions regarding the process. The proposed study cost is \$34,790. The Deputy Chief further explained that, based on prior estimates, MRFD could potentially generate approximately \$250,000 annually in impact fee revenue and that delaying participation until the next county study could result in a loss of potential revenue over a two-year period. The Fire Chief noted that funds previously allocated for another study that will not occur this year could be used to fund the impact fee study. The Board and staff also discussed opportunities for public outreach and engagement with the development community as part of the impact fee study process. There was no public comment. Secretary Corti moved to approve the agreement with TischlerBise, Inc. to conduct the independent impact fee study. Chair Murphy seconded the motion. The motion passed with 3 ayes, 0 nays, and 0 abstentions.

**7. Closed Executive Session – Review and Approval of Minutes from Prior Executive Session held on January 13, 2026.**

Legal counsel advised that the next agenda item involved review and approval of executive session minutes related to litigation strategy and that the Board could close the meeting pursuant to § 2-3-203(4)(a), MCA, because discussion in an open meeting would have a detrimental effect on the Fire District's litigating position and the other party is not a public entity. The Board entered executive session for the limited purpose of reviewing and approving the executive session minutes from January 13, 2026.

Vice Chair Merritt reconvened the open portion of the meeting.

**ADJOURNMENT:**

Vice Chair Merritt adjourned the meeting at approximately 16:55 hours.

Respectfully submitted,



Emma Christman  
Administrative Assistant  
Missoula Rural Fire District

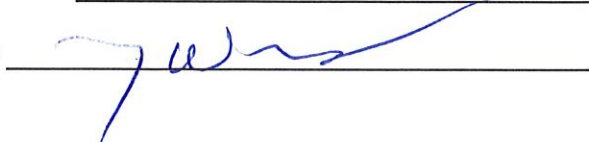
John (Ben) Murphy, Chair



Date

3/24/26

Dan Corti, Secretary



Date

23 Mar 2026

03/18/26  
16:28:10

MISSOULA RURAL FIRE DISTRICT  
Claim Details  
For the Accounting Period: 1/26

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Report ID: AP100V

For dates posted from 02/07/26 to 03/18/26

\* ... Over spent expenditure

Claim/ Line #	Check Invoice #/Inv Date/Description	Vendor #/Name/ Invoice #/Inv Date/Description	Document \$/ Line \$	Disc \$	PO #	Fund Org Acct	Object	Proj	Cash Account
47574	-99151C	1507 A & I DISTRIBUTORS	822.40						
1	167992-00	01/12/26 LUBRICANT	822.40			1000 20 420440	232		101000
		<b>Total for Vendor:</b>	<b>822.40</b>						
47673	83968S	1594 ACROSS THE STREET PRODUCTIONS,	4,500.00						
1	29464	01/28/26 HULEATT BLUE CARD INSTRUCTOR	4,500.00			1000 50 420460	380		101000
		<b>Total for Vendor:</b>	<b>4,500.00</b>						
47558	83890S	1661 ALEC BRAY	30.50						
1	013126AB01	01/31/26 BRAY JAN GYM REIMBURSEMENT	30.50			1000 50 420460	132		101000
		<b>Total for Vendor:</b>	<b>30.50</b>						
47597	-99147C	1448 BIG SKY MOTORSPORTS	112.94						
1	4321103	12/10/25 340	59.99			1000 20 420440	272		101000
2	4321253	12/23/25 340	52.95			1000 20 420440	272		101000
		<b>Total for Vendor:</b>	<b>112.94</b>						
47559	83891S	1299 CITY OF MISSOULA-FINANCE	34.14						
1	1282694500	01/28/26 STA 2	34.14			1000 10 420510	341		101000
		<b>Total for Vendor:</b>	<b>34.14</b>						
47490	83852S	216 CLEARWATER CREDIT UNION	6,539.40						
1	122264600	01/22/26 ZOOM	17.63			1000 10 420510	268		101000
2	122264600	01/22/26 FEES	6.17			1000 10 420510	356		101000
3	122264600	01/22/26 CPR & PALS MANUALS	331.73			1000 80 420461	221		101000
4	122264600	01/22/26 MUIR COMPANY OFFICER	358.60			1000 50 420460	380		101000
5	122264600	01/22/26 301 CAR WASH	28.99			1000 20 420440	372		101000
6	122264600	01/22/26 302 CAR WASH	28.99			1000 20 420440	372		101000
7	122264600	01/22/26 303 CAR WASH	28.99			1000 20 420440	372		101000
8	122264600	01/22/26 332 CAR WASH	28.99			1000 20 420440	372		101000
9	122264600	01/22/26 PRINZING MNG DISP FLIGHT	30.00			1000 10 420510	379		101000
10	122264600	01/22/26 MEDIATE MNG DISP FLIGHT	30.00*			1000 50 420460	379		101000
11	122264600	01/22/26 BURGESS NFA FLIGHT	30.00*			1000 50 420460	379		101000
12	122264600	01/22/26 PRINZING MNG DISP FLIGHT	558.60			1000 10 420510	379		101000
13	122264600	01/22/26 MEDIATE MNG DISP FLIGHT	558.60*			1000 50 420460	379		101000
14	122264600	01/22/26 BURGESS NFA FLIGHT	484.59*			1000 50 420460	379		101000

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Claim/ Line #	Check Invoice #/Inv	Vendor #/Name/ Date/Description	Document \$/ Line \$	Disc \$	PO #	Fund Org Acct	Object	Proj	Cash Account
15	122264600	01/22/26 MISSOULIAN SUBSCRIPTION	2.99			1000 10 420510	333		101000
16	122264600	01/22/26 PRINZING MNG DISP LODGING	298.17			1000 10 420510	379		101000
17	122264600	01/22/26 MEDIANE MNG DISP LODGING	298.17*			1000 50 420460	379		101000
18	122264600	01/22/26 HULEATT BLUECARD FLIGHT	514.61*			1000 50 420460	379		101000
19	122264600	01/22/26 HULEATT BLUECARD FLIGHT	30.00*			1000 50 420460	379		101000
20	122264600	01/22/26 LOTERBAUER HAZMAT LODGING	178.88*			1000 50 420460	379		101000
21	122264600	01/22/26 STEYEE HAZMAT LODGING	178.88*			1000 50 420460	379		101000
22	122264600	01/22/26 COMPUTERS	1,108.00			1000 10 420510	268		101000
23	122264600	01/22/26 COMPUTERS	11.08			1000 10 420510	268		101000
24	122264600	01/22/26 LOTERBAUER HAZMAT FLIGHT	143.11*			1000 50 420460	379		101000
25	122264600	01/22/26 STEYEE HAZMAT FLIGHT	143.11*			1000 50 420460	379		101000
26	122264600	01/22/26 LOTERBAUER HAZMAT LODGING	357.76*			1000 50 420460	379		101000
27	122264600	01/22/26 STEYEE HAZMAT LODGING	357.76*			1000 50 420460	379		101000
28	122264600	01/22/26 MEDIANE MNG DISP CLASS	395.00			1000 50 420460	380		101000
		<b>Total for Vendor:</b>	<b>6,539.40</b>						
47620	-99125C	1606 GARAGE DOOR GUYS	250.00						
1	122625	01/30/26 STA 6	250.00			1000 50 420460	366		101000
		<b>Total for Vendor:</b>	<b>250.00</b>						
47563	83910S	1258 I-STATE TRUCK CENTERS	876.07						
1	C253211099	01/05/26 367	124.82			1000 20 420440	272		101000
2	C253211165	01/06/26 341	155.86			1000 20 420440	272		101000
3	R253065872	01/06/26 367	236.67			1000 20 420440	372		101000
4	C253211499	01/22/26 351	321.62			1000 20 420440	272		101000
5	C253211862	01/27/26 348	37.10			1000 20 420440	272		101000
		<b>Total for Vendor:</b>	<b>876.07</b>						
47615	-99146C	1892 INTELLICORP	125.00						
1	1669583	01/31/26 ACCOUNT ACTIVATION FEE	125.00			1000 10 420510	356		101000
		<b>Total for Vendor:</b>	<b>125.00</b>						
47577	-99150C	141 MES SERVICE COMPANY LLC	263.38						
1	IN2427005	01/26/26 328	263.38			1000 20 420440	272		101000

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Claim/ Line #	Check Invoice #	Vendor #/Name/ Inv Date/Description	Document \$/ Line \$	Disc \$	PO #	Fund Org Acct	Object	Proj	Cash Account
47676	-99138C	141 MES SERVICE COMPANY LLC	419.57						
1	IN2429021	01/29/26 PPE	244.85			1000 50 420460	224		101000
2	IN2429863	01/29/26 PPE	174.72			1000 50 420460	224		101000
<b>Total for Vendor:</b>			<b>682.95</b>						
47562	83911S	31 REPUBLIC SERVICES #889	677.37						
1	003925137	01/31/25 ALL STATIONS	677.37			1000 10 420510	342		101000
<b>Total for Vendor:</b>			<b>677.37</b>						
47575	83923S	349 SAFETY KLEEN CORPORATION	218.85						
1	98925993	01/08/26 SOLVENT	218.85			1000 20 420440	370		101000
<b>Total for Vendor:</b>			<b>218.85</b>						
47566	83912S	1628 UNIVISION	3,501.30						
1	266790	01/01/26 MICROSOFT 365	2,167.30			1000 10 420510	368		101000
2	266790	01/01/26 SUPPORT	1,334.00			1000 10 420510	368		101000
<b>Total for Vendor:</b>			<b>3,501.30</b>						
47561	83913S	1818 ZANON FULBRIGHT	30.50						
1	131252F01	01/31/25 FULBRIGHT JAN GYM REIMB	30.50			1000 50 420460	132		101000
<b>Total for Vendor:</b>			<b>30.50</b>						
<b># of Claims</b>			<b>15</b>	<b>Total:</b>	<b>18,401.42</b>	<b># of Vendors</b>	<b>9</b>		
<b>Total Electronic Claims</b>			<b>1,993.29</b>						
<b>Total Non-Electronic Claims</b>			<b>16408.13</b>						

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MISSOULA RURAL FIRE DISTRICT  
Fund Summary for Claims  
For the Accounting Period: 1/26

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Fund/Account	Amount
1000 GENERAL FUND	
101000 CASH ON DEPOSIT - COUNTY TREASURER	18,401.42
Total:	18,401.42

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MISSOULA RURAL FIRE DISTRICT  
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\* ... Over spent expenditure

Claim/ Line #	Check Invoice #/Inv Date/Description	Vendor #/Name/ Invoice #/Inv Date/Description	Document \$/ Line \$	Disc \$	PO #	Fund Org Acct	Object	Proj	Cash Account
47613	-99137C	1507 A & I DISTRIBUTORS	822.40						
1	183241-00	02/23/26 LUBRICANT	822.40			1000 20 420440	232		101000
		<b>Total for Vendor:</b>	<b>822.40</b>						
47578	83917S	1594 ACROSS THE STREET PRODUCTIONS,	8,672.60						
1	29859	02/24/26 BLUE CARD CE 1 YR RENEWAL	8,672.60			1000 50 420460	380		101000
		<b>Total for Vendor:</b>	<b>8,672.60</b>						
47596	83944S	1661 ALEC BRAY	33.00						
1	22826AB01	02/28/26 BRAY FEB GYM REIMB	33.00			1000 50 420460	132		101000
		<b>Total for Vendor:</b>	<b>33.00</b>						
47675	-99127C	1788 AMAZON CAPITAL SERVICES	2,092.03						
1	3G3K-VRL7	02/27/26 OFFICE SUPPLIES	-50.99			1000 10 420510	210		101000
2	39WH-D7H7	02/26/26 STATION SUPPLIES	352.97			1000 50 420460	210		101000
3	L6WY-FKC9	02/20/26 OFFICE SUPPLIES	50.99			1000 10 420510	210		101000
4	DWGT-MQNP	02/19/26 OFFICE SUPPLIES	50.99			1000 10 420510	210		101000
5	3JKF-RVCN	02/18/26 STATION SUPPLIES	53.84			1000 50 420460	210		101000
6	C4D6-J6LM	02/12/26 STATION SUPPLIES	-132.33			1000 50 420460	210		101000
7	RX4W-JXJY	02/12/26 STATION SUPPLIES	-44.11			1000 50 420460	210		101000
8	39JJ-HW69	02/11/26 STATION SUPPLIES	-132.33			1000 50 420460	210		101000
9	RX4W-GWCM	02/11/26 STATION SUPPLIES	308.77			1000 50 420460	210		101000
10	D7TM-VQ6C	02/11/26 OFFICE SUPPLIES	30.34			1000 10 420510	210		101000
11	MYCH-VRTQ	02/11/26 OFFICE SUPPLIES	49.48			1000 10 420510	210		101000
12	MY3W-G6QV	02/09/26 OFFICE SUPPLIES	23.94			1000 10 420510	210		101000
13	D7TM-VQ6C	02/09/26 OFFICE SUPPLIES	30.34			1000 10 420510	210		101000
14	1GFL-K439	02/07/26 STATION SUPPLIES	1,344.31			1000 50 420460	210		101000
15	T7HH-L77R	02/03/26 SCBA	155.82			1000 50 420460	204		101000
		<b>Total for Vendor:</b>	<b>2,092.03</b>						
47539	83892S	1782 ASSOCIATED EMPLOYERS	850.00						
1	20126	02/01/26 3/2026-2/2027 ANNUAL DUES	850.00			1000 10 420510	333		101000
		<b>Total for Vendor:</b>	<b>850.00</b>						

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MISSOULA RURAL FIRE DISTRICT  
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Claim/ Line #	Check Invoice #/Inv Date/Description	Vendor #/Name/ Invoice #/Inv Date/Description	Document \$/ Line \$	Disc \$	FO #	Fund Org Acct	Object	Proj	Cash Account
47541	83893S	1871 BIG SKY DENT REMOVAL, INC	125.00						
1	42341 02/03/26 308		125.00			1000 20 420440	373		101000
		<b>Total for Vendor:</b>	<b>125.00</b>						
47616	-99136C	33 BIG SKY FIRE EQUIPMENT	2,875.25						
1	0506155 02/02/26 SCBA		2,700.00			1000 50 420460	204		101000
2	0506189 02/19/26 SCBA		175.25			1000 50 420460	204		101000
		<b>Total for Vendor:</b>	<b>2,875.25</b>						
47542	83894S	819 BLACKFOOT COMMUNICATIONS	358.70						
1	2012616646 02/01/26 STA 2		358.70			1000 10 420510	345		101000
		<b>Total for Vendor:</b>	<b>358.70</b>						
47617	-99135C	1963 BOUND TREE MEDICAL, LLC	1,808.08						
1	86086411 02/04/26 EMS SUPPLIES		281.18			1000 80 420461	222		101000
2	86088084 02/05/26 EMS SUPPLIES		33.58			1000 80 420461	222		101000
3	86099418 02/13/26 EMS SUPPLIES		498.38			1000 80 420461	222		101000
4	86100849 02/16/26 EMS SUPPLIES		30.99			1000 80 420461	222		101000
5	86114457 02/26/26 EMS SUPPLIES		43.90			1000 80 420461	222		101000
6	86116113 02/27/26 EMS SUPPLIES		920.05			1000 80 420461	222		101000
		<b>Total for Vendor:</b>	<b>1,808.08</b>						
47599	83945S	1480 BRIAN LAFOREST	15.00						
1	22826BL01 02/28/26 LAFOREST FEB GYM REIMB		15.00			1000 20 420440	132		101000
		<b>Total for Vendor:</b>	<b>15.00</b>						
47567	83914S	1992 CARTER FEHR	21.65						
1	21226CF01 02/12/26 RFF FEHR FINGERPRINTS		21.65			1000 60 420462	391		101000
		<b>Total for Vendor:</b>	<b>21.65</b>						
47581	-99148C	1764 CENTER FOR PUBLIC SAFETY	12,277.08						
1	05-20456 02/17/26 ACCREDITATION PEER TEAM SITE		12,277.08			1000 10 420510	357		101000
		<b>Total for Vendor:</b>	<b>12,277.08</b>						

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MISSOULA RURAL FIRE DISTRICT  
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\* ... Over spent expenditure

Claim/ Line #	Check Invoice #	Vendor #/Name/ /Inv Date/Description	Document \$/ Line \$	Disc \$	PO #	Fund Org Acct	Object	Proj	Cash Account
47543	83895S	1424 CHARTER	691.32						
1	1401020126	02/01/26 STA 1	449.00			1000 10 420510	345		101000
2	8801020126	02/01/26 STA 5	242.32			1000 10 420510	345		101000
47572	83918S	1424 CHARTER	311.85						
1	2112600960	02/11/26 STA 1	19.04			1000 10 420510	345		101000
2	4700102142	02/14/26 STA 6	292.81			1000 10 420510	345		101000
47595	83931S	1424 CHARTER	349.69						
1	1719022026	02/20/26 STA 4	349.69			1000 10 420510	345		101000
<b>Total for Vendor:</b>			<b>1,352.86</b>						
47544	-99160C	1815 CHEMNET CONSORTIUM INC	65.00						
1	132714	02/05/26 RFF FEHR	65.00			1000 60 420462	391		101000
47618	-99134C	1815 CHEMNET CONSORTIUM INC	130.00						
1	132998	02/24/26 RFF SCOTT DRUG SCREENING	65.00			1000 60 420462	391		101000
2	132817	02/11/26 AA CHRISTMAN DRUG SCREENING	65.00			1000 10 420510	356		101000
<b>Total for Vendor:</b>			<b>195.00</b>						
47644	83954S	1583 CITI CARDS	5,307.77						
1	219269808	02/19/26 CHRISTMAN SOCIAL MEDIA TR	99.00			1000 10 420510	380		101000
2	219269808	02/19/26 NATIONAL REGISTRY EMT RECER	1,353.00			1000 50 420460	380		101000
3	219269808	02/19/26 SCHNEE GFOA NO TAX ON OT	55.00			1000 10 420510	380		101000
4	219269808	02/19/26 PRINZING SHRM MEMBERSHIP	299.00			1000 10 420510	333		101000
5	219269808	02/19/26 FINLAY CENTRAL VALLEY MTG	157.52			1000 10 420510	379		101000
6	219269808	02/19/26 SCHNEE CENTRAL VALLEY MTG	157.52			1000 10 420510	379		101000
7	219269808	02/19/26 ORR MSFCA RENEWAL	75.00			1000 50 420460	333		101000
8	219269808	02/19/26 KAHOOT	120.00			1000 10 420510	368		101000
9	219269808	02/19/26 GIARDINO NFPA CFPE RECERT	225.00*			1000 40 420410	380		101000
10	219269808	02/19/26 STARLINK	50.00			1000 10 420510	368		101000
11	219269808	02/19/26 HORSENS IAFC MEMBERSHIP	260.00			1000 10 420510	333		101000
12	219269808	02/19/26 HORSENS CPSE FLIGHT	56.96			1000 10 420510	379		101000
13	219269808	02/19/26 HORSENS CPSE FLIGHT	318.20			1000 10 420510	379		101000
14	219269808	02/19/26 PAULSEN IAFC MEMBERSHIP	260.00			1000 10 420510	333		101000
15	219269808	02/19/26 STA 1	49.00			1000 50 420460	361		101000

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16	219269808	02/19/26 BOWMAN MT STATE EMT RECERT	55.00			1000 50 420460	380		101000
17	219269808	02/19/26 LAFOREST EVT FUEL	28.91			1000 20 420440	231		101000
18	219269808	02/19/26 LAFOREST EVT CAR RENTAL	417.70			1000 20 420440	379		101000
19	219269808	02/19/26 LAFOREST EVT LODGING	1,063.15			1000 20 420440	379		101000
20	219269808	02/19/26 332	30.05			1000 20 420440	272		101000
21	219269808	02/19/26 LAFOREST EVT TOLLS	38.47			1000 20 420440	379		101000
22	219269808	02/19/26 LAFOREST EMT RECERT	35.00			1000 20 420440	380		101000
23	219269808	02/19/26 HORSENS CPSE FLIGHT	529.29			1000 10 420510	379		101000
24	219269808	02/19/26 IAAI REFUND	-425.00			1000 50 420460	380		101000
<b>Total for Vendor:</b>			<b>5,307.77</b>						
47545	83896S	1299 CITY OF MISSOULA-FINANCE	86.00						
1	1879502032	02/03/26 STA 1	86.00			1000 10 420510	341		101000
47600	83946S	1299 CITY OF MISSOULA-FINANCE	26.37						
1	1979652252	02/25/26 STA 6	26.37			1000 10 420510	341		101000
47639	83946S	1299 CITY OF MISSOULA-FINANCE	36.09						
1	1945002262	02/26/26 STA 2	36.09			1000 10 420510	341		101000
<b>Total for Vendor:</b>			<b>148.46</b>						
47670	83966S	216 CLEARWATER CREDIT UNION	4,952.60						
1	22226460	02/22/26 ADOBE	19.99			1000 10 420510	368		101000
2	222264600	02/22/26 SCBA	1,060.00			1000 50 420460	304		101000
3	222264600	02/22/26 ZOOM	17.63			1000 10 420510	368		101000
4	222264600	02/22/26 REMARKABLE SUBSCRIPTION	2.99			1000 10 420510	356		101000
5	222264600	02/22/22 BURGESS NFA MEAL TICKETS	314.23*			1000 50 420460	379		101000
6	222264600	02/22/26 FINLAY CPSE FLIGHT	938.59			1000 10 420510	379		101000
7	222264600	02/22/26 SCHNEE CPSE FLIGHT	938.59			1000 10 420510	379		101000
8	222264600	02/22/26 DAVIS CPSE FLIGHT	878.58			1000 10 420510	379		101000
9	222264600	02/22/26 SCHNEE/FINLAY CPSE FLIGHT	60.00			1000 10 420510	379		101000
10	222264600	02/22/22 DAVIS CPSE FLIGHT	30.00			1000 10 420510	379		101000
11	222264600	02/22/26 FEES	8.64			1000 10 420510	356		101000
12	222264600	02/22/26 TRAINING CREDIT	-0.60			1000 50 420460	380		101000
13	222264600	02/22/26 CAR WASH 301	28.99			1000 20 420440	372		101000
14	222264600	02/22/26 CAR WASH 302	28.99			1000 20 420440	372		101000
15	222264600	02/22/26 CAR WASH 303	28.99			1000 20 420440	372		101000

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16	222264600	02/22/26 CAR WASH 332	28.99			1000 20 420440	372		101000
17	222264600	02/22/26 CROCKER PARAMEDIC RECERT	75.00			1000 30 420430	380		101000
18	222264600	02/22/26 WICK PARAMEDIC RECERT	75.00			1000 50 420460	380		101000
19	222264600	02/22/26 GRAMMARLY	288.00			1000 10 420510	368		101000
20	222264600	02/22/26 BUNNELL PARAMEDIC RECERT	75.00			1000 50 420460	380		101000
21	222264600	02/22/26 HICK AEMT RECERT	55.00			1000 50 420460	380		101000
		<b>Total for Vendor:</b>	<b>4,952.60</b>						
47619	83969S	1921 CLINICAL ENGINEERING SERVICES,	1,872.00						
1	2416	02/20/26 LIFEPAK BATTERIES	1,872.00			1000 80 420461	221		101000
		<b>Total for Vendor:</b>	<b>1,872.00</b>						
47500	83870S	1972 COPPERSTONE STORE-ALL	219.00						
1	199954	02/01/26 AMBULANCE STORAGE	219.00			1000 10 420510	356		101000
		<b>Total for Vendor:</b>	<b>219.00</b>						
47601	-99145C	76 CULLIGAN WATER CONDITIONING	71.50						
1	607138	02/25/26 ALL STATIONS	71.50			1000 10 420510	341		101000
		<b>Total for Vendor:</b>	<b>71.50</b>						
47674	83970S	1990 D&R Coffee Service Inc.	201.00						
1	198028	02/05/26 STA 1 COFFEE	201.00			1000 10 420510	210		101000
		<b>Total for Vendor:</b>	<b>201.00</b>						
47594	83932S	1918 DANIELA HICKS	50.00						
1	22826DH01	02/28/26 HICKS FEB GYM REIMB	50.00			1000 50 420460	132		101000
		<b>Total for Vendor:</b>	<b>50.00</b>						
47677	83971S	1163 DIRECT AUTOMOTIVE DISTRIBUTING	62.28						
1	07JG4247	02/25/26 LUBRICANT	62.28			1000 20 420440	232		101000
		<b>Total for Vendor:</b>	<b>62.28</b>						
47548	83898S	1991 EMMA CHRISTMAN	21.65						
1	020626EC01	02/06/26 CHRISTMAN FINGERPRINTING	21.65			1000 10 420510	356		101000
		<b>Total for Vendor:</b>	<b>21.65</b>						

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47684	83986S	1989 FERNO-WASHINGTON INC	35,040.85						
1	967668	02/23/26 AMBULANCE EQUIPMENT	30,134.65			1000 80 420461	941		101000
2	9675889	02/20/26 AMBULANCE EQUIPMENT	4,906.20			1000 80 420461	941		101000
		<b>Total for Vendor:</b>	<b>35,040.85</b>						
47641	83985S	1869 GRANITE TECHNOLOGY SOLUTIONS	654.33						
1	47918	02/28/26 STA 4 AMBO BAY	654.33			1000 10 420510	920		101000
		<b>Total for Vendor:</b>	<b>654.33</b>						
47621	-99133C	1506 HARLOW'S TRUCK CENTER	636.20						
1	02P32010	02/03/26 LUBRICANTS	9.82			1000 20 420440	232		101000
2	02P32031	02/05/26 357	10.21			1000 20 420440	272		101000
3	02P32046	02/05/26 357	558.79			1000 20 420440	272		101000
4	02P32064	02/09/26 322	57.38			1000 20 420440	272		101000
		<b>Total for Vendor:</b>	<b>636.20</b>						
47683	83973S	1258 I-STATE TRUCK CENTERS	124.82						
1	C253212030	02/02/26 341	124.82			1000 20 420440	272		101000
		<b>Total for Vendor:</b>	<b>124.82</b>						
47502	83871S	1473 IAFC MEMBERSHIP	260.00						
1	000294977	02/01/26 FINLAY MEMBERSHIP DUES	260.00			1000 10 420510	333		101000
		<b>Total for Vendor:</b>	<b>260.00</b>						
47603	-99144C	1892 INTELLICORP	187.31						
1	1676871	02/28/26 BACKGROUND VERIFICATION AA	62.44			1000 10 420510	356		101000
2	1676871	02/28/26 BACKGROUND VERIFICATION FEHR	62.43			1000 60 420462	391		101000
3	1676871	02/28/26 BACKGROUND VERIFICATION SCOTT	62.44			1000 60 420462	391		101000
		<b>Total for Vendor:</b>	<b>187.31</b>						
47593	83933S	1625 JAKUB SPORNA	73.72						
1	22526JS01	02/25/26 STA 5	13.78			1000 50 420460	365		101000
2	22526JS01	02/25/26 STA 5	17.43			1000 50 420460	365		101000
3	22526JS01	02/25/26 STA 5	6.57			1000 50 420460	365		101000
4	22526JS01	02/25/26 STATION SUPPLIES	35.94			1000 50 420460	210		101000
		<b>Total for Vendor:</b>	<b>73.72</b>						

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47580	83920S	1986 JASON PRINZING	86.56						
1	21926JP01 02/16/26	MILEAGE REIMBURSEMENT	43.28			1000 10 420510	379		101000
2	21926JP01 02/15/26	MILEAGE REIMBURSEMENT	43.28			1000 10 420510	379		101000
		<b>Total for Vendor:</b>	<b>86.56</b>						
47565	83915S	1905 KALEVA LAW OFFICE	825.00						
1	9676 02/05/26	LEGAL SERVICES	825.00			1000 10 420510	352		101000
		<b>Total for Vendor:</b>	<b>825.00</b>						
47549	-99159C	420 KELLEY CREATE CO	376.92						
1	41169584 02/02/26	COPIER MAINTENANCE	376.92			1000 10 420510	356		101000
		<b>Total for Vendor:</b>	<b>376.92</b>						
47501	83872S	862 KORY N. BURGESS	126.00						
1	20226KB01 02/02/26	BURGESS NFA PER DIEM	126.00*			1000 50 420460	379		101000
		<b>Total for Vendor:</b>	<b>126.00</b>						
47642	83974S	1979 LANGLAS & ASSOCIATES, INC	52,901.24						
1	APP #5 02/16/26	STA 4 AMBULANCE BAY	52,901.24			1000 10 420510	920		101000
		<b>Total for Vendor:</b>	<b>52,901.24</b>						
47637	-99129C	148 LIITHIA MOIORS	92.99						
1	490492 02/12/26	310	92.99			1000 20 420440	372		101000
		<b>Total for Vendor:</b>	<b>92.99</b>						
47605	83948S	1570 LOGAN HEALTH MEDICAL CENTER	230.00						
1	23 02/28/26	ACLS/BLS TRAINING	230.00			1000 50 420460	380		101000
		<b>Total for Vendor:</b>	<b>230.00</b>						
47680	83975S	1894 LOWE'S	114.34						
1	998246 01/09/26	STATION SUPPLIES	76.38			1000 50 420460	210		101000
2	989947 02/18/26	STATION SUPPLIES	37.96			1000 50 420460	210		101000
		<b>Total for Vendor:</b>	<b>114.34</b>						

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47671	83967S	1994 MASTERCARD	1,806.70						
1	219260139 02/19/26	HOUPPERT EMT RECERT	35.00			1000 50 420460	380		101000
2	216260139 02/19/26	PARAMEDIC RECERT	75.00			1000 50 420460	380		101000
3	219260139 02/19/26	DUFNER PARAMEDIC RECERT	75.00			1000 50 420460	380		101000
4	219260139 02/19/26	PARAMEDIC RECERT	75.00			1000 50 420460	380		101000
5	219260139 02/19/26	PRINZING MANAGING DISP	395.00			1000 10 420510	380		101000
6	219260139 02/19/26	MISSOULIAN	2.99			1000 10 420510	333		101000
7	219260139 02/19/26	J LAPINSKI PARAMEDIC RECERT	75.00			1000 50 420460	380		101000
8	219260139 02/19/26	HULEATT BLUE CARD	963.71			1000 50 420460	380		101000
9	219260139 02/19/26	HICKS NFA	549.40*			1000 50 420460	379		101000
10	219260139 02/19/26	HICKS NFA	30.00*			1000 50 420460	379		101000
11	219260139 02/19/26	STEYEE AEMT RECERT	55.00			1000 50 420460	380		101000
12	219260139 02/19/26	HICKS NFA FLIGHT CANCELED	-549.40*			1000 50 420460	379		101000
13	219260139 02/19/26	HICKS NFA FLIGHT CANCELED	-30.00*			1000 50 420460	379		101000
14	219260139 02/19/26	A. BROWN AEMT RECERT	55.00			1000 50 420460	380		101000
		<b>Total for Vendor:</b>	<b>1,806.70</b>						
47591	83934S	1959 MATTHEW MCGRAW	35.00						
1	22326MM01 02/23/26	EMT-B LICENSE REIMBURSEMENT	35.00			1000 60 420462	380		101000
		<b>Total for Vendor:</b>	<b>35.00</b>						
47682	-99126C	141 MES SERVICE COMPANY LLC	4,038.54						
1	2440409 02/12/26	328	303.15			1000 20 420440	272		101000
2	2436185 02/06/26	PPE	3,367.85			1000 50 420460	224		101000
3	2439536 02/11/26	PPE	367.54			1000 50 420460	224		101000
		<b>Total for Vendor:</b>	<b>4,038.54</b>						
47606	83949S	220 MISSOULA CITY FIRE DEPARTMENT	204.96						
1	26-001 02/19/26	HAZMAT TRAINING	204.96			1000 50 420460	219		101000
		<b>Total for Vendor:</b>	<b>204.96</b>						
47499	83873S	208 MISSOULA COUNTY MEDICAL BENEFITS	113,622.10						
1	13078 02/01/26	ADMIN	12,427.80			1000 10 420510	143		101000
2	13078 02/01/26	RM/ARM	4,618.20			1000 20 420440	143		101000
3	13078 02/01/26	TO	2,309.10			1000 30 420430	143		101000
4	13078 02/01/26	FP	2,309.10			1000 40 420410	143		101000

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5	13078	02/01/26 SUP	91,957.90			1000 50 420460	143		101000
<b>Total for Vendor:</b>			<b>113,622.10</b>						
47551	83899S	230 MISSOULA ELECTRIC COOPERATIVE	589.64						
1	2526223950	02/05/26 STA 2	20.48			1000 10 420510	341		101000
2	2526223950	02/05/26 STA 6	295.56			1000 10 420510	341		101000
3	2526223950	02/05/26 STA 2	273.60			1000 10 420510	341		101000
<b>Total for Vendor:</b>			<b>589.64</b>						
47622	83976S	235 MISSOULA MOTOR PARTS	1,549.28						
1	133723	02/03/26 DEF	47.96			1000 20 420440	231		101000
2	555-62540	02/04/26 DEF	35.97			1000 20 420440	231		101000
3	555-62754	02/04/26 SHOP	41.88			1000 20 420440	270		101000
4	555-62891	02/04/26 GEN STA 1, 2, 5, 6	284.60			1000 50 420460	301		101000
5	555-63205	02/05/26 LUBRICANT	59.94			1000 20 420440	232		101000
6	555-64337	02/09/26 322	63.82			1000 20 420440	272		101000
7	555-64494	02/10/26 328	57.85			1000 20 420440	272		101000
8	555-64872	02/10/26 LUBRICANT	21.54			1000 20 420440	232		101000
9	555-66150	02/13/26 328	-36.00			1000 20 420440	272		101000
10	555-66506	02/16/26 SHOP	40.58			1000 20 420440	270		101000
11	555-66765	02/16/26 341	374.00			1000 20 420440	272		101000
12	555-67046	02/17/26 SHOP	-33.16			1000 20 420440	270		101000
13	555-67747	02/19/26 LUBRICANT	43.35			1000 20 420440	232		101000
14	555-68276	02/20/26 341	-36.00			1000 20 420440	272		101000
15	555-68827	02/23/26 305	296.10			1000 20 420440	272		101000
16	555-69424	02/24/26 305	42.28			1000 20 420440	272		101000
17	555-69480	02/24/26 305	-33.84			1000 20 420440	272		101000
18	555-69667	02/25/26 LUBRICANT	164.56			1000 20 420440	232		101000
19	555-70485	02/27/26 307	42.50			1000 20 420440	272		101000
20	555-64494	02/10/26 311	71.35			1000 20 420440	272		101000
<b>Total for Vendor:</b>			<b>1,549.28</b>						
47636	-99130C	244 MISSOULA TEXTILE SERVICES	352.17						
1	30226	02/27/26 ALL STATIONS	352.17			1000 10 420510	356		101000
<b>Total for Vendor:</b>			<b>352.17</b>						

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47640	83977S	249 MODERN MACHINERY CO., INC.	99.00						
1	3169640 02/24/26 317		16.50			1000 20 420440	372		101000
2	3169640 02/24/26 357		16.50			1000 20 420440	372		101000
3	3169640 02/24/26 328		16.50			1000 20 420440	372		101000
4	3169640 02/24/26 311		16.50			1000 20 420440	372		101000
5	3169640 02/24/26 341		16.50			1000 20 420440	372		101000
6	3169640 02/24/26 351		16.50			1000 20 420440	372		101000
		<b>Total for Vendor:</b>	<b>99.00</b>						
47623	83978S	1285 MOUNTAIN INK & TONER	69.98						
1	5165 02/25/26 PRINTER INK		69.98			1000 10 420510	210		101000
		<b>Total for Vendor:</b>	<b>69.98</b>						
47560	83906S	1727 NICOLE M NOONAN CPA	5,200.00						
1	1417 02/05/26 FY22 AUDIT		2,600.00			1000 10 420510	354		101000
2	1417 02/05/26 FY23 AUDIT		2,600.00			1000 10 420510	354		101000
		<b>Total for Vendor:</b>	<b>5,200.00</b>						
47624	83979S	295 NORCO	360.53						
1	0046084870 02/28/26 CYLINDER RENT		168.56			1000 80 420461	356		101000
2	0046012598 02/23/26 MEDICAL OXYGEN		191.97			1000 80 420461	222		101000
		<b>Total for Vendor:</b>	<b>360.53</b>						
47626	83980S	1686 NORTH RIDGE FIRE EQUIPMENT	315.80						
1	48432 02/24/26 TURNOUT MAINT		315.80			1000 50 420460	369		101000
		<b>Total for Vendor:</b>	<b>315.80</b>						
47564	83916S	547 NORTHWESTERN ENERGY	887.41						
1	0461994-6 02/02/26 STA 5		790.50			1000 10 420510	341		101000
2	3571057-3 02/02/26 OLD STA 5		96.91			1000 10 420510	341		101000
47573	83921S	547 NORTHWESTERN ENERGY	2,022.04						
1	3868058-3 02/13/26 STA 4		1,754.68			1000 10 420510	341		101000
2	0536085-4 02/19/26 STA 2		267.36			1000 10 420510	341		101000

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Report ID: AP100V

\* ... Over spent expenditure

Claim/ Line #	Check Invoice #	Vendor #/Name/ Inv Date/Description	Document \$/ Line \$	Disc \$	PO #	Fund Org Acct	Object	Proj	Cash Account
47590	83935S	547 NORTHWESTERN ENERGY	215.70						
1	0537315-4	02/16/26 STA 6	215.70			1000 10 420510	341		101000
47607	83950S	547 NORTHWESTERN ENERGY	1,919.86						
1	0477741-3	02/17/26 STA 1	1,337.45			1000 10 420510	341		101000
2	1489125-3	02/17/26 STA 1	582.41			1000 10 420510	341		101000
		<b>Total for Vendor:</b>	<b>5,045.01</b>						
47625	83981S	1957 NOVUS GLASS	295.00						
1	47584	02/25/26 304	295.00			1000 20 420440	372		101000
		<b>Total for Vendor:</b>	<b>295.00</b>						
47522	-99169C	1725 PIERCE LEASING	750.00						
1	96620	01/27/26 1/27-2/23/26 OFFICE TRAILER	750.00			1000 10 420510	530		101000
		<b>Total for Vendor:</b>	<b>750.00</b>						
47552	83907S	1898 RAQUEL HAHN-WILKINSON	5.97						
1	020426RW01	02/04/26 SYMPATHY CARDS	5.97			1000 10 420510	210		101000
47570	83922S	1898 RAQUEL HAHN-WILKINSON	6.78						
1	22326RHW01	02/23/26 OFFICE SUPPLIES	6.78			1000 10 420510	210		101000
		<b>Total for Vendor:</b>	<b>12.75</b>						
47608	83951S	31 REPUBLIC SERVICES #889	680.44						
1	003943402	02/28/26 ALL STATIONS	680.44			1000 10 420510	342		101000
		<b>Total for Vendor:</b>	<b>680.44</b>						
47553	-99158C	1912 RITCHIE MANNING KUATZ PLLP	3,009.00						
1	05803	02/03/26 LEGAL SERVICES	3,009.00			1000 10 420510	352		101000
		<b>Total for Vendor:</b>	<b>3,009.00</b>						
47630	-99132C	360 SHIPPING DEPOT	16.86						
1	41815	02/28/26 POSTAGE	16.86			1000 10 420510	311		101000
		<b>Total for Vendor:</b>	<b>16.86</b>						

03/18/26  
17:42:06

MISSOULA RURAL FIRE DISTRICT  
Claim Details  
For the Accounting Period: 2/26

Page: 12 of 14  
Report ID: AP100V

\* ... Over spent expenditure

Claim/ Line #	Check Invoice #/Inv Date/Description	Vendor #/Name/ Invoice #/Inv Date/Description	Document \$/ Line \$	Disc \$	PO #	Fund Org Acct	Object	Proj	Cash Account
47632	83982S	1419 SOLESTONE REIMBURSEMENT SERVICES	1,200.00						
1	3520 02/13/26	RFF JOHNSON WILDLAND PANTS	600.00			1000 60 420462	291		101000
2	3550 02/26/26	RFF SCOTT WILDLAND PANTS	600.00			1000 60 420462	291		101000
		<b>Total for Vendor:</b>	<b>1,200.00</b>						
47633	-99131C	1707 TEAR IT UP LLC	52.76						
1	74831 02/16/26	SHREDDING SERVICES	52.76			1000 10 420510	356		101000
		<b>Total for Vendor:</b>	<b>52.76</b>						
47556	83908S	1783 TRAIL WEST BANK	50,029.85						
1	020126 02/01/26	XXXX0391 PRINCIPAL	17,760.40			1000 10 420510	610		101000
2	020126 02/01/26	XXXX0391 INTEREST	559.45			1000 10 420510	620		101000
3	020126 02/01/26	XXXX0392 INTEREST	3,450.00			1000 10 420510	620		101000
4	020126 02/01/26	XXXX0393 INTEREST	3,750.00			1000 10 420510	620		101000
5	020126 02/01/26	XXXX0394 INTEREST	4,860.00			1000 10 420510	620		101000
6	020126 02/01/26	XXXX0395 INTEREST	5,220.00			1000 10 420510	620		101000
7	020126 02/01/26	XXXX0396 INTEREST	6,510.00			1000 10 420510	620		101000
8	020126 02/01/26	XXXX0397 INTEREST	7,920.00			1000 10 420510	620		101000
		<b>Total for Vendor:</b>	<b>50,029.85</b>						
47638	-99128C	463 TRI ARC, INC.	18.52						
1	R35576 02/28/26	CYLINDER RENT	18.52			1000 20 420440	370		101000
		<b>Total for Vendor:</b>	<b>18.52</b>						
47494	83889S	1759 TYLER LOTERBAUER	684.28						
2	012626TL01 01/26/26	LOTERBAUER HAZMAT CAR RENT	684.28*			1000 50 420460	379		101000
		<b>Total for Vendor:</b>	<b>684.28</b>						
47609	83952S	1628 UNIVISION	35.00						
1	267439 02/28/26	SUPPORT	35.00			1000 10 420510	368		101000
47634	83983S	1628 UNIVISION	3,792.30						
1	267153 02/01/26	MICROSOFT 365	2,458.30			1000 10 420510	368		101000
2	267153 02/01/26	SUPPORT	1,334.00			1000 10 420510	368		101000
		<b>Total for Vendor:</b>	<b>3,827.30</b>						

03/18/26  
17:42:06

MISSOULA RURAL FIRE DISTRICT  
Claim Details  
For the Accounting Period: 2/26

Page: 13 of 14  
Report ID: AP100V

\* ... Over spent expenditure

Claim/ Line #	Check Invoice #/Inv Date/Description	Vendor #/Name/ Invoice #/Inv Date/Description	Document \$/ Line \$	Disc \$	PO #	Fund Org Acct	Object	Proj	Cash Account
47571	-99152C	408 VERIZON WIRELESS	1,046.23						
1	6135807252 02/11/26	WIRELESS	1,046.23			1000 10 420510	345		101000
		<b>Total for Vendor:</b>	<b>1,046.23</b>						
47635	83984S	782 WESTERN STATES EQUIPMENT COMPANY	1,789.56						
1	3506287 02/18/26	STA 4 GENERATOR	1,789.56			1000 50 420460	301		101000
		<b>Total for Vendor:</b>	<b>1,789.56</b>						
47610	83953S	1818 ZANON FULBRIGHT	33.00						
1	22826ZF01 02/28/26	FULBRIGHT FEB GYM REIME	33.00			1000 50 420460	132		101000
		<b>Total for Vendor:</b>	<b>33.00</b>						
		<b># of Claims</b>	<b>78</b>	<b>Total:</b>	<b>332,869.45</b>	<b># of Vendors</b>	<b>49</b>		
		<b>Total Electronic Claims</b>			<b>30,718.84</b>				
		<b>Total Non-Electronic Claims</b>			<b>302150.61</b>				

03/18/26  
17:42:06

MISSOULA RURAL FIRE DISTRICT  
Fund Summary for Claims  
For the Accounting Period: 2/26


Page: 14 of 14  
Report ID: AP110

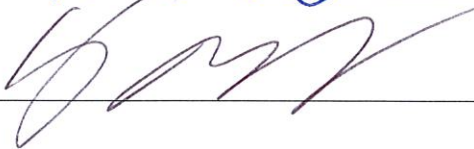
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Fund/Account	Amount
1000 GENERAL FUND	
101000 CASH ON DEPOSIT - COUNTY TREASURER	332,869.45
Total:	332,869.45

---

Claims reviewed and approved for payment at the Regular scheduled Missoula Rural Fire District Board of Trustee Meeting held Monday, March 23, 2026, at 4:00 PM.

  
\_\_\_\_\_ Melissa Schnee, Finance Director

  
\_\_\_\_\_ Ben Murphy, Chairman

  
\_\_\_\_\_ Dan Corti, Secretary

**RESOLUTION NO. 2026-035**

**A RESOLUTION FOR MISSOULA COUNTY COMMISSIONERS THAT, PURSUANT TO MCA 13-1-502(4) AND 13-1-502(5)(b)(i),**

**THE 2026 MISSOULA RURAL FIRE DISTRICT ELECTION BE CANCELLED**

WHEREAS, the Board of County Commissioners has received notice from the Missoula County Elections Office that the Missoula Rural Fire District has one position for a three-year term for the 2026 Special District Election to be held May 5, 2026; and

WHEREAS, the Missoula County Elections Office received no valid nominating form for the three-year term for the Missoula Rural Fire District; and

WHEREAS, 13-1-502(4) M.C.A. states "If by the write-in candidate deadline in subsection (3) the number of candidates is equal to or less than the number of positions to be filled at the election, the election administrator shall cancel the election and, pursuant to 13-1-304, immediately notify the governing body in writing of the cancellation;" and

WHEREAS, 13-1-502 (5)(b)(i) M.C.A. states "if an election has been cancelled and there are no regular or declared write-in candidates for a position, the governing body shall fill the position by appointment"; and

WHEREAS, 13-2-502 (5)(b)(ii) M.C.A. states "an appointed member shall serve the same term as if the member were elected"; and

NOW, THEREFORE BE IT RESOLVED by the Board of Missoula County Commissioners that, pursuant to M.C.A 13-1-502(4) and 13-1-502(5)(i), the 2026 Missoula Rural Fire District election be canceled.

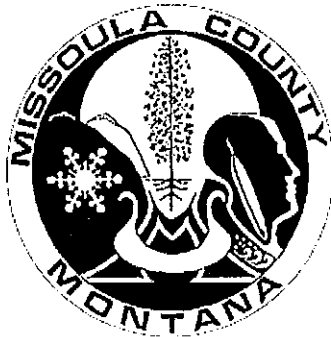
DATED THIS 10th DAY OF February 2026

ATTEST:

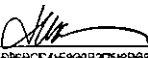
BOARD OF COUNTY COMMISSIONERS  
MISSOULA COUNTY

  
Tyler Gehring, Clerk and Recorder

  
Josh Slotnick, Chair



David Strohmaier, Commissioner

  
Juana Vera, Commissioner

**RESOLUTION NO. 2026-047**

**ANNEXATION TO THE MISSOULA RURAL FIRE DISTRICT  
A PARCEL OF LAND LOCATED IN MISSOULA COUNTY**

**WHEREAS**, a petition has been received by the Clerk and Recorder's Office to annex to the Missoula Rural Fire District an area of land described as follows:

**Tract 1 of C.O.S. 5768, located in portions of the S1/2 SW1/4 of S07, T14 N, R 19 W, P.M.M., Missoula County, Montana. Located at 3825 Ridge View Rd, 59808**

**Lot 2 of C.O.S. 3308, located in the W1/2 NE1/4 SW1/4 of S22, T12 N, R20 W, P.M.M., Missoula County, Montana. Located at 9229 Little Ranch Rd, 59847**

**The SE1/4 of S12, T13 N, R21 W, P.M.M., Missoula County, Montana. Located at 3150 Doby Dr, 59804**

**Tract 4 of C.O.S. 7010, located in the NW1/4 of S18, T13 N, R20 W, and the N1/2 of S13, T13 N, R21 W, P.M.M., Missoula County, Montana. Located at 14235 Mission View Dr, 59804**

**Tract 5 of C.O.S 7010, located in the W1/2 of S18, T13 N, R20 W, and S13, T13 N, R21 W, P.M.M., Missoula County, Montana. Located at 14235 Mission View Dr, 59804**

**Tract 2 of C.O.S. 7010, located in the N1/2 of S18, T 13N, R20 W, P.M.M., Missoula County, Montana. Located at 2434 Morning Dun Rd, 59804**

**WHEREAS**, said petition for annexation to the Missoula Rural Fire District, as presented to and filed in the Clerk and Recorder's Office, has been checked and verified; and

**WHEREAS**, said petition contains the signatures of more than 40% of the owners of the real property within the area to be annexed and representing 40% or more of the taxable value of the property within the in the area to be annexed; and

**WHEREAS**, a public hearing on this matter was held at 2:00 p.m. in the Sophie Moiese Room, Courthouse Annex Room 151, 200 West Broadway, Missoula, Montana, on February 26<sup>th</sup>, 2026, before the Board of County Commissioners of Missoula County, Montana; legal publication and notice requirements having been met in accordance with MCA 7-33-2125; and

**WHEREAS**, no one appeared to protest the annexation of the above-described parcel of land nor were any written protests received; and

**WHEREAS**, the Missoula Rural Fire District supports the annexation; and

**WHEREAS**, the Missoula Board of County Commissioners did approve said annexation as requested;

**NOW, THEREFORE, BE IT RESOLVED** that the parcel of land above referenced to be included within said Missoula Rural Fire District and is to be assessed for said annexation a fire district levy along with other property already a part of said Missoula Rural Fire District.

**DATED THIS 5<sup>th</sup> DAY OF MARCH, 2026**

ATTEST:

BOARD OF COUNTY COMMISSIONERS  
MISSOULA COUNTY

  
\_\_\_\_\_  
Tyler Gerratt, Clerk and Recorder

  
\_\_\_\_\_  
13F051ED89FA2249FFA409545EBDD56F  
Josh Slotnick, Chair



  
\_\_\_\_\_  
A6ACE081E2305A3A08967F7EBBB8Q312  
David Strohmaier, Commissioner

## February 2026 IT Report

- Retrieved several incident radio traffic recordings for training purposes
- Prepared new computers for deployment
- Refined IT job description for publication
- Station 2 internet problems
- Onboard new resident
- Decommission departing resident
- Diagnosed SharePoint access problem
- Microsoft 365 license maintenance
- Reconfigure lost settings on Station 4 printer
- Adjusted file permissions for JPrinzing

Was out of office Feb 13-28, but continued monitoring system performance and responded to end user requests remotely.

Joe Ford  
IT Manager

## Deputy Fire Marshal Monthly Report

Peter V. Giardino

February 2026

### Activities

#### **Business Inspections (re-inspections):**

- 13333 Harpers Bridge Road (cultivation)
- 13705 Harpers Bridge Road (cultivation)
- 8056 Highway 10 East (cultivation and dispensary)
- 2823 S. 3<sup>rd</sup> Street W. -- Gallagher Community Home
- 11380 Highway 93 S. (dispensary)
- 11865 Highway 93 S. (dispensary)
- 6360 Highway 12 W. (cultivation)

#### **Certificate of Occupancy Finals (Business)**

- Dollar General -- 7332 Highway 200 East

#### **Residential Sprinkler Final, Rough-Ins, and C of O (residential) Inspections**

- 7551 Zaugg Drive
- 10525 Royal Coachman (sprinkler and Final C of O)
- 10223 Pale Morning Court (sprinkler final)
- 10223 Pale Morning Court
- 11880 Highway 93 S. (sprinkler final)

#### **Annexation**

- Spoke with Clerk & Treasurer's office to discuss recent annexation proposals.
- Provided Petition for Annexation form to realtor for 4815 Gleneagle Way.
- Provided new owners of 5280 Descamps Lane and 4055 Rooster Ridge Rd. PFA form.

#### **Water Supply (cisterns, hydrants, etc.)**

- Meeting with Chief Finlay and Chief Horsens to discuss Grass Valley Industrial hydrant system.
- GPS located six (6) new hydrants in the Grass Valley Industrial subdivision for dispatch input.

#### **Lockboxes**

- Installed lockbox for Spirit of Christ Church -- 5475 Farm Lane.

#### **Community Risk Reduction, Fire Prevention, and Code Compliance**

- Attended morning meeting to facilitate presentation from the Red Cross and their smoke detector program.
- Met with Project Manager to discuss fire extinguisher locations for 6820 Roller Coaster Road.
- Worked on MRFD/Red Cross smoke detector program.
- Placed Red Cross smoke detectors in all six (6) MRFD kits.

#### **Fire Investigations**

#### **Classes/Training**

- Fire prevention and extinguisher class for Woodman School.

- AAR presentation from Chief Paulsen.
- CAPSE training for EMT recertification (Feb. 2-28)
- Registered for the MT State IAAI Training Conference.

#### **Plan Reviews**

- 7375 Zaugg Drive (resubmittal for new site plan)
- 6005 Ocean View Drive
- 12581 Balsamroot Road
- 10703 Bruin Lane
- 11643 Greenacres Rd.
- 4236 Spurgin Rd.
- 9889 Garrymore Lane
- 1305 Humble Road
- 1591 Woods Gulch
- 28149 Highway 12 W.
- 13575 Crystal Creek Road
- 3640 Snowdrift Lane
- 3325 Big Flat Road
- 10131 Garrymore Lane
- 11715 Mullan Road
- 1450 Big Flat Road

#### **Image Trend:**

#### **Assignments and Other Activities**

- Meeting with Chief Horsens to discuss CRR related projects.
- Zoom meeting with FireModule to discuss third party inspection reporting.
- Permitting Coordination meeting.
- Research for Safety Committee.
- Officer's meeting.
- Coordinated Compliance Meeting via Teams.
- State-wide Fire Marshal's meeting.

#### **Accreditation**

- Compiling data for the CRR Annual Program Appraisal.

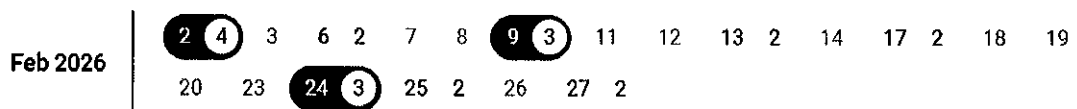
# Public Relations Outreach Breakdown

Feb 2026

- 31 total documented events
  - 29 social media posts (Facebook/Instagram/Twitter)
  - 0 scheduled media appearance (Newspaper/Radio/TV)
  - 2 in station event (Car Seat Event/Station Tour)
  - 0 impromptu media appearance (Newspaper/Radio/TV)
  - 0 other (Fundraiser/Parade/Etc.)4

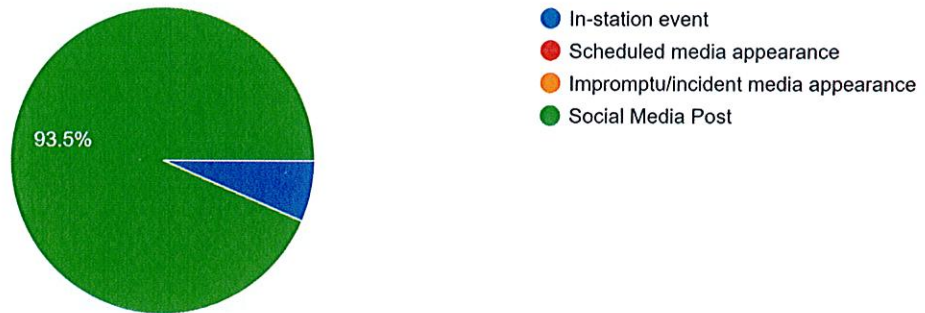
Date

31 responses



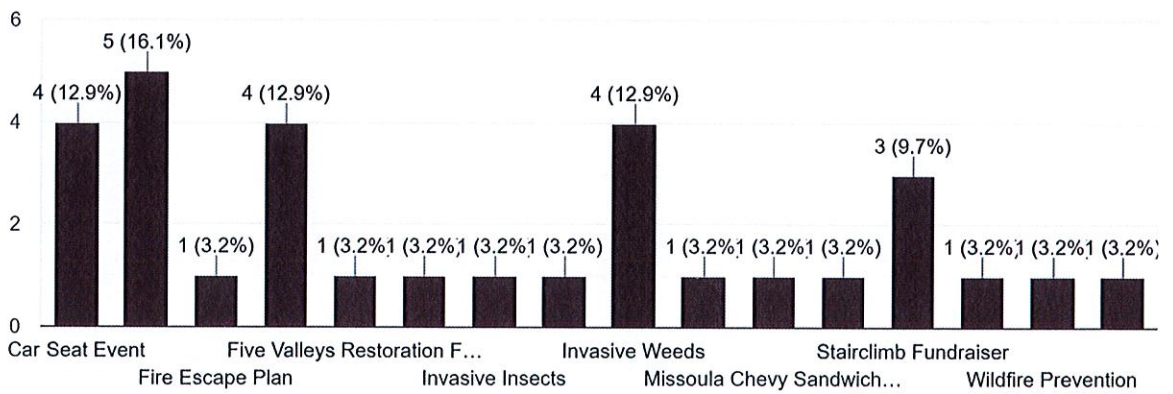
### Type

31 responses



### Topic Being Discussed

31 responses





# MRFD CFS Report

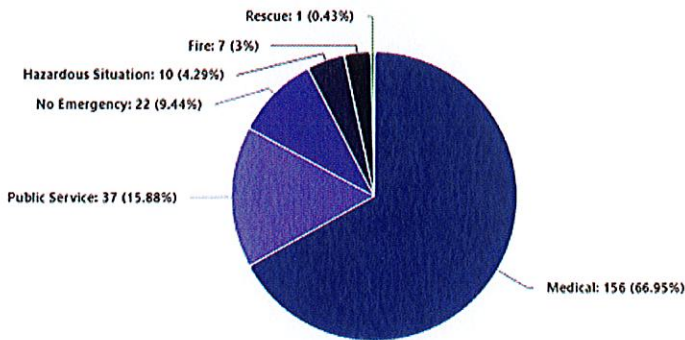
## February 2026

### Incident Numbers

February 2026	260	February 2025	314	Percent Change	-17.20%
YTD 2026	586	YTD 2025	614	Percent Change	-4.56%

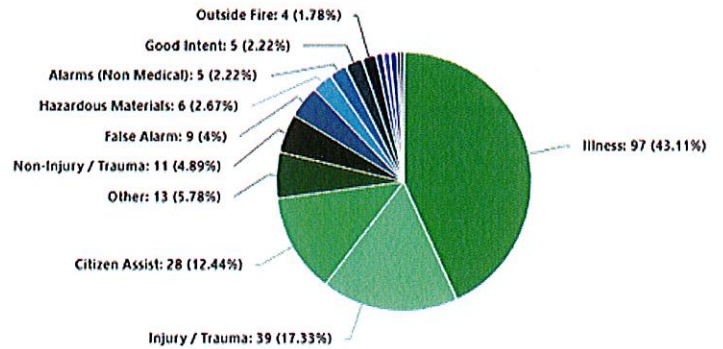
**Incidents by Category**

Feb 01, 2026 12:00 AM to Feb 28, 2026 11:59 PM



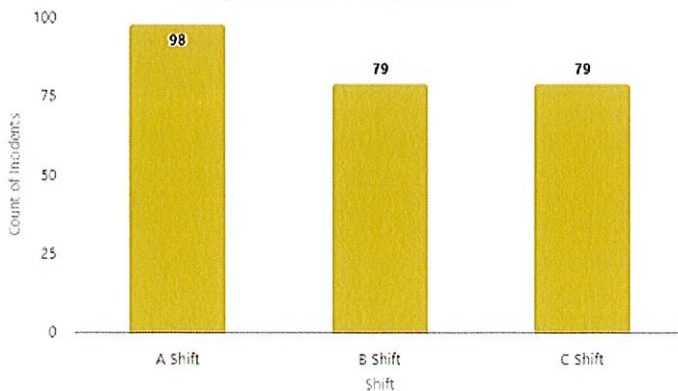
**Incidents by Type**

Feb 01, 2026 12:00 AM to Feb 28, 2026 11:59 PM



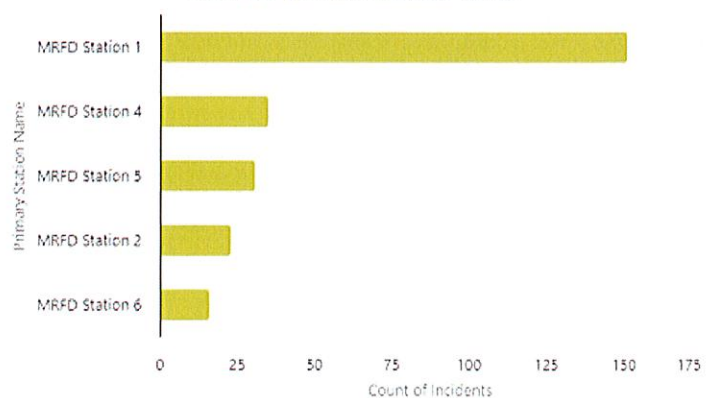
**Incidents by Shift**

Feb 01, 2026 12:00 AM to Feb 28, 2026 11:59 PM



**Incidents by Primary Station Name**

Feb 01, 2026 12:00 AM to Feb 28, 2026 11:59 PM



**Nicole M. Noonan, CPA, P.C.**  
*435 Little Mill Creek Road  
St. Regis, Montana 59866  
Phone: (406) 239-4260  
E-mail: noonanaccounting@hotmail.com*

February 17, 2026

Management and Board of Trustees  
Missoula Rural Fire District  
Missoula, Montana

I am pleased to confirm my understanding of the services I am to provide Missoula Rural Fire District for the year ended June 30, 2022.

**Audit Scope and Objectives**

I will audit the financial statements of the governmental activities, each major fund, and the disclosures, which collectively comprise the basic financial statements of Missoula Rural Fire District as of and for the year ended June 30, 2022. Accounting standards generally accepted in the United States of America (GAAP) provide for certain required supplementary information (RSI), such as management's discussion and analysis (MD&A), to supplement Missoula Rural Fire District's basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. As part of my engagement, I will apply certain limited procedures to Missoula Rural Fire District's RSI in accordance with auditing standards generally accepted in the United States of America (GAAS). These limited procedures will consist of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to my inquiries, the basic financial statements, and other knowledge I obtained during my audit of the basic financial statements. I will not express an opinion or provide any assurance on the information because the limited procedures do not provide me with sufficient evidence to express an opinion or provide any assurance. The following RSI is required by GAAP and will be subjected to certain limited procedures, but will not be audited:

- 1) Management's Discussion and Analysis.
- 2) Budgetary Comparison Schedules.
- 3) Schedule of Changes in Other Postemployment Benefits Liability and Related Ratios.
- 4) Schedule of Proportionate Share of the Net Pension Liability
- 5) Schedule of Pension Contributions

The objectives of my audit are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error; and issue an auditor's report that includes my opinions about whether your financial statements are fairly presented, in all

material respects, in conformity with GAAP. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. Misstatements, including omissions, can arise from fraud or error and are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment of a reasonable user made based on the financial statements.

The objectives also include reporting on internal control over financial reporting and compliance with provisions of laws, regulations, contracts, and award agreements, noncompliance with which could have a material effect on the financial statements in accordance with *Government Auditing Standards*.

### **Auditor's Responsibilities for the Audit of the Financial Statements**

I will conduct my audit in accordance with GAAS and the standards for financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, and will include tests of accounting records of Missoula Rural Fire District, and other procedures I consider necessary to enable me to express such opinions. As part of an audit in accordance with GAAS and *Government Auditing Standards*, I exercise professional judgment and maintain professional skepticism throughout the audit.

I will evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management. I will also evaluate the overall presentation of the financial statements, including the disclosures, and determine whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. I will plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations that are attributable to the government or to acts by management or employees acting on behalf of the government. Because the determination of waste and abuse is subjective, *Government Auditing Standards* do not expect auditors to perform specific procedures to detect waste or abuse in financial audits nor do they expect auditors to provide reasonable assurance of detecting waste or abuse.

Because of the inherent limitations of an audit, combined with the inherent limitations of internal control, and because I will not perform a detailed examination of all transactions, there is an unavoidable risk that some material misstatements may not be detected by me, even though the audit is properly planned and performed in accordance with GAAS and *Government Auditing Standards*. In addition, an audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. My responsibility as an auditor is limited to the period covered by my audit and does not extend to any later periods for which I am not engaged as an auditor.

I will also conclude, based on the audit evidence obtained, whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the government's ability to continue as a going concern for a reasonable period of time.

My procedures will include tests of documentary evidence supporting the transactions recorded in the accounts, tests of the physical existence of inventories, and direct confirmation of receivables and certain assets and liabilities by correspondence with selected customers, creditors, and financial institutions. I will also request written representations from your attorneys as part of the engagement.

I have identified the following significant risk of material misstatement as part of my audit planning: According to GAAS, significant risks include management override of controls. Accordingly, I have considered this a significant risk.

My audit of financial statements does not relieve you of your responsibilities.

#### **Audit Procedures—Internal Control**

I will obtain an understanding of the government and its environment, including internal control relevant to the audit, sufficient to identify and assess the risks of material misstatement of the financial statements, whether due to error or fraud, and to design and perform audit procedures responsive to those risks and obtain evidence that is sufficient and appropriate to provide a basis for my opinions. Tests of controls may be performed to test the effectiveness of certain controls that I consider relevant to preventing and detecting errors and fraud that are material to the financial statements and to preventing and detecting misstatements resulting from illegal acts and other noncompliance matters that have a direct and material effect on the financial statements. My tests, if performed, will be less in scope than would be necessary to render an opinion on internal control and, accordingly, no opinion will be expressed in my report on internal control issued pursuant to *Government Auditing Standards*. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentation, or the override of internal control. An audit is not designed to provide assurance on internal control or to identify significant deficiencies or material weaknesses. Accordingly, I will express no such opinion. However, during the audit, I will communicate to management and those charged with governance internal control related matters that are required to be communicated under AICPA professional standards and *Government Auditing Standards*.

#### **Audit Procedures—Compliance**

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, I will perform tests of Missoula Rural Fire District's compliance with the provisions of applicable laws, regulations, contracts, agreements, and grants. However, the objective of my audit will not be to provide an opinion on overall compliance and I will not express such an opinion in my report on compliance issued pursuant to *Government Auditing Standards*.

#### **Other Services**

I will also assist in preparing the financial statement notes of Missoula Rural Fire District in conformity with accounting principles generally accepted in the United States of America based on information provided by you. These nonaudit services do not constitute an audit under *Government Auditing Standards* and such services will not be conducted in accordance with *Government Auditing Standards*. I will perform the services in accordance with applicable professional standards. The other services are limited to the financial statement services previously defined. I, in my sole professional judgment, reserve the right to refuse to perform any procedure or take any action that could be construed as assuming management responsibilities.

You agree to assume all management responsibilities relating to the financial statement notes and any other nonaudit services I provide. You will be required to acknowledge in the management representation letter my assistance with preparation of the financial statement notes and that you have reviewed and approved the financial statement notes prior to their issuance and have accepted responsibility for them. Further, you agree to oversee the nonaudit services by designating an individual, preferably from senior management, with suitable skill, knowledge, or experience; evaluate the adequacy and results of those services; and accept responsibility for them.

## **Responsibilities of Management for the Financial Statements**

My audit will be conducted on the basis that you acknowledge and understand your responsibility for designing, implementing, establishing, and maintaining effective internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error, and for evaluating and monitoring ongoing activities to help ensure that appropriate goals and objectives are met; following laws and regulations; and ensuring that management and financial information is reliable and properly reported. Management is also responsible for implementing systems designed to achieve compliance with applicable laws, regulations, contracts, and grant agreements. You are also responsible for the selection and application of accounting principles, for the preparation and fair presentation of the financial statements and all accompanying information in conformity with accounting principles generally accepted in the United States of America, and for compliance with applicable laws and regulations and the provisions of contracts and grant agreements.

Management is responsible for making drafts of financial statements, all financial records, and related information available to me and for the accuracy and completeness of that information (including information from outside of the general and subsidiary ledgers). You are also responsible for providing me with (1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, such as records, documentation, identification of all related parties and all related-party relationships and transactions, and other matters; (2) additional information that I may request for the purpose of the audit; and (3) unrestricted access to persons within the government from whom I determine it necessary to obtain audit evidence. At the conclusion of my audit, I will require certain written representations from you about your responsibilities for the financial statements; compliance with laws, regulations, contracts, and grant agreements; and other responsibilities required by GAAS and *Government Auditing Standards*.

Your responsibilities include adjusting the financial statements to correct material misstatements and for confirming to me in the written representation letter that the effects of any uncorrected misstatements aggregated by me during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements of each opinion unit taken as a whole.

You are responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing me about all known or suspected fraud affecting the government involving (1) management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Your responsibilities include informing me of your knowledge of any allegations of fraud or suspected fraud affecting the government received in communications from employees, former employees, grantors, regulators, or others. In addition, you are responsible for identifying and ensuring that the government complies with applicable laws, regulations, contracts, agreements, and grants and for taking timely and appropriate steps to remedy fraud and noncompliance with provisions of laws, regulations, or contracts or grant agreements that I report.

Management is responsible for establishing and maintaining a process for tracking the status of audit findings and recommendations. Management is also responsible for identifying and providing report copies of previous financial audits, attestation engagements, performance audits or other studies related to the objectives discussed in the Audit Scope and Objectives section of this letter. This responsibility includes relaying to me corrective actions taken to address significant findings and recommendations resulting from those audits, attestation engagements, performance audits, or other studies. You are also responsible for providing management's views on my current findings,

conclusions, and recommendations, as well as your planned corrective actions, for the report, and for the timing and format for providing that information.

### **Engagement Administration, Fees, and Other**

I understand that your employees will prepare all cash, accounts receivable, or other confirmations I request and will locate any documents selected by me for testing.

I will provide copies of my reports to the District; however, management is responsible for distribution of the reports and the financial statements. Unless restricted by law or regulation, or containing privileged and confidential information, copies of my reports are to be made available for public inspection.

The audit documentation for this engagement is the property of Nicole M. Noonan, CPA, P.C. and constitutes confidential information. However, subject to applicable laws and regulations, audit documentation and appropriate individuals will be made available upon request and in a timely manner to the Montana Department of Administration, Local Government Services or its designee, a federal agency providing direct or indirect funding, or the U.S. Government Accountability Office for purposes of a quality review of the audit, to resolve audit findings, or to carry out oversight responsibilities. I will notify you of any such request. If requested, access to such audit documentation will be provided under the supervision of Nicole M. Noonan, CPA, P.C. personnel. Furthermore, upon request, I may provide copies of selected audit documentation to the aforementioned parties. These parties may intend, or decide, to distribute the copies or information contained therein to others, including other governmental agencies.

The audit documentation for this engagement will be retained for a minimum of five years after the report release date or for any additional period requested by the Montana Department of Administration, Local Government Services. If I am aware that a federal awarding agency or auditee is contesting an audit finding, I will contact the party(ies) contesting the audit finding for guidance prior to destroying the audit documentation.

Nicole M. Noonan is the engagement partner and is responsible for supervising the engagement and signing the reports. The audit has started, and I expect to issue my reports no later than April 30, 2026.

My fee for these services will be at my standard hourly rates plus out-of-pocket costs (such as report reproduction, word processing, postage, travel, copies, telephone, etc.) except that I agree that my gross fee, including expenses, will not exceed \$12,200. My standard hourly rates vary according to the degree of responsibility involved and the experience level of the personnel assigned to your audit. My invoices for these fees will be rendered each month as work progresses and are payable on presentation. In accordance with my firm policies, work may be suspended if your account becomes 60 days or more overdue and may not be resumed until your account is paid in full. If I elect to terminate my services for nonpayment, my engagement will be deemed to have been completed upon written notification of termination, even if I have not completed my report. You will be obligated to compensate me for all time expended and to reimburse me for all out-of-pocket costs through the date of termination. The above fee is based on anticipated cooperation from your personnel and the assumption that unexpected circumstances will not be encountered during the audit. If significant additional time is necessary, I will discuss it with you and arrive at a new fee estimate before I incur the additional costs.

## Reporting

I will issue a written report upon completion of my audit of Missoula Rural Fire District's financial statements. My report will be addressed to those charged with governance of Missoula Rural Fire District. Circumstances may arise in which my report may differ from its expected form and content based on the results of my audit. Depending on the nature of these circumstances, it may be necessary for me to modify my opinions, add a separate section, or add an emphasis-of-matter or other-matter paragraph to my auditor's report, or if necessary, withdraw from this engagement. If my opinions are other than unmodified, I will discuss the reasons with you in advance. If, for any reason, I am unable to complete the audit or am unable to form or have not formed opinions, I may decline to express opinions or issue reports, or I may withdraw from this engagement.

I will also provide a report (that does not include an opinion) on internal control related to the financial statements and compliance with the provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a material effect on the financial statements as required by *Government Auditing Standards*. The report on internal control and on compliance and other matters will state (1) that the purpose of the report is solely to describe the scope of testing of internal control and compliance, and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance, and (2) that the report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. The report will also state that the report is not suitable for any other purpose. If during my audit I become aware that Missoula Rural Fire District is subject to an audit requirement that is not encompassed in the terms of this engagement, I will communicate to management and those charged with governance that an audit in accordance with U.S. generally accepted auditing standards and the standards for financial audits contained in *Government Auditing Standards* may not satisfy the relevant legal, regulatory, or contractual requirements.

I appreciate the opportunity to be of service to Missoula Rural Fire District and believe this letter accurately summarizes the significant terms of our engagement. If you have any questions, please let me know.

*Nicole M. Noonan, CPA, P.C.*

Nicole M. Noonan, CPA, P.C.

**Nicole M. Noonan, CPA, P.C.**  
435 Little Mill Creek Road  
St. Regis, Montana 59866  
Phone: (406) 239-4260  
E-mail: noonanaccounting@hotmail.com

February 17, 2026

Management and Board of Trustees  
Missoula Rural Fire District  
Missoula, Montana

I am pleased to confirm my understanding of the services I am to provide Missoula Rural Fire District for the year ended June 30, 2023.

**Audit Scope and Objectives**

I will audit the financial statements of the governmental activities, each major fund, and the disclosures, which collectively comprise the basic financial statements of Missoula Rural Fire District as of and for the year ended June 30, 2023. Accounting standards generally accepted in the United States of America (GAAP) provide for certain required supplementary information (RSI), such as management's discussion and analysis (MD&A), to supplement Missoula Rural Fire District's basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. As part of my engagement, I will apply certain limited procedures to Missoula Rural Fire District's RSI in accordance with auditing standards generally accepted in the United States of America (GAAS). These limited procedures will consist of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to my inquiries, the basic financial statements, and other knowledge I obtained during my audit of the basic financial statements. I will not express an opinion or provide any assurance on the information because the limited procedures do not provide me with sufficient appropriate evidence to express an opinion or provide any assurance. The following RSI is required by GAAP and will be subjected to certain limited procedures, but will not be audited:

- 1) Management's Discussion and Analysis
- 2) Budgetary Comparison Schedules
- 3) Schedule of Changes in Other Postemployment Benefits Liability and Related Ratios
- 4) Schedule of Proportionate Share of the Net Pension Liability
- 5) Schedule of Pension Contributions

The objectives of my audit are to obtain reasonable assurance as to whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and issue an auditor's report

that includes my opinion about whether your financial statements are fairly presented, in all material respects, in conformity with GAAP. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. Misstatements, including omissions, can arise from fraud or error and are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment of a reasonable user made based on the financial statements.

The objectives also include reporting on internal control over financial reporting and compliance with provisions of laws, regulations, contracts, and award agreements, noncompliance with which could have a material effect on the financial statements in accordance with *Government Auditing Standards*.

### **Auditor's Responsibilities for the Audit of the Financial Statements**

I will conduct my audit in accordance with GAAS and the standards for financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, and will include tests of the accounting records of Missoula Rural Fire District and other procedures I consider necessary to enable me to express such opinions. As part of an audit in accordance with GAAS and *Government Auditing Standards*, I exercise professional judgment and maintain professional skepticism throughout the audit.

I will evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management. I will also evaluate the overall presentation of the financial statements, including the disclosures, and determine whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. I will plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations that are attributable to the government or to acts by management or employees acting on behalf of the government. Because the determination of waste and abuse is subjective, *Government Auditing Standards* do not expect auditors to perform specific procedures to detect waste or abuse in financial audits nor do they expect auditors to provide reasonable assurance of detecting waste or abuse.

Because of the inherent limitations of an audit, combined with the inherent limitations of internal control, and because I will not perform a detailed examination of all transactions, there is an unavoidable risk that some material misstatements may not be detected by me, even though the audit is properly planned and performed in accordance with GAAS and *Government Auditing Standards*. In addition, an audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. However, I will inform the appropriate level of management of any material errors, fraudulent financial reporting, or misappropriation of assets that comes to my attention. My responsibility as an auditor is limited to the period covered by my audit and does not extend to any later periods for which I am not engaged as an auditor.

I will also conclude, based on the audit evidence obtained, whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the government's ability to continue as a going concern for a reasonable period of time.

My procedures will include tests of documentary evidence supporting the transactions recorded in the accounts, tests of the physical existence of inventories, and direct confirmation of receivables and

certain assets and liabilities by correspondence with selected customers, creditors, and financial institutions. I will also request written representations from your attorneys as part of the engagement.

I have identified the following significant risk of material misstatement as part of my audit planning:

According to GAAS, significant risks include management override of controls. Accordingly, I consider this as a significant risk.

My audit of financial statements does not relieve you of your responsibilities.

#### **Audit Procedures—Internal Control**

I will obtain an understanding of the government and its environment, including the system of internal control, sufficient to identify and assess the risks of material misstatement of the financial statements, whether due to error or fraud, and to design and perform audit procedures responsive to those risks and obtain evidence that is sufficient and appropriate to provide a basis for my opinions. Tests of controls may be performed to test the effectiveness of certain controls that I consider relevant to preventing and detecting errors and fraud that are material to the financial statements and to preventing and detecting misstatements resulting from illegal acts and other noncompliance matters that have a direct and material effect on the financial statements. My tests, if performed, will be less in scope than would be necessary to render an opinion on internal control and, accordingly, no opinion will be expressed in my report on internal control issued pursuant to *Government Auditing Standards*. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentation, or the override of internal control. An audit is not designed to provide assurance on internal control or to identify significant deficiencies or material weaknesses. Accordingly, I will express no such opinion. However, during the audit, I will communicate to management and those charged with governance internal control related matters that are required to be communicated under AICPA professional standards and *Government Auditing Standards*.

#### **Audit Procedures—Compliance**

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, I will perform tests of Missoula Rural Fire District's compliance with the provisions of applicable laws, regulations, contracts, agreements, and grants. However, the objective of my audit will not be to provide an opinion on overall compliance and I will not express such an opinion in my report on compliance issued pursuant to *Government Auditing Standards*.

#### **Other Services**

I will also assist in preparing the financial statement notes of Missoula Rural Fire District in conformity with accounting principles generally accepted in the United States of America based on information provided by you. These nonaudit services do not constitute an audit under *Government Auditing Standards* and such services will not be conducted in accordance with *Government Auditing Standards*. I will perform the services in accordance with applicable professional standards. The other services are limited to the financial statement notes services previously defined. I, in my sole professional judgment, reserve the right to refuse to perform any procedure or take any action that could be construed as assuming management responsibilities.

You agree to assume all management responsibilities relating to the financial statement notes and any other nonaudit services I provide. You will be required to acknowledge in the management representation letter my assistance with preparation of the financial statement notes and that you have reviewed and approved the financial statement notes prior to their issuance and have accepted responsibility for them. Further, you agree to oversee the nonaudit services by designating an individual,

preferably from senior management, with suitable skill, knowledge, or experience; evaluate the adequacy and results of those services; and accept responsibility for them.

### **Responsibilities of Management for the Financial Statements**

My audit will be conducted on the basis that you acknowledge and understand your responsibility for designing, implementing, establishing, and maintaining effective internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error, and for evaluating and monitoring ongoing activities to help ensure that appropriate goals and objectives are met; following laws and regulations; and ensuring that management and financial information is reliable and properly reported. Management is also responsible for implementing systems designed to achieve compliance with applicable laws, regulations, contracts, and grant agreements. You are also responsible for the selection and application of accounting principles, for the preparation and fair presentation of the financial statements and all accompanying information in conformity with accounting principles generally accepted in the United States of America, and for compliance with applicable laws and regulations and the provisions of contracts and grant agreements.

Management is responsible for making drafts of financial statements, all financial records, and related information available to me and for the accuracy and completeness of that information (including information from outside of the general and subsidiary ledgers). You are also responsible for providing me with (1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, such as records, documentation, identification of all related parties and all related-party relationships and transactions, and other matters; (2) additional information that I may request for the purpose of the audit; and (3) unrestricted access to persons within the government from whom I determine it necessary to obtain audit evidence. At the conclusion of my audit, I will require certain written representations from you about your responsibilities for the financial statements; compliance with laws, regulations, contracts, and grant agreements; and other responsibilities required by GAAS and *Government Auditing Standards*.

Your responsibilities include adjusting the financial statements to correct material misstatements and for confirming to me in the written representation letter that the effects of any uncorrected misstatements aggregated by me during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements of each opinion unit taken as a whole.

You are responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing me about all known or suspected fraud affecting the government involving (1) management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Your responsibilities include informing me of your knowledge of any allegations of fraud or suspected fraud affecting the government received in communications from employees, former employees, grantors, regulators, or others. In addition, you are responsible for identifying and ensuring that the government complies with applicable laws, regulations, contracts, agreements, and grants and for taking timely and appropriate steps to remedy fraud and noncompliance with provisions of laws, regulations, or contracts or grant agreements that I report.

Management is responsible for establishing and maintaining a process for tracking the status of audit findings and recommendations. Management is also responsible for identifying and providing report copies of previous financial audits, attestation engagements, performance audits or other studies related to the objectives discussed in the Audit Scope and Objectives section of this letter. This responsibility includes relaying to me corrective actions taken to address significant findings and recommendations

resulting from those audits, attestation engagements, performance audits, or other studies. You are also responsible for providing management's views on my current findings, conclusions, and recommendations, as well as your planned corrective actions, for the report, and for the timing and format for providing that information.

### **Engagement Administration, Fees, and Other**

I understand that your employees will prepare all cash, accounts receivable, or other confirmations I request and will locate any documents selected by me for testing.

I will provide copies of my reports to the District; however, management is responsible for distribution of the reports and the financial statements. Unless restricted by law or regulation, or containing privileged and confidential information, copies of my reports are to be made available for public inspection.

The audit documentation for this engagement is the property of Nicole M. Noonan, CPA, P.C. and constitutes confidential information. However, subject to applicable laws and regulations, audit documentation and appropriate individuals will be made available upon request and in a timely manner to the Montana Department of Administration, Local Government Services or its designee, a federal agency providing direct or indirect funding, or the U.S. Government Accountability Office for purposes of a quality review of the audit, to resolve audit findings, or to carry out oversight responsibilities. I will notify you of any such request. If requested, access to such audit documentation will be provided under the supervision of Nicole M. Noonan, CPA, P.C. personnel. Furthermore, upon request, I may provide copies of selected audit documentation to the aforementioned parties. These parties may intend or decide to distribute the copies or information contained therein to others, including other governmental agencies.

The audit documentation for this engagement will be retained for a minimum of five years after the report release date or for any additional period requested by the Montana Department of Administration, Local Government Services. If I am aware that a federal awarding agency or auditee is contesting an audit finding, I will contact the party(ies) contesting the audit finding for guidance prior to destroying the audit documentation.

Nicole M. Noonan is the engagement partner and is responsible for supervising the engagement and signing the reports. The audit has started, and I expect to issue my reports no later than April 30, 2026.

My fee for services will be at my standard hourly rates plus out-of-pocket costs (such as report reproduction, word processing, postage, travel, copies, telephone, etc.) except that I agree that my gross fee, including expenses, will not exceed \$12,600. My standard hourly rates vary according to the degree of responsibility involved and the experience level of the personnel assigned to your audit. My invoices for these fees will be rendered each month as work progresses and are payable on presentation. In accordance with my firm policies, work may be suspended if your account becomes 60 days or more overdue and may not be resumed until your account is paid in full. If I elect to terminate my services for nonpayment, my engagement will be deemed to have been completed upon written notification of termination, even if I have not completed my report. You will be obligated to compensate me for all time expended and to reimburse me for all out-of-pocket costs through the date of termination. The above fee is based on anticipated cooperation from your personnel and the assumption that unexpected circumstances will not be encountered during the audit. If significant additional time is necessary, I will discuss it with you and arrive at a new fee estimate before I incur the additional costs.

## Reporting

I will issue a written report upon completion of my audit of Missoula Rural Fire District's financial statements. My report will be addressed to the board of trustees of Missoula Rural Fire District. Circumstances may arise in which my report may differ from its expected form and content based on the results of my audit. Depending on the nature of these circumstances, it may be necessary for me to modify my opinions, add a separate section, or add an emphasis-of-matter or other-matter paragraph to my auditor's report, or if necessary, withdraw from this engagement. If my opinions are other than unmodified, I will discuss the reasons with you in advance. If, for any reason, I am unable to complete the audit or am unable to form or have not formed opinions, I may decline to express opinions or issue reports, or I may withdraw from this engagement.

I will also provide a report (that does not include an opinion) on internal control related to the financial statements and compliance with the provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a material effect on the financial statements as required by *Government Auditing Standards*. The report on internal control and on compliance and other matters will state (1) that the purpose of the report is solely to describe the scope of testing of internal control and compliance, and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance, and (2) that the report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. The report will also state that the report is not suitable for any other purpose. If during my audit I become aware that Missoula Rural Fire District is subject to an audit requirement that is not encompassed in the terms of this engagement, I will communicate to management and those charged with governance that an audit in accordance with U.S. generally accepted auditing standards and the standards for financial audits contained in *Government Auditing Standards* may not satisfy the relevant legal, regulatory, or contractual requirements.

I appreciate the opportunity to be of service to Missoula Rural Fire District and believe this letter accurately summarizes the significant terms of our engagement. If you have any questions, please let me know.

*Nicole M. Noonan, CPA, P.C.*

Nicole M. Noonan, CPA, P.C.

# BOARD LEADERSHIP TRAINING

PRESENTED BY MSU EXTENSION'S LOCAL GOVERNMENT CENTER

WOULD YOU LIKE TO BE

**MORE**

**EFFECTIVE**

IN YOUR LOCAL

**BOARD SERVICE?**

Missoula County and the City of Missoula are sponsoring a Board Leadership training for all members of local boards. Come learn how you can be an effective board member and provide essential leadership in your community.

## Potential topics include:

- Principles of Good Governance
- Roles and Responsibilities of Board Members/Trustees
- MT Open Meeting Laws
- MT Citizens Right to Participate Laws
- Executive Session or Closing a Meeting
- Board Member Liability
- Effective Meetings
- Meeting Agendas and Managing Public Comment
- Montana's Code of Ethics
- Meeting Minutes

“ High functioning local government depends on effective locally appointed and elected board members. ”

DO YOU WANT TO MAKE SURE

YOU AND YOUR BOARD ARE

**FOLLOWING**

**THE LAW?**

**WHEN**

March 31, 2026 2:30 PM to 5:30 PM

**WHERE**

South Cooper Space B - Missoula Public Library



# Security Benefit 457(b) Governmental Plan Installation Checklist

To help you to know exactly what is expected of you during the set-up process of your plan, we've created this simplified checklist for you to follow. This package includes the materials from Security Benefit.

## **Step 1: Review, complete and have all required forms signed.**

- Adoption Agreement** – Please complete. The Employer needs to sign the last page.
- Plan Application** – Please complete. The Employer must sign and date the form in section 7 and the Representative must complete and sign in section 8.
- Sample Resolution** – This is a sample of an adopting resolution. You can complete this and put on the company letterhead. Have it signed by an officer of the Employer.
- Administrative Agreement** – Complete the blanks in the first paragraph. Check the box in 2.12 if loans will not be allowed. In section 4 provide the Employer's name and address. The Employer signs and dates at the bottom of page 4.
- Exhibit A – Service Agreement Fee Schedule** – This form provides the applicable fees for the plan. Please have the Employer sign and date.
- Plan Acknowledgement Form** – This form provides the fee information and authorization to pull the noted fee. Complete and have the Employer Sign.
- Exhibit B – Loan Policy** – This form provides the applicable rules for loans if they are allowed. Please fill in the plan name at the top of page 1 and have the Employer sign and date on page 2.
- Investment Practices Statement (SFR)** – This statement describes the investment policy for this plan. Have the Employer complete the approval and acceptance in Section Six at the bottom of page 4.
- Web Access** – The Employer signs and dates the form and lists any additional users.
- Flexible Premium Deferred Group Unallocated Fixed Annuity** – If applicable - This form establishes the group fixed annuity as an investment option for the plan. Please complete the entire form. The employer signs in Section 4 and you, the representative, in Section 5.
- Basic Plan Document** – Provides all plan provisions. Keep for your records.

**Step 2: Send back all completed and signed forms to Security Benefit at  
PO Box 219141 Kansas City, MO 64121-9141 or electronically to  
[newplansetup@securitybenefit.com](mailto:newplansetup@securitybenefit.com)**



SFR® Program Plan Application  
401(a) Governmental  
457 Governmental

Questions? Call our National Service Center at 800.747.3942.

Instructions

Complete the entire form to establish your plan. Please type or print.

Description of Employer

Select only one.

- Public K-12 School
- Public University/College
- Public Education Other
- Government State and Local
- Government Healthcare/Hospital

1. Select Plan Type

- 401(a) Governmental
- 457 Governmental

2. Provide Plan Information

Plan Name Missoula Rural Fire District Deferred Compensation Plan Plan ID 614623000

Authorized Individual Name Ben Murphy  
First MI Last

Plan Address 2521 South Ave West  
Line 1 Line 2

Missoula MT 59804  
City State Zip Code

Day Time Phone Number (406) 549-6172 Email \_\_\_\_\_

3. Provide Employer Information

Employer Name Missoula Rural Fire District Tax ID 81-0386669

Plan Contact Name Melissa Schnee  
First MI Last

Daytime Phone Number (406) 258-4306 Fax Number (406) 549-6172

Email mschnee@mrfdfire.org

Continued on Next Page ►

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#### 4. Provide Payroll Center Information

**Payroll Center Name** \_\_\_\_\_

**Payroll Center Address**  
Line 1 \_\_\_\_\_ Line 2 \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

**Payroll Contact Name**  
First \_\_\_\_\_ MI \_\_\_\_\_ Last \_\_\_\_\_

**Address**  
Line 1 \_\_\_\_\_ Line 2 \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

**Daytime Phone Number** \_\_\_\_\_ **Fax Number** \_\_\_\_\_

**Email** \_\_\_\_\_

**Frequency of Payrolls**    Weekly    Bi-Weekly    Semi-Monthly    Monthly

**Third Party Administrator (TPA)**    Check if Utilizing TPA Services

**TPA Name** \_\_\_\_\_

*If not using our document please submit a copy of your Adoption Agreement and Plan Document.*

---

#### 5. Provide Bank Information

Please provide your bank information below. If any information is missing your request may be delayed.

**Bank Name** \_\_\_\_\_

**Name on Bank Account** \_\_\_\_\_

**Bank Routing Number** \_\_\_\_\_ **Bank Account Number** \_\_\_\_\_

Continued on Next Page ►

## 6. Investment Options

This application is for all of the funds listed below and will apply to any funds added in the future.

The Fixed Account or JPMorgan U.S. Government Money Market, whichever is available, will be the default fund for any forfeiture or suspense accounts. The Default Investment Account for participants who do not select an investment option for their existing account balance or future contributions will be the age appropriate Target Retirement Fund.

Fund Name	Fund Name	Fund Name
Allspring Discovery Small Cap Growth	JPMorgan Mid Cap Growth	Vanguard® 500 Index*
Allspring Income Plus	JPMorgan U.S. Government Money Market <sup>1</sup>	Vanguard® Developed Markets Index*
Allspring Special Mid Cap Value	Loomis Sayles Global Allocation	Vanguard® Emerging Markets Stock Index*
Allspring Special Small Cap Value	Nuance Mid Cap Value	Vanguard® Mid Cap Index*
American Beacon Small Cap Value	Pax High Yield Bond	Vanguard® Real Estate Index*
American Century Disciplined Core Value	PIMCO High Yield Spectrum	Vanguard® Small Cap Index*
American Century Focused Dynamic Growth	PIMCO Income	Vanguard® Target Retirement 2020*
American Century Sustainable Equity	PIMCO RAE Global ex-US	Vanguard® Target Retirement 2025*
American Funds® EuroPacific Growth**	PIMCO RAE US Small	Vanguard® Target Retirement 2030*
American Funds® Inflation Linked Bond	PIMCO StocksPLUS® Small Fund	Vanguard® Target Retirement 2035*
American Funds® New World Fund***	Pioneer**	Vanguard® Target Retirement 2040*
Baron Real Estate	Pioneer Bond	Vanguard® Target Retirement 2045*
BlackRock Emerging Markets	T. Rowe Price Global Stock	Vanguard® Target Retirement 2050*
BlackRock® High Yield Bond	T. Rowe Price Growth Stock	Vanguard® Target Retirement 2055*
BNY Mellon Midcap Index	T. Rowe Price QM U.S. Small Cap Growth Equity	Vanguard® Target Retirement 2060*
BNY Mellon Natural Resources	T. Rowe Price Retirement 2010	Vanguard® Target Retirement 2065*
BNY Mellon S&P 500 Index	T. Rowe Price Retirement 2015	Vanguard® Target Retirement Income*
ClearBridge Mid Cap	T. Rowe Price Retirement 2020	Vanguard® Total Bond Market Index*
Guggenheim Macro Opportunities	T. Rowe Price Retirement 2025	Vanguard® Total International Bond Index*
Guggenheim Total Return Bond	T. Rowe Price Retirement 2030	Victory RS Global
Invesco Corporate Bond	T. Rowe Price Retirement 2035	Virtus Global Allocation
Invesco Discovery	T. Rowe Price Retirement 2040	Fixed Account <sup>1</sup>
Invesco Global Opportunities	T. Rowe Price Retirement 2045	<b>Must Total 100%</b>
Invesco Main Street Small Cap	T. Rowe Price Retirement 2050	
Janus Henderson Balanced	T. Rowe Price Retirement 2055	
JPMorgan Large Cap Growth	T. Rowe Price Retirement 2060	

\* An additional asset based fee of 0.45% applies to assets held in the Vanguard funds.

\*\* To cover the cost of additional recordkeeping, an additional asset based fee of 0.10% applies to assets held in American Funds and Pioneer.

<sup>1</sup> Only one of these investment options is allowed in your plan. A separate application is required to use the Fixed Account.

For questions please consult with your financial professional.

Continued on Next Page ►

7. Provide Signatures

Through its authorized representative signing below, the Employer hereby acknowledges that it understands and authorizes:

- Security Benefit Corporation, or its subsidiaries ("Security Benefit"), to initiate periodic electronic transactions to/from the Employer's bank account as indicated on this form, to reflect the Employer's Plan contribution liabilities for each payroll period, determined in accordance with the terms of the Plan and applicable employee deferral elections. Security Benefit will determine the amount of such contributions based solely upon payroll information provided by the Employer with respect to each payroll period. Security Benefit may make additional attempts to withdraw contribution amounts provided by the Employer if the initial attempt fails. The Employer understands that it will be liable for any costs associated with these additional attempts or costs incurred as a result of incorrect payroll and/or contribution information provided by the Employer.
This service is established solely for the Employer's convenience. This service may be suspended, terminated or modified at any time. The service will remain in effect until Security Benefit receives notice of intent to cancel from the Employer. The cancellation will be effective within 30 days of receipt of the notice.

My signature below indicates the information provided within the application is accurate and true.

X Signature of Authorized Individual Date (mm/dd/yyyy)
X Signature of Authorized Individual Date (mm/dd/yyyy)
X Signature of Authorized Individual Date (mm/dd/yyyy)

8. Financial Professional Information

Print Name of Financial Professional Joseph Klempel
Signature of Financial Professional Joseph Klempel Date (mm/dd/yyyy) 1/6/2026
Address 5 Mission Mountain Rd
Line 1 Clancy Line 2 MT Zip Code 59634
City State
Day Time Phone Number (406) 546-7432 Email jklempel@careprivatewealth.com
Financial Professional Number 406-201-9977
Print Name of Broker Dealer or Firm Lincoln Investment Planning

Mail to: Security Benefit Retirement Plan Services, P.O. Box 219141, Kansas City, MO 64121-9141, Fax to: 816.701.7626
For expedited or overnight delivery: Security Benefit Retirement Plan Services, 430 W. 7th Street STE 219141, Kansas City, MO 64105-1407
Visit us online at SecurityBenefit.com

# Sample Resolution To Adopt 457 Deferred Compensation Plan Documents

(For review and Approval by Counsel)

**WHEREAS**, the Missoula Rural Fire District Deferred Compensation Plan (the "Board") for Missoula Rural Fire District (the "Employer"), pursuant to its authority to adopt employee benefit programs, wishes to adopt plan documents to make the benefits of the Security Benefit 457 Deferred Compensation Plan available to it's Employees (the "Plan"); and

**WHEREAS**, the Board wishes to take any action necessary to adopt such trust accounts, annuity contracts or custodial accounts as are necessary to establish funding vehicles with Security Benefit affiliates for the Plan, to receive and invest contributions in such investment options as are selected by Employees participating in the Plan.

**NOW, THEREFORE, BE IT RESOLVED** that the form of plan document for the Security Benefit 457 Deferred Compensation Plan is hereby approved and adopted by this Board for the benefit of Employees of the Employer;

**FURTHER RESOLVED**, that pursuant to the Plan, The Board further establishes funding accounts with Security Benefit for receipt of the investment contributions made under the Plan, as directed by participating Employees; and

**FINALLY RESOLVED**, that the Melissa Schnee of the Employer is hereby authorized and directed to execute the plan documents for the Plan in substantially the form presented to this Board, to communicate the terms of the Plan to Employees, to designate Employees as eligible for participation in the Plan in accordance with Plan terms, to enter into agreements with Plan participants for participation in the Plan, including Salary Reduction Agreements, and to take such further actions as may be necessary and appropriate to implement the Plan and effectuate the terms and intent of these resolutions.

*(This sample resolution is provided for the convenience of the Employer and should be reviewed, adapted and approved by Counsel of the Employer before adoption.)*

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



**SECURITY BENEFIT®**

P.O. Box 55976, Boston, MA 02205-5976

SDI 976C 42-09761-03 2015/06/01

# Security Benefit Governmental 457 Plan Administrative Agreement

This Administrative Agreement (hereinafter "Agreement") is executed this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_ by and among Security Financial Resources, Inc. ("SFR") and Missoula Rural Fire District ("Employer").

WHEREAS, Employer has established a Section 457 Deferred Compensation Plan ("Plan") and is authorized to appoint a Plan Trustee and other service providers; and

WHEREAS, Employer desires to appoint UMB Bank, n.a. as Trustee and utilize SFR as a service provider in connection with administration of the Plan; and

WHEREAS, SFR is authorized to accept the appointment of UMB Bank, n.a. as Trustee and desires to provide such services subject to the terms and conditions set forth herein;

NOW, THEREFORE, the parties agree as follows:

**1.0 Designation of UMB Bank, n.a. as Trustee and SFR as Service Provider.**

1.1 Employer hereby appoints UMB Bank, n.a., as Trustee of the trust created under the Plan. Employer acknowledges that it and the Plan Participants will direct the investment of all Plan assets, and that plan investments and all other duties of the Trustee under the Plan are non-discretionary and/or directed by others. The Employer finally acknowledges that UMB Bank has authorized SFR to accept this appointment and has appointed SFR and affiliates as its agents, to perform the duties specified below under the Plan and Trust, so that UMB Bank serves strictly as a passive trustee.

1.2 Employer hereby appoints SFR as provider of plan recordkeeping and related plan administrative services to the Plan. SFR shall provide the services and functions set forth in this Agreement.

**2.0 Responsibilities of SFR.** SFR will provide the following recordkeeping and related plan administrative services, which services shall include the following:

2.1 Document Preparation. SFR will provide a Basic Plan Document and an Adoption Agreement to Employer, for review and approval. The Employer will exercise its ultimate responsibility for the documents, reviewing them to assure that the documents reflect the intended operation of the Plan by the Employer. These documents shall govern the Plan.

2.2 Participant Records. SFR will establish and maintain a record for each Participant reflecting the date, amount and type of each transaction in the Participant's account. The Employer will determine which of its Employees are eligible to participate in the Plan, and SFR shall be entitled to rely on Employer eligibility determinations.

2.3 Participant Inquiries. SFR will provide an interactive voice response (IVR) telephone system, an Internet Web site, and customer service representatives during normal business hours for Plan Participants to inquire about their account and any applicable Plan features such as loans and in-service distributions (without regard to any other plan sponsored by the Employer unless SFR also provides similar services to the other plan). SFR's IVR and Internet access systems will be the primary methods of communication to SFR by Plan participants. They allow Participant account inquiries and allow Participants to conduct many transactions for their accounts over the telephone or Internet. These services are generally available 24 hours a day, 7 days a week.

Participants may also direct questions to SFR's customer service representatives during normal business hours. Standard written confirmations of all change requests will be sent to the participant at the address on file. No confirmation of inquiries will be provided.

2.4 Contributions and Loan Payments. SFR will process all contributions and loan payments made to the Plan, and will allocate these receipts among the various investment options selected by the Participant in the Plan. Contribution allocations shall be credited as though invested at the price of the underlying investment on the date that processing of the contribution is completed by SFR in accordance with the Plan document and valuation frequency.

2.5 Plan Investments. In one or more Plan application forms to SDI, the Client has agreed to a list of mutual funds and group annuity contracts as the investment options for investment of Plan assets under the terms of the Plan. Actual plan investment allocations between available investment options will be directed by Plan Participants (or such other person as is designated in the Adoption Agreement). SFR has selected mutual funds and other plan investments to make available under the Plan in a proprietary fund selection process. This process includes considerations beyond the appropriateness of the investments for retirement plan investments. SFR is not a registered investment advisor and cannot endorse these funds. Its selection of funds cannot be considered to be investment advice.

Client further understands that SFR will evaluate funds in the Plan under one or more programs described to and accepted by Client using quantitative and qualitative measurements developed by SFR, its affiliates or third parties as proprietary processes which may or may not measure the appropriateness of the investments for the Plan. These

processes may result in deletion of particular investment options from the Plan, or the addition of other investment options to the Plan. Unless Client objects to any of these changes, they will be executed by SFR without specific authorization by the Client. SFR will give the Client at least 60 days' notice of any addition, deletion, or merger of any investment fund then offered as an investment option under the Plan, or such lesser time as permitted by the fund, and the Client will be deemed to consent to the change, unless the Client gives to SFR a written notice of refusal of the change by the end of the 60 day notice period. If SFR does not agree to the objection of the Client either party may terminate this Agreement under the provisions of section 4.1 below.

- 2.6 Investment Fees Earned by SFR and Affiliates, No Offsets. Client acknowledges that SFR and its affiliates may receive investment management and other fees and expense reimbursements from the investment funds included in the Plan, including payments from outside fund providers. Client also acknowledges that these fees have been separately disclosed to the Client through prospectuses and other disclosure documents, or an estimate or illustration of the total of such fees. Fees may include investment management fees (for funds managed by an affiliate of SFR), 12b-1 fees, service, distribution and accounting fees which relate to the distribution, marketing and subaccounting activities performed by SFR for the funds, in addition to the services provided in this agreement. Client understands that the Fee Schedule attached to this Agreement will consist of fees that have been adjusted to reflect the expected receipt of such outside fees by SFR or an affiliate. SFR will retain these investment fees without an offsetting reduction of the fees to be paid by the Client under this Agreement.
- 2.7 Plan Enrollment. SFR will develop Plan enrollment procedures specifying all of the tasks that must be completed, and the party responsible for completing the task, in order to enroll eligible employees in the Plan. If the Plan is an existing Plan and SFR will take over the duties of the prior recordkeeper of the Plan, the procedures will be for enrollment and conversion of the Plan and will include all the tasks necessary to transfer the Plan assets to the investment options for the Plan and the transfer of Plan data to SFR. These tasks may include tasks for SFR, the Employer and any prior recordkeeper.
- 2.8 Ongoing Employee Communications. SFR will provide employee enrollment and communications materials and services for Plan participants. The Employer agrees to assist SFR as reasonably requested in communicating with Employees.
- 2.9 Investment of Existing Account Assets. Participants will direct the investment of their existing Plan assets by use of SFR's IVR, or through SFR's Internet web site. Participants also may submit written investment instructions to SFR. Investment transfers shall be conducted at the prices of the underlying investments on the date that processing of the investment transfer request is completed by SFR, in accordance with Plan rules. Participants may also obtain assistance in directing investment of their existing plan assets by calling SFR's customer service representatives during normal business hours.
- 2.10 Investment of Future Contributions. Participants may separately direct the investment of future Plan contributions by SFR's IVR or SFR's Internet web site. Participants also may submit written investment instructions to SFR. SFR will process all investment allocation requests for future contributions allocated to Participant accounts according to the Plan Document, with any restrictions therein. Participants may also obtain assistance in directing investment of their future Plan contributions by calling SFR's customer service representatives during normal business hours.
- 2.11 Other Plan Data. SFR will process other changes related to the daily administration of the Plan such as Participant name and address changes.
- 2.12 Participant Loans. If loans are allowed under plan rules, SFR will process and maintain all Participant loans, including the generation of checks for new loans, the recordkeeping of interest and principal payments, and the generation and submission of all information returns and other reports required by the Internal Revenue Code ("Code") and regulations thereunder relating to such loans. All checks for new loans will be mailed to the participant. If Plan loans are allowed, the Employer adopts the written Loan Policy attached to this Agreement.
- Check box if Plan loans are not allowed.
- 2.13 Distributions. All benefit payments and withdrawals will be made only upon receipt of all necessary written information and any required authorization from the Employer. SFR will process all benefit payments and withdrawals, including the withholding and submission of taxes and the generation and submission of all information returns and other reports required by the Code and regulations thereunder, relating to such benefit payments and withdrawals. The amount of the benefit payment or withdrawal shall be based on the price of the underlying investment on the date that processing of the request is completed by SFR. All benefit payments and withdrawals shall be distributed to the participant.
- 2.14 Participant Statements. Participant statements will be provided by SFR on a quarterly basis, and will be mailed directly to the participant's address on file.
- 2.15 Contribution Limit Testing. Sections 457(b) and 414(v) of the Code limit the total deferrals that can be allocated to a participant's account in a 457 plan for any plan year. Excess contributions will be distributed to participants in the manner provided by applicable IRS regulations, and the Plan Documents. Although all 457 plans must be combined for the limits, SFR can only test plans for which it maintains or receives participant contributions.
- 2.16 Management Reports. SFR will prepare annual management reports.

- 2.17 Forms and Procedures. SFR will provide the Employer with certain sample administrative forms. In addition, SFR will provide additional materials that may also assist the Employer to satisfy its obligations.
- 2.18 Technical Assistance. Technical and consulting services are available for the Employer upon request. Staff members are available to assist the Employer with plan amendments, determining the effect of any new legislation on the Plan, QDROs and other Plan related issues. SFR is not able to provide legal services to the Employer.
- 2.19 Voting of Shares. The Employer acknowledges that although the Trustee would normally be responsible for the voting of any shares of stock held in the Plan Trust, including mutual fund shares, the Trustee has delegated the responsibility to vote to SFR or an affiliate. Share proxies may be voted as "Present" for any meeting of shareholders so that the records will show that the shares have been voted.
- 2.20 Plan Termination and Filings, or Plan Transfers. In the event of a termination or replacement of SFR as recordkeeper of the Plan or merger of the Plan into another plan with another recordkeeper, SFR will complete the liquidation and transfers of assets and records within 90 days; provided that SFR shall not be responsible for delays in such liquidation and transfer arising from events outside of its control.
- 2.21 Other Assistance. SFR may agree in writing to provide additional services as may be reasonably requested by the Employer to assist it in the administration of the Plan.
- 2.22 Basic Service Enhancements. SFR will provide to the Employer any future service enhancements that SFR makes available in its basic package of recordkeeping services it offers to new and existing Employers comparable to the Employer. Although any modification in the basic duties of SFR as set forth in this Service Agreement must be reflected in an amendment to the Agreement or 60 days advance written notice from SFR, the manner of providing these services may change through supplemental written processing procedures provided by SFR, by announcement of enhancements by SFR and acceptance of the enhancements by Employer (or failure to object) or by any other clearly established course of dealing between SFR and the Employer.
- 3.0 **Responsibilities of Employer.** Employer acknowledges that it has retained responsibility for the following Plan Sponsor duties:
- 3.1 Plan Document. SFR will provide a draft Basic Plan Document and an Adoption Agreement. The Employer agrees to review, correct and adopt these documents and any required plan amendments or restatements as provided in the documents. The Employer is ultimately responsible for the accuracy and qualification of these documents. Any changes to the documents will be promptly provided to SFR.
- 3.2. Participant and Plan Data. The Employer will provide to SFR contribution data in advance of or with the actual contribution within all applicable regulatory deadlines. Also, the Employer will provide other relevant data to SFR to assist SFR in carrying out its responsibilities under this Agreement. Data will be provided in a format acceptable to SFR, in magnetic or electronic media, unless otherwise agreed by SFR. Should the Employer fail to deliver (or cause to be delivered) accurate information on a timely basis to SFR, SFR will not be responsible for meeting regulatory deadlines.
- 3.3 Fee Billing and Payment. SFR will charge fees for its services in accordance with the Fee Agreement(s) (Exhibit "A") attached to this Agreement.
- Unless otherwise agreed to in writing, the Fee Schedule shall remain in effect in the amounts described in Exhibit "A" for a term of two plan years in which SFR is providing recordkeeping services, and will continue thereafter unless changed by notice from SFR. Any changes to the fee agreement will be supplied to the Employer 60 days prior to the change's effective date.
- 3.4 Hold Harmless for Other Providers. If the Plan Document or Plan administrative services were previously provided by the Employer or another third party provider, the Employer agrees that SFR and affiliates shall not be responsible for any failure of the prior Plan Document or administrative services to comply with the requirements for governmental deferred compensation plans under Section 457 of the Code and the regulations issued thereunder. SFR is also not responsible for the accuracy and completeness of participant and payroll data provided by the Employer or any third party payroll vendor. The Employer is responsible for reviewing any new Plan Document provided by SFR and assuring that it is consistent with the provisions of the prior Plan Document and the established operational and administrative procedures for the Plan. Employer agrees to hold SFR and its affiliates harmless from any claim asserted against any of them for any of these reasons, and will further indemnify them from any cost and expense they incur, including reasonable attorneys fees, due to the assertion of such a claim.
- 4.0 **Miscellaneous.**
- 4.1 Termination. Employer or SFR may terminate this Agreement at any time, upon sixty (60) days' prior written notice to the other party. SFR agrees to deliver to Employer or its designee, all records reasonably necessary for the continuing recordkeeping of the Plan in the standard SFR format.

4.2 **Notices.** Notices or other communications given pursuant to this Agreement shall be hand delivered, mailed by first class mail, postage prepaid or via an overnight mail service (such as Federal Express), addressed as follows, or as changed by notice:

a) To SFR: Security Financial Resources, Inc.  
Attn.: Retirement Plan Services  
One Security Benefit Place  
Topeka, Kansas 66636-0001

b) To Employer: Missoula Rural Fire District  
Ben Murphy  
2521 South Ave West  
Missoula MT 59804

4.3 **Entire Agreement. Supplements and Amendments.** This Agreement generally constitutes the entire agreement between the parties, merging all prior presentations, discussions and negotiations. It may be modified by additional letter or other written side agreements executed by all parties contemporaneously with this Agreement, which may modify its provisions or meanings. It may be further supplemented, but not modified, by SFR from time to time with written procedures that provide a description of the ordinary processes for the parties to fulfill their obligations hereunder, which shall not exclude extraordinary processing in appropriate situations that produces comparable results. Finally, this Agreement may be amended at any time, but only by written agreement signed by all parties hereto.

4.4 **Paragraph Headings.** Paragraph headings are provided for reference purposes only and are not made a part of this Agreement.

4.5 **Assignment.** Some or all of the rights and duties of SFR hereunder may be assigned to an affiliate, or to any successor through merger, reorganization, or sale of assets. Some duties of SFR also may be performed by others under subcontract, without the release of SFR for responsibility for such services. SFR may, by letter or other writing, agree to extend this Agreement to any other plan of the Employer or plans sponsored by organizations acquiring or acquired by the Employer through merger or purchase of assets. Otherwise, no party may assign this Agreement nor any rights or duties hereunder without the written consent of the other party.

4.6 **Governing Law.** Except to the extent governed by federal law, this Agreement shall be governed by and constructed according to the Laws of the State of Kansas.

IN WITNESS WHEREOF, the parties have caused this Agreement to be executed by their authorized representatives.

Effective Date: \_\_\_\_\_

EMPLOYER

By: \_\_\_\_\_

Title: Missoula Rural Fire District Board of Trustees Chair

SECURITY FINANCIAL RESOURCES, INC.

By: \_\_\_\_\_

Title: \_\_\_\_\_



One Security Benefit Place • Topeka, Kansas 66636-0001 • securitybenefit.com

# SFR<sup>®</sup> Program 457

## Exhibit A - Service Agreement Fee Schedule

The following fees will be charged for services rendered under the Administrative Agreement:

**Participant Fee (assessed to participant accounts)** \$ 35 annually per account

**Asset Based Account Fee**

A unitized fee for account distribution, recordkeeping and administration will be charged in the annual amount of 0.20 % calculated and charged quarterly. An additional asset-based fee of 0.10% to cover the cost of additional required recordkeeping applies daily on a prorated basis to assets held in American Funds. Future funds added to the Plan that carry similar additional administrative expenses may bear additional asset-based fees, as separately disclosed to the Client and Participants.

**Withdrawal Fee**

A \$25 withdrawal fee may apply for any withdrawal not requested through the online participant account at SecurityRetirement.com.

**Loan Fees**

A one time loan origination fee of \$50.00 per loan will be charged to the Account of the Participant requesting the loan at the time of loan disbursement. A quarterly loan administration fee of \$12.50 will also be charged to the Participant's Account for each outstanding loan.

**Extraordinary Fees**

If extraordinary services are required due to the failure of the Employer to perform it's duties under the Administrative Agreement, or upon the request of the Employer, an hourly extraordinary services fee may be charged to the Employer at the basic rate of \$75.00 per hour.

The Employer acknowledges receipt and acceptance of this Service Agreement Fee Schedule for the SFR<sup>®</sup> Program.

By \_\_\_\_\_ Name and Title Ben Murphy, Missoula Rural Fire District Board of Trustees Cha  
Signature \_\_\_\_\_ Authorized Employer Representative

Date (mm/dd/yyyy)



# Plan Acknowledgment of Advisor *Fee* (fee for services provided)

THIS ACKNOWLEDGMENT is provided to Security Financial Resources, Inc. ("SFR"), by

Missoula Rural Fire District, (the "Plan").

The Plan Sponsor has adopted the SFR Program program and in a separate agreement between the Advisor and the Plan Sponsor, has agreed to the following fee for Services (the "Fee"):

1.00 % of Plan assets (annually)

The fee is to be paid monthly.

The Fee is based on the value of the account at the beginning of the month following the end of each period. The fee is in arrears. It is debited to the Plan, pro-rata per Participant account from the investment options in the same proportion as the account value is allocated.

The Plan acknowledges and approves the Fee and authorizes SFR to collect the Fee. The Plan further acknowledges and approves SFR distributing the Fee to the Advisor/Firm.

Finally, the Plan agrees to release SFR and its affiliates from claims arising out of the Services, except for claims related to errors and omissions of SFR in providing specific services set forth in this Agreement.

Services are provided by the Registered Investment Advisor who is not affiliated with SFR or its affiliates. SFR has no responsibility for the management, operations, or services of the unaffiliated Registered Investment Advisor or any of its affiliates.

Registered Investment Advisor Joseph Klempel IAR Joseph Klempel

ON BEHALF OF THE PLAN

X \_\_\_\_\_  
Signature of Plan Sponsor Date (mm/dd/yyyy)

Ben Murphy \_\_\_\_\_  
Print Name Title

Missoula Rural Fire District Board of Trustees Chair

<p><b>Mail to:</b></p> <p>Security Benefit Retirement Plan Services          PO Box 219141          Kansas City, MO 64121-9141          816.701.7626</p>	<p><b>For expedited or overnight delivery:</b></p> <p>Security Benefit Retirement Plan Services          430 W. 7th Street Ste 219141          Kansas City, MO 64105-1407</p>
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Visit us online at [SecurityBenefit.com](http://SecurityBenefit.com)



## Exhibit "B"

# Loan Policy

for the

### Missoula Rural Fire District

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### Governmental 457 Plan

The Plan permits loans to be made to Participants. However, before any loan is made, the Plan requires that a written loan policy be established which sets forth the rules and guidelines for making Participant loans. This document shall serve as the required written loan policy.

1. Security Financial Resources, Inc. (SFR®) is authorized to administer the Participant loan program. All applications for loans shall be made by a Participant to SFR® on forms which SFR® will make available for such purpose.
2. All loan applications shall be processed by SFR® within a reasonable time after the Participant makes formal application. The Participant shall also be required to provide any supporting information requested by SFR®.
3. SFR® shall determine whether a Participant qualifies for a loan. Criteria for loan approval shall include whether adequate security has been provided for the loan, and whether the Participant agrees, as a condition for receiving the loan, to make repayments through automated processes, such as direct, after-tax payroll deduction by the Employer or an EFT draft from a bank account.
4. The following rule(s) and limitation(s) shall apply to any loan made under this policy:
  - All loans made pursuant to this program shall be considered a directed investment from the account(s) of the Participant maintained under the Plan. As such, all payments of principal and interest made by the Participant shall be credited only to the account(s) of such Participant.
  - All loans made to a Participant pursuant to this program (and under all other plans of the Employer) shall be limited to the lesser of:
    - (i) \$50,000, or
    - (ii) One-half (½) of the Employee's nonforfeitable account balance, or the entire nonforfeitable account balance up to \$10,000, whichever is greater.

The \$50,000 limit is reduced by the excess of (a) the highest outstanding loan balance within the preceding 12-month period ending on the day before the loan, or (b) the outstanding balance on the date of the loan.

- No loan in an amount less than \$1,000 shall be granted to any Participant.
- The Plan offers two types of loans:
  1. Residential Loan (repayment must be completed in no more than 30 years).
  2. Conventional (Regular) Loan (repayment must be completed in no more than 5 years).
    - Only one loan may be outstanding at a time. A new loan cannot be processed until the existing conventional loan is repaid in full.
    - All loans must be repaid on a level amortization basis. There are no loan extensions for leave of absence. The interest rate on loans to military personnel entitled to the protection of the Soldier's and Sailor's Relief Act shall be reduced, on application, to no more than 6%.
    - Loan origination fee is \$50 per loan, deducted from the Participant's account upon issuance. A \$12.50 quarterly loan maintenance fee is deducted from the Participant's account while the loan is outstanding. Loan fees may be changed by agreement of the Employer and SFR®.

5. Any loan granted or renewed under this program shall bear a reasonable rate of interest. In determining such rate of interest, the Plan shall require a rate of return commensurate with the prevailing interest rate on similar loans under like circumstances by persons in the business of lending money. Until it decides otherwise, SFR® has determined that, due to the high level of security for these loans, the lack of any risk of loss, the automated payment mechanism, and the high incentive for repayment, these factors will be satisfied by establishing the interest rate on Participant loans equal to the national Prime Lending Rate generally prevailing on loans from commercial banks to their best customers, plus 2%.
6. SFR® shall require that adequate security be provided by the Participant before a loan is granted. For this purpose, SFR® shall consider a Participant's interest under the Plan to be adequate security. The Participant shall pledge his or her Account Balance as security for any Participant loan.
7. Generally, a default shall occur upon the failure of a participant to timely remit payments under the loan when due, or upon the violation by the Participant of any other provision of the Participant's loan agreement, promissory note or other loan document, or the failure to provide or revocation of any account pledge, payroll deduction or EFT authorization (without promptly providing an acceptable automated substitute) or the failure to follow this loan policy. In the event of a default for failure to remit payments when due, the Participant shall be entitled to correct each default during a "grace period" for the particular default. The grace period shall commence with the date of the default and shall end on the last day of the calendar quarter which commences after the date of the default.
8. Upon any loan default and the expiration of any grace period without a cure of the default, the loan shall be deemed distributed to the Participant for tax purposes to the extent required under Section 72(p) of the Internal Revenue Code of 1986 (the "Code"). The loan shall remain outstanding until fully repaid, with interest, or until the loan is collected by offset of the Participant's Account which stands as security for the Loan. No offset shall be required until the Participant is entitled to take a distribution from the Account under the rules of Section 457(b) of the Code.

X \_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date (mm/dd/yyyy)



**SECURITY BENEFIT®**

P.O. Box 55976, Boston, MA 02205-5976



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## Section One – Overview, Purpose and Objectives

### *Purpose of Investment Practices Statement*

The Employer offers a retirement plan which is a supplemental employee benefit plan intended to comply with all applicable federal laws and regulations and other applicable state and federal laws.

This Investment Practices Statement (“the IPS”) has been adopted by the Plan Sponsor or Committee to provide guide lines for the investment and management of assets held for the benefit of participants and beneficiaries of the plan utilizing the Security Benefit SFR® Program.

This IPS shall remain in effect until revised or amended by the authorized person or committee. It is anticipated that the IPS will be reviewed from time to time, at least annually, to assure its continued accuracy and efficacy.

### **Statement of Plan Purpose**

The Plan has been established to provide eligible employees with a vehicle to accumulate and manage assets targeted to fund retirement and other financial needs. The IPS is designed to outline the controlling philosophies and processes for the selection, monitoring and evaluation of the investment options used by the Plan.

Recognizing that participants have differing investment objectives, they will be afforded the ability to direct their contributions and account balances among a range of investment options in order to construct a diversified portfolio that meets their specific objectives. Participants and their beneficiaries alone bear the risk of investment results from the options and the asset mixes that they select in the Plan.

### **Plan Objectives**

The primary objectives of the Plan are to:

- Provide Participants with the opportunity to accumulate assets, on a tax deferred basis, to provide funds for retirement or for other allowable uses.
- Offer a range and variety of investment options (the “investment program”) that meet the needs of the majority of Plan Participants.
- Deliver plan services, administration and investment options at reasonable cost.
- Provide Participants with the opportunity to defer taxable income.

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## Section Two – Oversight Responsibilities

Parties responsible for oversight of the Plan may be identified and documented by exhibit to this document or other Plan documentation supporting the establishment and operation of the Plan. These may include:

- Employer as Plan Sponsor
- Investment or Retirement Committee
- Investment Advisor
- Plan Consultant
- Custodian
- Recordkeeper/Administration Provider
- Legal Counsel

Continued on Next Page ►

These duties may include:

- As dictated by conditions set forth in the Investment Practices Statement (IPS), oversee the addition and/or removal of specific funds from time-to-time as needed.
- Assure compliance of the Plan documents and its operations with applicable rules, regulations and best practices.
- Assure timeliness of transactions and deposit of contributions.
- Conduct a periodic review of the IPS.
- Designate investment categories available to Participants that is sufficient in number and diversification.
- Develop and assure continued conformance with an IPS.
- Establish criteria against which to measure progress toward achieving the Plan objectives and the performance of the selected fund options.
- Monitor funds for continued suitability and comparative performance within investment categories and provide explanatory analysis for selected time periods.
- Monitor investment program for performance and continued suitability and communicate those results to the appropriate oversight committee or individual.
- Provide ongoing oversight related to the operation and administration of the Plan and its investment program.
- Prudently and diligently select a number of fund options within each investment category from which participants may choose.

### Section Three – Investment Objectives

The Plan's investment program will be constructed to achieve the following objectives:

- Provide the opportunity to maximize returns with a prudent level of risk.
- Provide returns within investment categories that are comparable and competitive with those of similar investment options.

### Section Four – Investment Program / Investment Categories

#### Investment Program of the Plan

The Plan has made an affirmative decision to use investment products and services offered by Security Distributors. Investments available through the provider may be based upon issues of plan size, service requirements, expense reimbursement and other business management issues.

Investment Categories selected for use by the Plan ("the Investment Program") are as follows:

Asset Class		Asset Class		Asset Class	
LG	Large Growth	TK	Target-Date 2045	CS	Short-Term Bond
LB	Large Blend	TJ	Target-Date 2040	HY	High Yield Bond
LV	Large Value	TI	Target-Date 2035	IP	Inflation-Protected Bond
MG	Mid Cap Growth	TH	Target-Date 2030	IB	World Bond
MV	Mid Cap Blend	TG	Target-Date 2025	TM	Money Market Taxable
MV	Mid Cap Value	TE	Target-Date 2020	STA	Stable Asset
SG	Small Growth	TD	Target-Date 2015	IH	World Allocation
SB	Small Blend	TA	Target-Date 2000-2010	TW	Corporate Bond
SN	Specialty Natural Resources	MA	Moderate Allocation	SV	Small Value
ST	Specialty Technology	EM	Diversified Emerging Markets	BL	Bank Loan
SR	Specialty Real Estate	FV	Foreign Large Value	CA	Conservative Allocation
XQ	Target-Date 2060+	FG	Foreign Large Growth	NT	Nontraditional Bond
TL	Target-Date 2055	WS	World Stock	MU	Multisector Bond
TN	Target-Date 2050	CI	Intermediate-Term Bond		

Continued on Next Page ►

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## Section Five – Selection & Monitoring of Investment Options

### Selection Standards and Criteria

The authorized parties will consider appropriate elements of management for investments available under the Plan. Investment options will be chosen on the basis of compatibility with Plan objectives and Participant diversification needs.

Considerations and standards used to support decision-making regarding selection and monitoring of the Plan's investment options may be both quantitative as well as qualitative in nature.

These include, but are not limited to, the following:

- Comparative performance within fund category.
- Risk assessment, adjustment and measurement.
- Competitive fees associated with investment management, fund operations and administration.
- Fund portfolio management style and manager tenure.
- Business reputation and a position in good standing with regulators.
- Lack of material pending legal issues or concluded legal actions.
- Oversight policies of fund investment advisors and fund boards (directors or trustees).

Additional considerations may include such factors as general economic and financial market conditions and trends; overall diversification of the investment options; and the adherence of each option to its stated investment objectives.

### Monitoring of Investment Options

The **Investment Program** will be reviewed on at least a quarterly basis, including an evaluation of each investment option in terms of performance and other investment standards.

**Specifically, the investment options of the plan will be measured against an appropriate peer group by style, based upon:**

**A. Total return over 3 year period:**  
*Median or greater for its peer group*

**C. Risk adjusted return over 3 year period:**  
*No less than 75% for its peer group*

**B. Total return over 5 year period:**  
*Median or greater for its peer group*

**D. Fund operating expense ratio:**  
*No more than 75% of its peer group*

The Investment Program will be monitored to ensure that the investment options continue to meet the investment standards reflected in this document. If a fund has failed to pass the above criteria for six consecutive quarters, it will be removed and replaced with a like fund in the same investment category. Fund removals, replacements and additions will occur annually. Certain circumstances or market conditions may not permit a fund to be replaced with another fund in the same investment category. Exceptions to the investment standards may be made for a fund in certain circumstances and noted in the monitoring report.

It is anticipated that if an investment committee is formed, it will meet from time to time, at least annually, to fulfill the specified responsibilities outlined in the IPS. Such meetings may be held in person or may be conducted via telephone.

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## Section Six – Plan Investment Options

The Plan has selected the investment options available in the Security Benefit SFR Program as available investments in the Plan.

Continued on Next Page ►

## Section Seven – Legal & Disclosure

### Security Benefit

In providing access to this customized, plan-specific investment practices statement, Security Benefit shall not be deemed an agent or fiduciary to, the Plan.

Security Benefit and its affiliates have taken every effort to ensure that the systemic elements that produced this document accurately reflect the needs, constraints and objectives of the Plan and its Participants.

Neither Security Financial Resources (SFR) nor Security Distributors is a fiduciary and the information provided is not intended to be investment advice. This information is general in nature and intended for use with the general public. For additional information, including any specific advice or recommendations, please visit with your financial professional.

**You should consider the investment objectives, risks, and charges and expenses of the mutual funds carefully before investing. You may obtain a prospectus that contains this and other information about the funds by calling our National Service Center at 800.888.2461. You should read the prospectus carefully before investing. Investing in the funds involves risk and there is no guarantee of investment results.**

**Past performance is no guarantee of future results. Investing in mutual funds involves risk. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.**

For fund specific performance and risks, refer to the SFR Program performance sheet for the most recent quarter end.

The SFR Program is distributed by **Security Distributors**

The Employer acknowledges receipt and acceptance of the SFR® Program Investment Practices Statement.

### Employer

By \_\_\_\_\_

Signature

Name and Title Ben Murphy, Missoula Rural Fire District Board of Trustees Chair

Authorized Employer Representative

### Security Financial Resources, Inc.

By \_\_\_\_\_

Signature

Date \_\_\_\_\_

(mm/dd/yyyy)

Name and Title \_\_\_\_\_

SFR Authorized Officer



PO Box 219141 | Kansas City, MO 64121-9141  
41-10330-08 2018/08/01



# Request for Access to Plan Sponsor Web Site

Questions? Call our National Service Center at 1-800-888-2461

## Instructions

Please type or print.

### 1. Provide the General Information

I validate by my signature below that the individuals identified below are authorized to review Plan information because of their positions as representatives for the Plan. I understand that the Security Benefit Plan Sponsor web site contains confidential participant information such as home addresses and retirement plan account balances.

**Plan Name** Missoula Rural Fire District

**Plan Number** 614623000

X Ben Murphy Missoula Rural Fire District Board of Trustees Chair  
Signature Date (mm/dd/yyyy)

Print Name Title

**Email** \_\_\_\_\_

I would like to request that the following individuals and I have access to the Security Benefit Plan Sponsor Site for the above Plan.

	<b>User Name</b>	<b>Title</b>	<b>Email Address</b>
<b>Full Access</b>	<u>Melissa Schnee</u>	<u>Finance Director</u>	<u>mschnee@mrfdfire.org</u>

<b>Payroll Access Only</b>			

<b>Audit Access Only</b>			

**Mail to:**  
 Security Benefit  
 P.O. Box 219141  
 Kansas City, MO 64121-9141  
 Fax to: 816.701.7626

Visit us online at [SecurityBenefit.com](http://SecurityBenefit.com)



**Flexible Premium Deferred Group  
Unallocated Fixed Annuity**

Questions? Call our National Service Center at 1-888-724-7526.

**Instructions**

Please type or print.

**1. Provide Owner Information (Applicant – Employer)**

Employer EIN 81-0386669

Employer Name Missoula Rural Fire District

Mailing Address 2521 South Ave West Missoula MT 59804  
Street Address City State ZIP Code

Daytime Phone Number (406) 258-4306 E-mail \_\_\_\_\_

Plan Name Missoula Rural Fire District  
Complete only if different from Employer Name

**2. Provide Replacement Information**

Do you currently have any existing annuity or insurance policies?  Yes  No

Does this proposed contract replace or change any existing annuity or insurance policy?  Yes  No

If Yes, please list the company and policy number.

Company Name \_\_\_\_\_

Policy Number \_\_\_\_\_

**3. Incentives and Other Considerations**

Have you or the annuitant been offered any cash incentive or other consideration (such as free insurance) as an inducement to apply for this annuity contract?  Yes  No

Does the owner have an insurable interest in the annuitant?  Yes  No

**4. Tax Identification Number Certification**

Under penalties of perjury I certify that (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); **and** (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends or the IRS has notified me that I am no longer subject to backup withholding; **and** (3) I am a U.S. citizen or other U.S. person (as defined in the IRS Form W-9 instructions).

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

X \_\_\_\_\_  
Signature of Owner (Authorized Plan Official)

Signed at (City-State) \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

**Certification Instructions:** You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax return. For contributions to an individual retirement arrangement (IRA), and generally payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct Tax Identification Number.

**5. Registered Representative/Insurance Agent/Dealer Information**

To the best of your knowledge, does the applicant currently have any existing life insurance policies or annuity contracts?  Yes  No

If Yes, please comment below. (Submit a copy of the Replacement Notice with this application and leave the applicant a copy of any written material presented to the applicant.)

Will the Annuity being purchased replace any prior insurance or annuities of this or any other Company?

No, to the best of my knowledge, this application is not involved in the replacement of any life insurance or annuity contract, as defined in applicable insurance department regulations.

Yes. If Yes, please comment below. I have complied with the requirements for disclosure and/or replacements.

Comments: \_\_\_\_\_

X \_\_\_\_\_  
Signature of Representative Signed by: Joseph Klempel 1/6/2026  
0F8F94ACF6D9485... Date (mm/dd/yyyy)

Print Name of Representative Joseph Klempel Representative Number \_\_\_\_\_

Mailing Address of Representative 5 Mission Mountain Rd Clancy MT 59634  
Street Address City State ZIP Code

E-mail Address of Representative jklempel@careprivatewealth.com

Print Name of Broker/Dealer Lincoln Investment Planning Daytime Phone Number (406) 546-7432

Please Continue ➡

**State Fraud Disclosures**

Any person who, with intent to defraud or knowing that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. This state fraud disclosure applies to all jurisdictions except KS, MN and the states listed below.

**AR Only** – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**KY, NM, PA and WV** – Any person who, knowingly and with intent to defraud any Insurance Company or other person, files an application for insurance or statement of claim containing materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act which is a crime and subjects such person to criminal and civil penalties.

**AZ Only** – Upon written request, the Company will provide additional information regarding the benefits and provisions of this annuity contract to the Owner/Applicant. If for any reason, the Owner/Applicant is not satisfied with this annuity contract, the Owner/Applicant may return the contract within 10 days, or within 30 days if the Owner/Applicant is 65 years of age or older on the date of the application for the annuity contract, after the contract is delivered and received a refund equal to the sum of the difference between the premiums paid, including any contract fees or other charges, and the amounts allocated to any separate accounts under the contract, and the value of the amounts allocated to any separate accounts under the contract on the date the returned contract is received by the Company.

**CO Only** – It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**CT Only** – Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud, as determined by a court of competent jurisdiction.

**D.C. Only** – **WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

**GA Only** – Any person who, with intent to defraud or knowingly that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

**LA Only** – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**MD Only** – Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**ME Only** – **It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.**

**NJ Only** – Any person who includes any false and misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**OH Only** – Any person who, with intent to defraud or knowing that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**OK Only** – **WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**OR Only** – Any person who, with intent to defraud or knowing that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a materially false or deceptive statement may be guilty of insurance fraud.

**RI Only** – Any Person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**TN Only** – It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**TX Only** – Any person who, with intent to defraud or knowing that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud, as determined by a court of competent jurisdiction.

**WA Only** – It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

**Important Information About Procedures for Opening a New Account**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Mail to: Security Benefit • PO Box 750497 • Topeka, KS 66675-0497 or

Fax to: 1-785-368-1772

Visit us online at [www.securityretirement.com](http://www.securityretirement.com)

# Security Benefit 401(a) Governmental Plan Installation Checklist

To help you to know exactly what is expected of you during the set-up process of your plan, we've created this simplified checklist for you to follow. This package includes the materials from Security Benefit.

## **Step 1: Review, complete and have all required forms signed.**

- Plan Application** – Please complete. The Employer must sign and date the form in section 7 and the Representative must complete and sign in section 8.
- Administrative Agreement** – Complete the blanks in the first paragraph. Check the box in 2.12 if loans will not be allowed. In section 4 provide the Employer's name and address. The Employer signs and dates at the bottom of page 7.
- Service Agreement Fee Schedule** – This form provides the applicable fees for the plan. Please have the Employer sign and date.
- Investment Practices Statement** – This statement describes the investment policy for this plan. Have the Employer complete the approval and acceptance in Section Six at the bottom of page 4.
- Web Access** – The Employer signs and dates the form and lists any additional users.
- Flexible Premium Deferred Group Unallocated Fixed Annuity** – If applicable - This form establishes the group fixed annuity as an investment option for the plan. Please complete the entire form. The employer signs in Section 4 and you, the representative, in Section 5.
- Plan Acknowledgement Form** – This form provides the fee information and authorization to pull the noted fee. Complete and have the Employer Sign.

## **Step 2: Please review all signed documents.**

**Step 3: Expect to be contacted by the Plan Design Team that will be working on the plan document.**



SFR® Program Plan Application  
401(a) Governmental  
457 Governmental

Questions? Call our National Service Center at 800.747.3942.

Instructions

Complete the entire form to establish your plan. Please type or print.

Description of Employer

Select only one.

- Public K-12 School
- Public University/College
- Public Education Other
- Government State and Local
- Government Healthcare/Hospital

1. Select Plan Type

- 401(a) Governmental
- 457 Governmental

2. Provide Plan Information

Plan Name Missoula Rural Fire District 401a Plan Plan ID 801544000

Authorized Individual Name Ben Murphy  
First MI Last

Plan Address 2521 South Ave West  
Line 1 Line 2  
Missoula MT 59804  
City State Zip Code

Day Time Phone Number (406) 549-6172 Email \_\_\_\_\_

3. Provide Employer Information

Employer Name Missoula Rural Fire District Tax ID 81-0386669

Plan Contact Name Melissa Schnee  
First MI Last

Daytime Phone Number (406) 258-4306 Fax Number (406) 549-6172

Email mschnee@mrfdfire.org

Continued on Next Page ►

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#### 4. Provide Payroll Center Information

**Payroll Center Name** \_\_\_\_\_

**Payroll Center Address** \_\_\_\_\_

Line 1

Line 2

City

State

Zip Code

**Payroll Contact Name** \_\_\_\_\_

First

MI

Last

**Address** \_\_\_\_\_

Line 1

Line 2

City

State

Zip Code

**Daytime Phone Number** \_\_\_\_\_ **Fax Number** \_\_\_\_\_

**Email** \_\_\_\_\_

**Frequency of Payrolls**    Weekly    Bi-Weekly    Semi-Monthly    Monthly

**Third Party Administrator (TPA)**    Check if Utilizing TPA Services

**TPA Name** \_\_\_\_\_

*If not using our document please submit a copy of your Adoption Agreement and Plan Document.*

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#### 5. Provide Bank Information

Please provide your bank information below. If any information is missing your request may be delayed.

**Bank Name** \_\_\_\_\_

**Name on Bank Account** \_\_\_\_\_

**Bank Routing Number** \_\_\_\_\_ **Bank Account Number** \_\_\_\_\_

Continued on Next Page ►

## 6. Investment Options

This application is for all of the funds listed below and will apply to any funds added in the future.

The Fixed Account or JPMorgan U.S. Government Money Market, whichever is available, will be the default fund for any forfeiture or suspense accounts. The Default Investment Account for participants who do not select an investment option for their existing account balance or future contributions will be the age appropriate Target Retirement Fund.

Fund Name	Fund Name	Fund Name
Allspring Discovery Small Cap Growth	JPMorgan Mid Cap Growth	Vanguard® 500 Index*
Allspring Income Plus	JPMorgan U.S. Government Money Market <sup>1</sup>	Vanguard® Developed Markets Index*
Allspring Special Mid Cap Value	Loomis Sayles Global Allocation	Vanguard® Emerging Markets Stock Index*
Allspring Special Small Cap Value	Nuance Mid Cap Value	Vanguard® Mid Cap Index*
American Beacon Small Cap Value	Pax High Yield Bond	Vanguard® Real Estate Index*
American Century Disciplined Core Value	PIMCO High Yield Spectrum	Vanguard® Small Cap Index*
American Century Focused Dynamic Growth	PIMCO Income	Vanguard® Target Retirement 2020*
American Century Sustainable Equity	PIMCO RAE Global ex-US	Vanguard® Target Retirement 2025*
American Funds® EuroPacific Growth**	PIMCO RAE US Small	Vanguard® Target Retirement 2030*
American Funds® Inflation Linked Bond	PIMCO StocksPLUS® Small Fund	Vanguard® Target Retirement 2035*
American Funds® New World Fund***	Pioneer**	Vanguard® Target Retirement 2040*
Baron Real Estate	Pioneer Bond	Vanguard® Target Retirement 2045*
BlackRock Emerging Markets	T. Rowe Price Global Stock	Vanguard® Target Retirement 2050*
BlackRock® High Yield Bond	T. Rowe Price Growth Stock	Vanguard® Target Retirement 2055*
BNY Mellon Midcap Index	T. Rowe Price QM U.S. Small Cap Growth Equity	Vanguard® Target Retirement 2060*
BNY Mellon Natural Resources	T. Rowe Price Retirement 2010	Vanguard® Target Retirement 2065*
BNY Mellon S&P 500 Index	T. Rowe Price Retirement 2015	Vanguard® Target Retirement Income*
ClearBridge Mid Cap	T. Rowe Price Retirement 2020	Vanguard® Total Bond Market Index*
Guggenheim Macro Opportunities	T. Rowe Price Retirement 2025	Vanguard® Total International Bond Index*
Guggenheim Total Return Bond	T. Rowe Price Retirement 2030	Victory RS Global
Invesco Corporate Bond	T. Rowe Price Retirement 2035	Virtus Global Allocation
Invesco Discovery	T. Rowe Price Retirement 2040	Fixed Account <sup>1</sup>
Invesco Global Opportunities	T. Rowe Price Retirement 2045	<b>Must Total 100%</b>
Invesco Main Street Small Cap	T. Rowe Price Retirement 2050	
Janus Henderson Balanced	T. Rowe Price Retirement 2055	
JPMorgan Large Cap Growth	T. Rowe Price Retirement 2060	

\* An additional asset based fee of 0.45% applies to assets held in the Vanguard funds.

\*\* To cover the cost of additional recordkeeping, an additional asset based fee of 0.10% applies to assets held in American Funds and Pioneer.

<sup>1</sup> Only one of these investment options is allowed in your plan. A separate application is required to use the Fixed Account.

For questions please consult with your financial professional.

Continued on Next Page ►

### 7. Provide Signatures

Through its authorized representative signing below, the Employer hereby acknowledges that it understands and authorizes:

- Security Benefit Corporation, or its subsidiaries ("Security Benefit"), to initiate periodic electronic transactions to/from the Employer's bank account as indicated on this form, to reflect the Employer's Plan contribution liabilities for each payroll period, determined in accordance with the terms of the Plan and applicable employee deferral elections. Security Benefit will determine the amount of such contributions based solely upon payroll information provided by the Employer with respect to each payroll period. Security Benefit may make additional attempts to withdraw contribution amounts provided by the Employer if the initial attempt fails. The Employer understands that it will be liable for any costs associated with these additional attempts or costs incurred as a result of incorrect payroll and/or contribution information provided by the Employer.
- This service is established solely for the Employer's convenience. This service may be suspended, terminated or modified at any time. The service will remain in effect until Security Benefit receives notice of intent to cancel from the Employer. The cancellation will be effective within 30 days of receipt of the notice.

My signature below indicates the information provided within the application is accurate and true.

X \_\_\_\_\_  
Signature of Authorized Individual \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

X \_\_\_\_\_  
Signature of Authorized Individual \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

X \_\_\_\_\_  
Signature of Authorized Individual \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

### 8. Financial Professional Information

Print Name of Financial Professional Joseph Klempel

X Joseph Klempel \_\_\_\_\_ Date (mm/dd/yyyy) 1/6/2026  
Signature of Financial Professional

Address 5 Mission Mountain Rd \_\_\_\_\_  
Line 1

Clancy \_\_\_\_\_ MT \_\_\_\_\_ 59634  
City State Zip Code

Day Time Phone Number (406) 546-7432 Email jklempel@careprivatewealth.com

Financial Professional Number 406-201-9977

Print Name of Broker Dealer or Firm Lincoln Investment Planning

<b>Mail to:</b> Security Benefit Retirement Plan Services P.O. Box 219141 Kansas City, MO 64121-9141 Fax to: 816.701.7626	<b>For expedited or overnight delivery:</b> Security Benefit Retirement Plan Services 430 W. 7th Street STE 219141 Kansas City, MO 64105-1407
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Visit us online at [SecurityBenefit.com](http://SecurityBenefit.com)

## SECURITY BENEFIT RETIREMENT PROGRAM

### 401(a) RETIREMENT PLAN SERVICE AGREEMENT (Individual Trustees—Governmental non-ERISA)

THIS 401(a) RETIREMENT PLAN SERVICE AGREEMENT (this "Agreement") is entered into between:

Missoula Rural Fire District

[Plan Administrator, Employer, and Plan Trustee names, if different,] (the "Client"), as Plan Administrator, Plan sponsor and Plan Trustee, respectively, of the:

Missoula Rural Fire District 401a Plan

[Plan Name] (the "Plan"), and Security Financial Resources, Inc. (**SFR**), an affiliate of Security Benefit Corporation.

WHEREAS, the Client, as the Plan Administrator, Sponsor and Trustee of the Plan, are authorized to appoint assistants to perform non-fiduciary recordkeeping and related services for the Plan and wishes to retain SFR to provide these services:

NOW, THEREFORE, the Client and SFR agree as follows:

#### **Section 1.0: Designation of SFR as Service Provider**

The Client hereby appoints SFR as a provider of non-discretionary plan recordkeeping and related services to the Plan. The responsibility of SFR shall extend only to the services and functions that are specifically listed in this Agreement. Any duty that is not listed as a responsibility of SFR shall remain the responsibility of the Client or other service provider designated by Client.

#### **Section 2.0: Responsibilities of SFR**

SFR will provide the following non-discretionary services:

- 2.1 Document Preparation. SFR will provide an Basic Plan Document and a completed Adoption Agreement to Client, for review and approval by the Client and its counsel. The Client will exercise its ultimate responsibility for the documents, reviewing them to assure that the documents reflect the intended operation of the Plan by the Client. If desired, the Client may file an application for a Determination Letter with the IRS on the initial adoption and any amendment to the documents, as well as upon the termination of the Plan. Client agrees that upon the transfer of the Plan to another recordkeeping service provider, it must promptly cease using the SFR documents and adopt another Plan document. SFR is not responsible for the effect of any Client changes in any of these documents.
- 2.2 Participant Records. SFR will establish and maintain a record for each Participant reflecting the Plan contribution sources specified in the Adoption Agreement and the date, amount and type of each transaction in the Participant's accounts.
- 2.3 Participant Inquiries. SFR will provide customer service representatives during it's customary business hours, an interactive voice response unit (VRU), and Internet Web site for Plan Participants to inquire about their account balances, including the current investment of their existing accounts and new contributions and any applicable limits concerning features such as loans which may offered by the Plan (without regard to any other plan sponsored by the Client unless SFR also provides similar services to the other plan). Other Participant inquiries may be handled by the Client. SFR is not responsible for documents or information generated by the Client and provided to Plan Participant.
- 2.4 Contributions and Loan Payments. SFR will process all contribution and, if applicable, loan payment information (if any), including the allocation of these amounts among the various investment options for each Participant in the Plan, but following the Client's allocation of contributions between participants unless SFR specifically agrees to in writing to allocate or verify the allocation of contributions and loan payments. SFR cannot be responsible for the accuracy of allocation data provided by the Client or Client's agent (such as a payroll provider). In a daily valued plan, contribution allocations shall be credited as though invested at the price of the underlying investment on the date that processing of the contribution is completed by SFR in accordance with the Plan document and valuation frequency.

- 2.5 Forfeitures. SFR will provide the Client information regarding forfeitures to allocate to participants once every plan year, if the Plan provides for the allocation of forfeitures, or to allow the proper calculation of any net contributions due to the Plan, if forfeitures offset contributions under the Plan.
- 2.6 Plan Investments. In one or more Plan application forms to Security Distributors, Inc., an affiliate of SFR (SDI), the Client has agreed to a list of mutual funds, common or collective trust funds and group annuity contracts as the investment options for investment of Plan assets under the terms of the Plan. Client authorizes actual Plan investments to be held in the name of one or more trading agents or nominees designated by SFR for the benefit of the Plan and its Participants, including, but not limited to, UMB Bank, n.a. Actual plan investment allocations between available investment options will be directed by Plan Participants (or such other person as is designated in the Adoption Agreement).

Client understands that SFR has selected mutual funds and other plan investments to make available under the Plan in a proprietary fund selection process. This process includes considerations beyond the appropriateness of the investments for retirement plan investments, including considerations that may benefit SFR or its affiliates. SFR is not a registered investment advisor and cannot endorse these funds. Its selection of funds cannot be considered to be investment advice.

Client further understands that SFR will evaluate funds in the Plan under one or more Investment Policy Statements or other programs described to and accepted by Client using quantitative and qualitative measurements developed by SFR, its affiliates or third parties as proprietary processes which may or may not measure the appropriateness of the investments for the Plan. The Investment Policy Statement and other processes may result in deletion of particular investment options from the Plan, or the addition of other investment options to the Plan. Unless Client objects to any of these changes, they will be executed by SFR without specific authorization by the Client. SFR will give the Client at least 60 days' notice of any addition, deletion, or merger of any investment fund then offered as an investment option under the Plan, or such lesser time as permitted by the fund, and the Client will be deemed to consent to the change, unless the Client gives to SFR a written notice of refusal of the change by the end of the 60 day notice period. If SFR does not agree to the objection of the Client either party may terminate this Agreement under the provisions of section 4.1 below.

- 2.7 Investment Fees Earned by SFR and Affiliates, No Offsets. Client acknowledges that SFR and its affiliates may receive investment management and other fees and expense reimbursements from the investment funds included in the Plan, including payments from outside fund providers. Client also acknowledges that these fees have been separately disclosed to the Client through prospectuses and other disclosure documents, or an estimate or illustration of the total of such fees. Fees may include investment management fees (for funds managed by an affiliate of SFR), 12b-1 fees, service, distribution and accounting fees which relate to the distribution, marketing and subaccounting activities performed by SFR for the funds, in addition to the services provided in this agreement. SFR may also receive "float" revenue from cash clearing accounts for Plan contributions and distributions and that due to the impracticality of allocating such revenue, SFR will retain all such float revenue. **Client understands that the Fee Schedule attached to this Agreement will consist of fees that have been adjusted to reflect the expected receipt of such outside fees by SFR or an affiliate. SFR will retain these investment fees without an offsetting reduction of the fees to be paid by the Client under this Agreement.**

- 2.8 Plan Enrollment or Conversion. For a new Plan, SFR, the Client and any broker or agent involved will determine the tasks that must be completed, and the party responsible for completing the task, in order to enroll eligible employees in the Plan. If the Plan is an existing plan and SFR will take over the duties of the Recordkeeper of the plan, the parties will also determine and assign all the tasks necessary to transfer the Plan assets to the investment options for the Plan and the transfer of Plan data to SFR. These tasks will include tasks of the prior Recordkeeper. The tasks may include (a) a review of the current documents and administrative procedures for the Plan, (b) the development of new Plan documents and procedures, (c) the development of ongoing data transmission procedures with the Client and any payroll vendor, (d) the development of a computerized conversion methodology for data provided by any prior recordkeeper (e) the assembly of an appropriate number of employee enrollment kits, and (f) the development of a schedule for employee enrollment meetings, if any, at sites chosen by the Client and the broker or agent.

During any conversion process, the Plan will be subject to a transition period (which is commonly referred to as a "blackout period") to facilitate the movement of Participant records and plan assets from the prior recordkeeper(s) to SFR. The Client will be responsible for ensuring that the prior

recordkeeper(s) provides SFR with accurate and complete Participant account balance history and related information on the dates specified in the enrollment schedule, or the transition period may be extended by SFR to compensate for the delay. Unless the enrollment schedule specifically provides otherwise, all plan assets will be redeemed or otherwise converted to cash and wired to SFR on a Conversion Date, including any funds which will continue to be an investment alternative in the Plan after conversion. The assets will be invested in a money market fund until the transition period is complete. Participants will not be able to make withdrawals, loans, exchanges, or redirect future contributions during the transition period.

- 2.9 Ongoing Employee Communications. SFR will provide standard Employee Enrollment kits, which are intended to reflect the provisions of the SFR prototype plans and standard recordkeeping practices for most Clients. The Client should review the enrollment materials and request or make any modifications it or counsel deem appropriate. Although SFR will assist in the preparation of the Employee Communication materials, SFR cannot assure compliance with the particular administrative practices of the Client. SFR will also provide a prospectus to Participants for the investment selected which are subject to registration under federal securities laws, including mutual funds.
- 2.10 Investment of Existing Account Assets. Participants will direct the investment of their existing Plan assets by use SFR's interactive telephone voice response unit (VRU), or through SFR's Internet web site. In extraordinary circumstances, participants may submit written investment instructions to SFR's customer service representatives, or to the Plan Administrator, which will forward them to SFR. SFR will process all future investment transfer requests (transfers from one investment option to another) from Participants regarding Participant's account balances at the prices of the underlying investments on the date that processing of the investment transfer request is completed by SFR, in accordance with Plan rules.
- 2.11 Investment of Future Contributions. SFR will process all investment allocation requests for future contributions allocated to Participants accounts according to the plan document, with any restrictions therein. Generally, changes in investment allocations for new contributions will only be accepted by SFR over its VRU or Internet Web site. At the request of the Client, and at any additional fee specified in the Fee Schedule, allocation changes may be made by participants in writing, delivered to the Plan Administrator, and forwarded in bulk to SFR or with SFR customer service representatives.
- 2.12 Other Plan Data. SFR will process other changes related to the daily administration of the Plan such as Participant name and address changes. Except for retired participants, or as specifically agreed by SFR these changes will only be accepted by SFR in electronic form from the Client.
- 2.13 VRU and Internet Access. SFR's VRU and Internet access system provides access to Participant account information in English. It allows Participant account inquiries and allows Participants to conduct many transactions for their accounts over the telephone or Internet. These services are generally available 24 hours a day, 7 days a week. They may not be available briefly in the event of a malfunction and for approximately 45 minutes each business day to extract transactions requested since the previous day, and from approximately 4 am to 7 am CT during batch processing and system backup.

Participant questions will be directed to the Client or Client's agent if they fall outside of the information provided on the SFR VRU or Internet. Standard written confirmations of all change requests will be sent to the participant at the address on file. No confirmation of inquiries will be provided.

- 2.14 Participant loans. If allowed under the Plan, SFR will process and maintain all Participant loans, including the generation of checks for new loans, the recordkeeping of interest and principal payments, and the generation and submission of all information returns and other reports required by the Code and regulations thereunder relating to such loans. All checks for new loans will be mailed to the participant, unless the Client requests otherwise in writing. If Plan loans are allowed, the Client will be responsible for establishing rules for Plan loans in a written Loan Policy approved by SFR as consistent with SFR operating procedures, and which will be made available to participants. SFR will provide a sample Loan Policy for use by the Client upon request.
- 2.15 Distributions. SFR will process all benefit payments and withdrawals, including the withholding and submission of mandatory federal taxes and the generation and submission of all information returns and other reports required by the Code and regulations thereunder, relating to such benefit payments

and withdrawals. All benefit payments and withdrawals will be made only upon receipt of all necessary written Participant applications, as approved by the Client. The amount of the benefit payment or withdrawal shall be based on the price of the underlying investment on the date that processing of the request is completed by SFR. All checks for benefit payments and withdrawals shall be mailed to the Participant's address on record with SFR, unless otherwise instructed by the Client.

- 2.16 Participant Statements. SFR will provide accurate and timely participant statements of account on a quarterly basis. Unless separately agreed in writing, statements will be printed in a standard SFR format. Any custom design or logo may involve an additional cost. Statements will be mailed directly to the Participant's address on file with SFR.
- 2.17 Annual Addition Limitation Testing. Section 415(c) of the Code limits the total "annual additions" that can be allocated to a participant's account in a qualified plan for any plan year. Testing to make sure these limits are not exceeded is always recommended. Excess annual additions are distributed, held in suspense or forfeited, depending on the type of plan and the plan documents. Testing frequency is annually as of the end of the plan year. SFR will conduct this testing base on data provided by the client. Although all defined contribution plans must be combined, SFR can only test plans for which it maintains or receives participant contribution and compensation data for all defined contribution plans of the Employer.
- 2.18 Management Reports. SFR will provide Management reports on the operation of the Plan. All reports will be mailed to the address specified by the Client below.
- 2.19 Forms and Procedures. SFR will provide the Client with certain sample administrative forms to assist with the administration of the Plan. The Client (or its counsel) should review the forms, and any additional forms it uses that are not provided by SFR, to be sure they comply with past administrative practices and the terms of the Plan. In addition, SFR will provide additional materials that may also assist the Client to satisfy its obligations as Plan Sponsor, Plan Administrator and Trustee of the Plan.
- 2.20 Technical Assistance. Technical and consulting services are available for the Client upon request at the fees provided in the Fee Agreement below for extraordinary services. SFR has employee benefits attorneys and consultants available to the SFR administrative staff to assist staff members with day-to-day plan administrative and compliance issues and DRO (Domestic Relations Order) review. Staff members are available as consultants to assist the Client with plan amendments, determining the effect of any new legislation on the Plan, DROs and other Plan related issues. The Client or the Plan will be charged hourly fees for any extraordinary services performed by consultants in accordance with the Fee Schedule. SFR is not able to provide legal services to the Client. Client should obtain its own legal counsel.
- 2.21 Voting of Shares. The Trustee acknowledges that the Trustee is responsible for the voting of any shares of stock held in the Plan, including mutual fund shares. Therefore, the Trustee agrees to promptly vote in person or by proxy the shares owned by the Plan. If the Trustee is unwilling, unable or fails to vote on shareholder issues, the Trustee authorizes SFR or an affiliate to vote share proxies as "Present" on the issues put to shareholders, and abstain from voting on other issues so that the records will show that the shares have been voted.
- 2.22 Plan Termination and Filings, or Plan Transfers. SFR will provide data requested by the client for the optional preparation of IRS Form 5310 in the event of plan termination. In the event of a termination, replacement of SFR as Recordkeeper of the Plan or merger of the Plan (or most of the assets of the Plan) into another plan with another Recordkeeper, SFR will complete liquidation and transfers of assets. In addition to any plan termination charge which may be provided in the Fee Agreement, SFR may charge hourly fees as provided in the fee schedule for extraordinary services rendered in such termination, replacement or merger.
- 2.23 Other Assistance. SFR may agree in writing to provide additional non-discretionary services as may be reasonably requested by the Client to assist it in the administration of the Plan at the hourly fees for these extraordinary services provided in the Fee Schedule.
- 2.24 Basic Service Enhancements. SFR will provide to the Client any future service enhancements that SFR makes available in its basic package of recordkeeping services it offers to new and existing clients comparable to the Client. Although any modification in the basic duties of SFR as set forth in the Service Agreement must be reflected in an amendment to that Agreement or 60 days advance

written notice from SFR, the manner of providing these services described in this Description of Responsibilities may change through supplemental written processing procedures provided by SFR, by announcement of enhancements by SFR and acceptance of the enhancements by Client (or failure to object by termination of this Agreement), or by any other clearly established course of dealing between SFR and the Client.

### Section 3.0 Responsibilities of Client

The duties described below will remain the responsibility of the Client, SFR will assist the Client in performing these and any other duties as Plan sponsor, Plan Administrator and Trustee upon reasonable request. The Client further acknowledges, however, that it has retained responsibility for discretionary plan sponsor and Plan Administrator duties, for performing any other duties not specified as duties of SFR in this Agreement, and for assisting SFR in performing its duties upon request. Client duties include, but are not limited to, the following:

- 3.1 Plan Document. SFR will provide a prototype Plan Document and Adoption Agreement, as well as a sample plan description to Client. The Client must review, verify and adopt these documents and any required plan amendments or restatements as provided in the documents. If desired, the Client is responsible for obtaining an individual Determination Letter on Client's plan document, upon adoption, amendment, or termination of the Plan. The Client will also be responsible for distributing its plan description to participants and providing it to regulatory authorities, if necessary. Copies of any changes made by the Client to these documents will be promptly provided to SFR for review and approval.
- 3.2. Participant and Plan Data. The Client will provide data on Participant compensation, credited service for participation, vesting and benefit accrual, Participant elective contributions and any matching or other contributions. Also, the Client will provide dates of birth, participant addresses and Social Security Numbers, and will provide and verify information upon the request of SFR on participant marital status, designated beneficiaries, determine eligibility to participate in the Plan, unless otherwise elected under the Fee Schedule, and vesting percentages. Although some of this data may be provided by a prior Recordkeeper or payroll vendor who may ultimately be responsible, as between the Client and SFR, the Client is responsible for the accuracy, timeliness and completeness of all of this data. Data will be provided in a format acceptable to SFR, in magnetic or electronic media, unless otherwise agreed by SFR. Should the Client fail to deliver (or cause to be delivered) accurate information in a timely basis to SFR, SFR will not be responsible for meeting regulatory deadlines or other compliance requirements and the Client will be responsible for any resulting fines, penalties or corrective actions. All contribution data must be received before or with the contribution, at least thirty (30) business days before the tax return filing deadline, as extended, of the Client for its tax year in which the Plan Year the contribution is allocated for ends.
- 3.3 Contributions, Loan Payments (if allowed). The Client (directly or through a third-party payroll vendor) will withhold participant elective contributions and remit such contributions and other contributions provided under the Plan to SFR on a timely basis as established by regulatory authorities from time to time. SFR will not be responsible for monitoring the amount and timeliness of such contributions. The client will also withhold and remit to SFR payments on any participant loan to the extent the participant receives current employee compensation from the Client and the Client or payroll vendor is notified about the amount and timing of loan payments. SFR cannot accept contributions on behalf of a Participant until it has received a completed enrollment form from the Participant or the Client.
- 3.4 Authorized Client Representatives. Client will designate at least one individual to serve as a primary contact for the Client, and at least one individual to serve as a backup contact. The authorized representatives for the Client are: Ben Murphy  
and \_\_\_\_\_

Unless the authority of these individuals is expressly limited by the Client in writing, SFR shall be entitled to rely on the authority of these individuals to act for the Client, to rely on any information or authorizations provided by such individuals, and to receive any Plan or participant information and Plan reports or notices. SFR will similarly designate primary and backup contacts, but notes that only individuals who are designated as an officer are authorized to execute contracts or contract amendments for SFR.

- 3.5 Other Retained Duties. The Client specifically agrees that it has retained or assigned to third parties the duties of: (a) determining the employees eligible to participate in the plan (or verifying eligibility, if initially determined by SFR as specified in the attached Fee Schedule) and determining (or verifying if initially determined by SFR) the vesting percentage of each account of each Participant, (b) obtaining and retaining beneficiary designations for death benefits under the Plan and determining the recipients of any death benefits, (c) filing regulatory reports, (d) retaining an auditor for the Plan to provide audit reports, if necessary, (e) providing plan descriptions and annual reports to Plan participants and beneficiaries and copies of plan documents upon request, (f) interpreting the Plan, (g) making discretionary decisions about Plan administration, (h) establishing claims review procedures and conducting a review of claims filed or appeals therefrom, (i) establishing other administrative procedures and forms, (j) maintaining the qualified status of the plans, (including adopting plan amendments necessary to maintain qualification and conducting any required testing not conducted by SFR hereunder), (k) authorizing all plan distributions and (l) conducting any other administrative activity not referred to above. SFR will assist with these activities upon reasonable request. SFR may charge hourly fees for any extraordinary assistance or additional services in accordance with the fee schedule.
- 3.6 Hold Harmless for Other Providers: If the plan document or administrative services were previously provided by the Employer or another third party provider, the Employer agrees the SFR shall not be responsible for any failure of the prior plan document or administrative services to comply with the requirements for qualified retirement plans under Section 401(a) of the Internal Revenue Code and the regulations issued thereunder or other applicable law. SFR is also not responsible for the accuracy and completeness of participant and payroll data provided by the Employer or any third party payroll vendor. Employer agrees to hold SFR and its affiliates harmless from any claim asserted against any of them for any of these reasons, and will further indemnify them from any cost and expense they incur, including reasonable attorneys fees, due to the assertion of such a claim.
- 3.7 Fee Billing & Payment. SFR will charge fees for its services in accordance with the Fee Schedule attached to this Service Agreement, and will bill these fees to the Client as Plan sponsor, to be paid by the Client or out of Plan Assets as provided in the Fee Schedule, or as specifically instructed by the Client in writing. If the Client agrees to pay the fees, but either (a) does not do so within 60 days from the date of the Fee Invoice, or (b) the client instructs SFR to pay the fees from Plan assets and SFR accepts such instructions, the fees will be paid by the Plan and, if necessary, allocated to participant accounts.

The Fee Schedule shall remain in effect in the amounts described in Exhibit B for a term of two plan years in which SFR is providing recordkeeping services. Thereafter, any changes to the fee agreement will be supplied to the client 60 days prior to the effective date of the changes.

**Section 4.0 Miscellaneous**

- 4.1 Termination. Client or SFR may terminate this Agreement at any time, upon sixty (60) days prior written notice to the other party. SFR agrees to deliver to Client or its designee, all records reasonably necessary for the continuing recordkeeping of the Plan in the standard SFR format at the hourly fees established for extraordinary services in the fee schedule. Should any other formats be required, additional fees at hourly rates will be charged. Any termination will be revocation of SFR's consent to the Client's use of SFR's prototype Plan document.
- 4.2 Notices. Notices or other communications given pursuant to this Agreement shall be hand delivered, mailed by first class mail, postage prepaid or via an overnight mail service (such as Federal Express), addressed as follows, or as changed by notice:

a) To SFR: Security Financial Resources, Inc.  
Attn.: Retirement Plan Services  
One Security Benefit Place  
Topeka, Kansas 66636-0001

b) To Client: Missoula Rural Fire District  
2521 South Ave West  
Missoula MT 59804

- 4.3 Entire Agreement; Supplements and Amendments. This Agreement generally constitutes the entire agreement between the parties, merging all prior presentations, discussions and negotiations. It may be modified by additional letter or other written side agreements executed by all parties contemporaneously with this Agreement, which may modify its provisions or meanings. It may be further supplemented, but not modified, by SFR from time to time with written procedures that provide a description of the ordinary processes for the parties to fulfill their obligations hereunder, which shall not exclude extraordinary processing in appropriate situations that produces comparable results. Finally, this Agreement may be amended at any time, but only by written agreement signed by all parties hereto.
- 4.4 Assignment. Some or all of the rights and duties of SFR hereunder may be assigned to an affiliate of SFR, or to any successor through merger, reorganization, or sale of assets. Some duties of SFR may also be performed by others under subcontract to SFR, without the release of SFR for responsibility for such services. SFR may, by letter or other writing, agree to extend this Agreement to any other plan of the Client or plans sponsored by organizations acquiring or acquired by the Client through merger or purchase of assets. Otherwise, no party may assign this Agreement nor any rights or duties hereunder without the written consent of the other party.
- 4.5 Governing Law. Except to the extent governed by federal law, this Agreement shall be governed by and constructed according to the Laws of the State of Kansas.

IN WITNESS WHEREOF, the parties have caused this Agreement to be executed by authorized Client representatives effective:

Date: \_\_\_\_\_, \_\_\_\_\_

**CLIENT**

By: \_\_\_\_\_

Title: Missoula Rural Fire District Board of Trustees Chair  
(Authorized Client Representative--attach additional signatures if the Plan Sponsor, the Plan Administrator or the Plan Trustee is different)

**SECURITY FINANCIAL RESOURCES, INC.**

By: \_\_\_\_\_

Title: \_\_\_\_\_  
(SFR Authorized Officer)

**SECURITY BENEFIT RETIREMENT PROGRAM  
SERVICE AGREEMENT  
FEE SCHEDULE**

The following Fee Schedule is applicable to the Security Benefit Retirement Program. **Please review all pages and descriptions as they pertain to the Schedule.**

**Participant Fees (Participating Employees)**

Per participant fee is based on the following schedule:

Annual Participant Fee	\$ 35
Distribution fee- paper request	\$25 (no fee if requested on line)

**This per participant fee may be paid by the Employer/Plan Sponsor or by the Plan through the participant accounts.**

Employer/Plan Sponsor will pay the fee

OR

Plan (allocated per capita from participant's accounts) will pay the fee

**Loan Fees**

A one-time loan origination fee is payable by the Participant upon the origination of a loan. The quarterly loan maintenance fees are payable by the Participant each plan quarter. Both fees will be allocated from the participant's account.

- Loan Origination Fee \$50 per loan
- Quarterly Loan Maintenance Fee \$12.50 per loan

**DESCRIPTION OF FEES AND SERVICES:**

**PER PARTICIPANT FEE**

A fee applicable to each Participant (Participant means an employee with an account balance) associated with the Employer/Plan Sponsor's plan, which SFR must maintain on its recordkeeping system. The per participant fee is in addition to the annual service fee, and is payable according to the schedule above. The total per participant fee will be added to the annual service fee invoice if elected to be paid by the Employer/Plan Sponsor. If elected to be paid by the Plan, one-fourth of the annual per participant fee will be deducted from the Participant's account within five days after the first day of each calendar or plan quarter.

**LOAN PROVISION, ORIGATION AND MAINTENANCE FEES**

If a loan provision is selected, SFR will add the loan provision fee to the annual service fee invoice. For each loan initiated by a participant, a one-time loan origination fee of \$50.00 and a quarterly loan maintenance fee of \$12.50 will be deducted from the Participant's account. SFR will provide the following services:

- Verify loan amount available and process loan paperwork
- Produce an amortization schedule and other forms necessary
- Allocate loan payments to participant's account

**OTHER FEES PAID BY EMPLOYER/PLAN SPONSOR**

SFR's hourly rate for any extraordinary services will be invoiced at a basic rate of \$125.00 per hour. This fee will also apply to document amendments requested by the client and to IRS mandated restatements.

**OTHER FEES:**

**Asset Based Fee:**

Security Financial Resources will charge an annual asset based fee of 0.30 %, charged daily on a prorated basis, on all assets in the plan. Asset based fees help pay for distribution expenses as well as recordkeeping. An additional asset based fee of 0.10% to cover the cost of additional recordkeeping applies daily on a prorated basis to assets held in American Funds and an additional 0.45% to of assets held in Vanguard funds. Future funds added to the plan that carry similar additional administrative expenses may bear additional asset based fees, as separately disclosed to the Client and Participants.

Purchases made under the Security Benefit Retirement Program Purchase Option 37 will not be subject to a plan termination charge.

Purchase	
<u>Payment Year:</u>	<u>Plan Termination Charge</u>
1	0%
2+	0%

\_\_\_\_\_  
Signature of Employer

\_\_\_\_\_  
Date



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## Section One – Overview, Purpose and Objectives

### ***Purpose of Investment Practices Statement***

The Employer offers a retirement plan which is a supplemental employee benefit plan intended to comply with all applicable federal laws and regulations and other applicable state and federal laws.

This Investment Practices Statement (“the IPS”) has been adopted by the Plan Sponsor or Committee to provide guide lines for the investment and management of assets held for the benefit of participants and beneficiaries of the plan utilizing the Security Benefit SFR® Program.

This IPS shall remain in effect until revised or amended by the authorized person or committee. It is anticipated that the IPS will be reviewed from time to time, at least annually, to assure its continued accuracy and efficacy.

### **Statement of Plan Purpose**

The Plan has been established to provide eligible employees with a vehicle to accumulate and manage assets targeted to fund retirement and other financial needs. The IPS is designed to outline the controlling philosophies and processes for the selection, monitoring and evaluation of the investment options used by the Plan.

Recognizing that participants have differing investment objectives, they will be afforded the ability to direct their contributions and account balances among a range of investment options in order to construct a diversified portfolio that meets their specific objectives. Participants and their beneficiaries alone bear the risk of investment results from the options and the asset mixes that they select in the Plan.

### **Plan Objectives**

The primary objectives of the Plan are to:

- Provide Participants with the opportunity to accumulate assets, on a tax deferred basis, to provide funds for retirement or for other allowable uses.
- Offer a range and variety of investment options (the “investment program”) that meet the needs of the majority of Plan Participants.
- Deliver plan services, administration and investment options at reasonable cost.
- Provide Participants with the opportunity to defer taxable income.

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## Section Two – Oversight Responsibilities

Parties responsible for oversight of the Plan may be identified and documented by exhibit to this document or other Plan documentation supporting the establishment and operation of the Plan. These may include:

- Employer as Plan Sponsor
- Investment or Retirement Committee
- Investment Advisor
- Plan Consultant
- Custodian
- Recordkeeper/Administration Provider
- Legal Counsel

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These duties may include:

- As dictated by conditions set forth in the Investment Practices Statement (IPS), oversee the addition and/or removal of specific funds from time-to-time as needed.
- Assure compliance of the Plan documents and its operations with applicable rules, regulations and best practices.
- Assure timeliness of transactions and deposit of contributions.
- Conduct a periodic review of the IPS.
- Designate investment categories available to Participants that is sufficient in number and diversification.
- Develop and assure continued conformance with an IPS.
- Establish criteria against which to measure progress toward achieving the Plan objectives and the performance of the selected fund options.
- Monitor funds for continued suitability and comparative performance within investment categories and provide explanatory analysis for selected time periods.
- Monitor investment program for performance and continued suitability and communicate those results to the appropriate oversight committee or individual.
- Provide ongoing oversight related to the operation and administration of the Plan and its investment program.
- Prudently and diligently select a number of fund options within each investment category from which participants may choose.

### Section Three – Investment Objectives

The Plan’s investment program will be constructed to achieve the following objectives:

- Provide the opportunity to maximize returns with a prudent level of risk.
- Provide returns within investment categories that are comparable and competitive with those of similar investment options.

### Section Four – Investment Program / Investment Categories

#### Investment Program of the Plan

The Plan has made an affirmative decision to use investment products and services offered by Security Distributors. Investments available through the provider may be based upon issues of plan size, service requirements, expense reimbursement and other business management issues.

Investment Categories selected for use by the Plan (“the Investment Program”) are as follows:

Asset Class		Asset Class		Asset Class	
LG	Large Growth	TK	Target-Date 2045	CS	Short-Term Bond
LB	Large Blend	TJ	Target-Date 2040	HY	High Yield Bond
LV	Large Value	TI	Target-Date 2035	IP	Inflation-Protected Bond
MG	Mid Cap Growth	TH	Target-Date 2030	IB	World Bond
MV	Mid Cap Blend	TG	Target-Date 2025	TM	Money Market Taxable
MV	Mid Cap Value	TE	Target-Date 2020	STA	Stable Asset
SG	Small Growth	TD	Target-Date 2015	IH	World Allocation
SB	Small Blend	TA	Target-Date 2000-2010	TW	Corporate Bond
SN	Specialty Natural Resources	MA	Moderate Allocation	SV	Small Value
ST	Specialty Technology	EM	Diversified Emerging Markets	BL	Bank Loan
SR	Specialty Real Estate	FV	Foreign Large Value	CA	Conservative Allocation
XQ	Target-Date 2060+	FG	Foreign Large Growth	NT	Nontraditional Bond
TL	Target-Date 2055	WS	World Stock	MU	Multisector Bond
TN	Target-Date 2050	CI	Intermediate-Term Bond		

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## Section Five – Selection & Monitoring of Investment Options

### Selection Standards and Criteria

The authorized parties will consider appropriate elements of management for investments available under the Plan. Investment options will be chosen on the basis of compatibility with Plan objectives and Participant diversification needs.

Considerations and standards used to support decision-making regarding selection and monitoring of the Plan's investment options may be both quantitative as well as qualitative in nature.

These include, but are not limited to, the following:

- Comparative performance within fund category.
- Risk assessment, adjustment and measurement.
- Competitive fees associated with investment management, fund operations and administration.
- Fund portfolio management style and manager tenure.
- Business reputation and a position in good standing with regulators.
- Lack of material pending legal issues or concluded legal actions.
- Oversight policies of fund investment advisors and fund boards (directors or trustees).

Additional considerations may include such factors as general economic and financial market conditions and trends; overall diversification of the investment options; and the adherence of each option to its stated investment objectives.

### Monitoring of Investment Options

The **Investment Program** will be reviewed on at least a quarterly basis, including an evaluation of each investment option in terms of performance and other investment standards.

**Specifically, the investment options of the plan will be measured against an appropriate peer group by style, based upon:**

**A. Total return over 3 year period:**  
*Median or greater for its peer group*

**C. Risk adjusted return over 3 year period:**  
*No less than 75% for its peer group*

**B. Total return over 5 year period:**  
*Median or greater for its peer group*

**D. Fund operating expense ratio:**  
*No more than 75% of its peer group*

The Investment Program will be monitored to ensure that the investment options continue to meet the investment standards reflected in this document. If a fund has failed to pass the above criteria for six consecutive quarters, it will be removed and replaced with a like fund in the same investment category. Fund removals, replacements and additions will occur annually. Certain circumstances or market conditions may not permit a fund to be replaced with another fund in the same investment category. Exceptions to the investment standards may be made for a fund in certain circumstances and noted in the monitoring report.

It is anticipated that if an investment committee is formed, it will meet from time to time, at least annually, to fulfill the specified responsibilities outlined in the IPS. Such meetings may be held in person or may be conducted via telephone.

## Section Six – Plan Investment Options

The Plan has selected the investment options available in the Security Benefit SFR Program as available investments in the Plan.

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## Section Seven – Legal & Disclosure

### Security Benefit

In providing access to this customized, plan-specific investment practices statement, Security Benefit shall not be deemed an agent or fiduciary to, the Plan.

Security Benefit and its affiliates have taken every effort to ensure that the systemic elements that produced this document accurately reflect the needs, constraints and objectives of the Plan and its Participants.

Neither Security Financial Resources (SFR) nor Security Distributors is a fiduciary and the information provided is not intended to be investment advice. This information is general in nature and intended for use with the general public. For additional information, including any specific advice or recommendations, please visit with your financial professional.

**You should consider the investment objectives, risks, and charges and expenses of the mutual funds carefully before investing. You may obtain a prospectus that contains this and other information about the funds by calling our National Service Center at 800.888.2461. You should read the prospectus carefully before investing. Investing in the funds involves risk and there is no guarantee of investment results.**

**Past performance is no guarantee of future results. Investing in mutual funds involves risk. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.**

For fund specific performance and risks, refer to the SFR Program performance sheet for the most recent quarter end.

The SFR Program is distributed by **Security Distributors**

The Employer acknowledges receipt and acceptance of the SFR® Program Investment Practices Statement.

### Employer

By \_\_\_\_\_

Signature

Name and Title Ben Murphy, Missoula Rural Fire District Board of Trustees Chair  
Authorized Employer Representative

### Security Financial Resources, Inc.

By \_\_\_\_\_

Signature

Date \_\_\_\_\_

(mm/dd/yyyy)

Name and Title \_\_\_\_\_

SFR Authorized Officer



PO Box 219141 | Kansas City, MO 64121-9141  
41-10330-08 2018/08/01



# Request for Access to Plan Sponsor Web Site

Questions? Call our National Service Center at 1-800-888-2461

## Instructions

Please type or print.

### 1. Provide the General Information

I validate by my signature below that the individuals identified below are authorized to review Plan information because of their positions as representatives for the Plan. I understand that the Security Benefit Plan Sponsor web site contains confidential participant information such as home addresses and retirement plan account balances.

**Plan Name** Missoula Rural Fire District 401a Plan

**Plan Number** 801544000

X Ben Murphy Missoula Rural Fire District Board of Trustees Chair  
Signature Date (mm/dd/yyyy)

Print Name Title

**Email** \_\_\_\_\_

I would like to request that the following individuals and I have access to the Security Benefit Plan Sponsor Site for the above Plan.

	User Name	Title	Email Address
<b>Full Access</b>	Melissa Schnee	Finance Director	mschnee@mrfdfire.org

	User Name	Title	Email Address
<b>Payroll Access Only</b>			

	User Name	Title	Email Address
<b>Audit Access Only</b>			

**Mail to:**  
 Security Benefit  
 P.O. Box 219141  
 Kansas City, MO 64121-9141  
 Fax to: 816.701.7626

Visit us online at [SecurityBenefit.com](http://SecurityBenefit.com)



**Flexible Premium Deferred Group  
Unallocated Fixed Annuity**

Questions? Call our National Service Center at 1-888-724-7526.

**Instructions**

Please type or print.

**1. Provide Owner Information (Applicant – Employer)**

Employer EIN 81-0386669

Employer Name Missoula Rural Fire District 401a Plan

Mailing Address 2521 South Ave West Missoula MT 59804  
Street Address City State ZIP Code

Daytime Phone Number (406) 258-4306 E-mail \_\_\_\_\_

Plan Name Missoula Rural Fire District 401a Plan  
Complete only if different from Employer Name

**2. Provide Replacement Information**

Do you currently have any existing annuity or insurance policies?  Yes  No

Does this proposed contract replace or change any existing annuity or insurance policy?  Yes  No

If Yes, please list the company and policy number.

Company Name \_\_\_\_\_

Policy Number \_\_\_\_\_

**3. Incentives and Other Considerations**

Have you or the annuitant been offered any cash incentive or other consideration (such as free insurance) as an inducement to apply for this annuity contract?  Yes  No

Does the owner have an insurable interest in the annuitant?  Yes  No

**4. Tax Identification Number Certification**

Under penalties of perjury I certify that (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends or the IRS has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen or other U.S. person (as defined in the IRS Form W-9 instructions).

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

X \_\_\_\_\_  
 Signature of Owner (Authorized Plan Official)

Signed at (City-State) \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

**Certification Instructions:** You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax return. For contributions to an individual retirement arrangement (IRA), and generally payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct Tax Identification Number.

**5. Registered Representative/Insurance Agent/Dealer Information**

To the best of your knowledge, does the applicant currently have any existing life insurance policies or annuity contracts?  Yes  No

If Yes, please comment below. (Submit a copy of the Replacement Notice with this application and leave the applicant a copy of any written material presented to the applicant.)

Will the Annuity being purchased replace any prior insurance or annuities of this or any other Company?

No, to the best of my knowledge, this application is not involved in the replacement of any life insurance or annuity contract, as defined in applicable insurance department regulations.

Yes. If Yes, please comment below. I have complied with the requirements for disclosure and/or replacements.

Comments: \_\_\_\_\_

Signed by: \_\_\_\_\_  
X Joseph Klempel 1/6/2026  
Signature of Representative 0F8F94ACF6D9485... Date (mm/dd/yyyy)

Print Name of Representative Joseph Klempel Representative Number \_\_\_\_\_

Mailing Address of Representative 5 Mission Mountain Rd Clancy MT 59634  
Street Address City State ZIP Code

E-mail Address of Representative jklempel@careprivatewealth.com

Print Name of Broker/Dealer Lincoln Investment Planning Daytime Phone Number (406) 546-7432

Please Continue ➡

**State Fraud Disclosures**

Any person who, with intent to defraud or knowing that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. This state fraud disclosure applies to all jurisdictions except KS, MN and the states listed below.

**AR Only** – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**KY, NM, PA and WV** – Any person who, knowingly and with intent to defraud any Insurance Company or other person, files an application for insurance or statement of claim containing materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act which is a crime and subjects such person to criminal and civil penalties.

**AZ Only** – Upon written request, the Company will provide additional information regarding the benefits and provisions of this annuity contract to the Owner/Applicant. If for any reason, the Owner/Applicant is not satisfied with this annuity contract, the Owner/Applicant may return the contract within 10 days, or within 30 days if the Owner/Applicant is 65 years of age or older on the date of the application for the annuity contract, after the contract is delivered and received a refund equal to the sum of the difference between the premiums paid, including any contract fees or other charges, and the amounts allocated to any separate accounts under the contract, and the value of the amounts allocated to any separate accounts under the contract on the date the returned contract is received by the Company.

**CO Only** – It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**CT Only** – Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud, as determined by a court of competent jurisdiction.

**D.C. Only** – **WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

**GA Only** – Any person who, with intent to defraud or knowingly that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

**LA Only** – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**MD Only** – Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**ME Only** – **It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.**

**NJ Only** – Any person who includes any false and misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**OH Only** – Any person who, with intent to defraud or knowing that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**OK Only** – **WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**OR Only** – Any person who, with intent to defraud or knowing that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a materially false or deceptive statement may be guilty of insurance fraud.

**RI Only** – Any Person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**TN Only** – It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**TX Only** – Any person who, with intent to defraud or knowing that he/she is facilitating fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud, as determined by a court of competent jurisdiction.

**WA Only** – It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

**Important Information About Procedures for Opening a New Account**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Mail to: Security Benefit • PO Box 750497 • Topeka, KS 66675-0497 or

Fax to: 1-785-368-1772

Visit us online at [www.securityretirement.com](http://www.securityretirement.com)



# Plan Acknowledgment of Advisor *Fee* (fee for services provided)

THIS ACKNOWLEDGMENT is provided to Security Financial Resources, Inc. ("SFR"), by

Missoula Rural Fire District 401a Plan, (the "Plan").

The Plan Sponsor has adopted the SFR Program program and in a separate agreement between the Advisor and the Plan Sponsor, has agreed to the following fee for Services (the "Fee"):

1.00 % of Plan assets (annually)

The fee is to be paid monthly.

The Fee is based on the value of the account at the beginning of the month following the end of each period. The fee is in arrears. It is debited to the Plan, pro-rata per Participant account from the investment options in the same proportion as the account value is allocated.

The Plan acknowledges and approves the Fee and authorizes SFR to collect the Fee. The Plan further acknowledges and approves SFR distributing the Fee to the Advisor/Firm.

Finally, the Plan agrees to release SFR and its affiliates from claims arising out of the Services, except for claims related to errors and omissions of SFR in providing specific services set forth in this Agreement.

Services are provided by the Registered Investment Advisor who is not affiliated with SFR or its affiliates. SFR has no responsibility for the management, operations, or services of the unaffiliated Registered Investment Advisor or any of its affiliates.

Registered Investment Advisor Joseph Klempel IAR Joseph Klempel

ON BEHALF OF THE PLAN

X \_\_\_\_\_  
Signature of Plan Sponsor Date (mm/dd/yyyy)

Ben Murphy Missoula Rural Fire District Board of Trustees Chair  
Print Name Title

<p><b>Mail to:</b></p> <p>Security Benefit Retirement Plan Services          PO Box 219141          Kansas City, MO 64121-9141          816.701.7626</p>	<p><b>For expedited or overnight delivery:</b></p> <p>Security Benefit Retirement Plan Services          430 W. 7th Street Ste 219141          Kansas City, MO 64105-1407</p>
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Visit us online at [SecurityBenefit.com](http://SecurityBenefit.com)

Missoula Rural Fire District  
2521 South Avenue West  
Missoula, Montana 59804

Board of Trustees

**Resolution # 2026-3**  
**Sale of Surplus Equipment**

The Missoula Rural Fire District Board of Trustees met in Regular Session on Monday, March 23, 2026.

Motion was made to approve the sale of the following:

2009 Morbark Chipper, Model # SP111HP3, Serial # 2017082,  
VIN # 4S8SZ16149W071162

2004 Ford F550 Diesel 6.0L Powerstroke VIN# 1FDAX57P14EB95773

Motion was seconded after discussion on the matter before the Board and the vote was passed.

  
\_\_\_\_\_ Ben Murphy, Chairman

  
\_\_\_\_\_ Dan Corti, Secretary

  
\_\_\_\_\_ Paul Finlay, Fire Chief

Cc: BOT Minutes  
rhw

**MISSOULA RURAL FIRE DISTRICT  
RESOLUTION NO. 2026 - 04**

**A RESOLUTION OF THE BOARD OF TRUSTEES ADOPTING THE PATIENT  
INFORMATION PRIVACY AND CONFIDENTIALITY POLICY**

This Resolution was moved by Trustee Dick Mangan and seconded by Trustee Dan Corti. The Resolution was adopted by a vote of 03 - 0.

WHEREAS, pursuant to § 7-33-2105, MCA, the Board of Trustees ("Board") of the Missoula Rural Fire District ("District") has the authority to govern and manage the District, including the adoption of policies necessary for the effective administration of District affairs; and

WHEREAS, the District obtains confidential patient information in the course of providing emergency medical services (EMS), and such information is protected under Montana law, including Title 50, chapter 16, part 5, MCA (Uniform Health Care Information Act); and

WHEREAS, the Commission on Fire Accreditation International (CFAI) peer assessment team recommended that the District develop and implement a policy providing clear guidance on patient care privacy laws, consistent with applicable federal and state standards, including CFAI Performance Indicator CC 5F.6, which requires agencies to maintain compliance programs addressing privacy laws and to ensure personnel are appropriately trained; and

WHEREAS, the Board recognizes that, although the District is not currently a covered entity under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), it is a best practice to adopt privacy and security standards aligned with HIPAA to ensure consistent, professional handling of patient information and to meet accreditation expectations; and

WHEREAS, the Patient Information Privacy and Confidentiality Policy establishes requirements for the protection, use, and disclosure of patient information; provides for administrative, physical, and technical safeguards; and addresses training, public records requests, vendor relationships, and incident response consistent with Montana law and recognized EMS privacy standards; and

WHEREAS, the Board finds that adoption of this policy will promote compliance with Montana law, align District practices with an internationally recognized accreditation model, and ensure the protection of sensitive patient information; and

WHEREAS, Article 9 of the Collective Bargaining Agreement between the District and IAFF Local 2457 provides that union members, through their Executive Board, may make suggestions, including changes, to proposed policies applicable to their membership, and that final approval of policies rests with the Board; and

WHEREAS, the Patient Information Privacy and Confidentiality Policy was submitted to the Local 2457 Executive Board for review and comment consistent with Article 9 of the Collective Bargaining Agreement, and the District has completed that review process prior to formal Board action.

NOW, THEREFORE, BE IT RESOLVED by the Board of Trustees of the Missoula Rural Fire District as follows:


1. The Board hereby adopts the Patient Information Privacy and Confidentiality Policy, which is attached hereto as Exhibit A and incorporated into the Missoula Rural Fire District's official policy manual and/or employee handbook.
2. This policy is adopted in part to implement the recommendation of the CFAI peer assessment team and to support the District's ongoing accreditation efforts, including compliance with Performance Indicator CC 5F.6.
3. This policy shall take effect immediately upon passage of this Resolution.
4. The Board will review this policy on a regular basis and may amend, rescind, or replace any provision as needed to reflect changes in applicable law, accreditation performance indicators, operational requirements, or governance priorities.
5. Any prior policies or practices addressing patient information privacy and confidentiality are hereby rescinded and superseded by this policy. In the event of any conflict between this policy and previously adopted provisions, the terms of this policy shall govern.

PASSED AND ADOPTED by the Board of Trustees of the Missoula Rural Fire District, this 23<sup>rd</sup> day of March, 2026.

MISSOULA RURAL FIRE DISTRICT  
BOARD OF TRUSTEES

  
\_\_\_\_\_  
John "Ben" Murphy, Chair

ATTEST:

  
\_\_\_\_\_  
Dan Corti, Secretary

**EXHIBIT A**

## **Policy Number: [Insert] Patient Information Privacy and Confidentiality Policy**

### **I. Legal Authority and Purpose**

The Fire District obtains confidential patient information while providing emergency medical services. Patient information is protected under Montana law, including Title 50, chapter 16, part 5, MCA (Uniform Health Care Information Act).

The Fire District is not subject to the federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) unless and until it is formally determined to be a HIPAA covered entity. The Fire District voluntarily adopts certain privacy and security principles commonly associated with HIPAA as internal best practices. Adoption of these best practices does not create HIPAA rights or remedies and does not expand or limit the use or disclosure of patient information beyond what is required or authorized under Montana law.

The purpose of this policy is to establish requirements for protecting, using, and disclosing patient information consistent with Montana law and generally accepted EMS privacy standards.

### **II. Scope**

This policy applies to all Fire District employees, volunteers, and to all contractors or vendors acting on behalf of the Fire District who obtain, access, create, transmit, or maintain patient information in the course of Fire District operations. This policy applies regardless of whether the information is in paper, electronic, photographic, audio/video, or verbal form.

### **III. Patient Information**

“Patient information” means health care information relating to an individual’s physical or mental condition, medical history, diagnosis, treatment, or identity that identifies or could reasonably be used to identify the individual. Patient information includes, but is not limited to, patient care reports (PCRs), electronic patient care reports (ePCRs), incident narratives, assessments, treatment records, identifying details, photographs, audio or video recordings, computer-aided dispatch (CAD) data to the extent it contains patient identifiers or medical information, and verbal communications.

Non-identifying or aggregate information may be used or disclosed only when the Fire District reasonably determines the information does not identify, and could not reasonably be used to identify, an individual patient.

### **IV. Confidentiality of Patient Information**

Patient information is confidential and shall be protected at all times. The Fire District shall implement and maintain reasonable administrative, physical, and technical safeguards to protect the security, confidentiality, and integrity of patient information. Access to patient information is limited to Fire District personnel and authorized vendors acting on behalf of the Fire District who have a legitimate operational need to know. All access, use, and disclosure must be limited to the minimum information reasonably necessary to accomplish the authorized purpose. This “minimum necessary” principle is adopted as an internal best practice and does not alter any disclosure required by law.

Incidental disclosures of patient information that occur despite the implementation of reasonable safeguards, and that are not the result of improper access or use, do not constitute a violation of this policy.

#### V. Use and Disclosure of Patient Information

Patient information may be used or disclosed only as permitted by Montana law and this policy. Permitted uses and disclosures include those necessary for patient care and continuity of care, and internal Fire District operations such as documentation, quality assurance and quality improvement, training, supervision, and compliance review.

Disclosures may also be made with a valid written authorization executed by the patient or a legally authorized representative. In addition to the uses and disclosures described above, patient information may be disclosed when required or expressly authorized by Montana law, including disclosures for public health reporting, mandatory reports, or other legal obligations.

Patient information may be disclosed to a family member, guardian, or other person involved in the patient's care when such disclosure is permitted under Montana law and, where feasible, consistent with the patient's expressed preferences. When the patient is incapacitated or in an emergency, limited information may be shared if, in the professional judgment of Fire District personnel, the disclosure is reasonably necessary and in the patient's best interests.

Fire District personnel shall not disclose patient information in response to subpoenas, court orders, warrants, law-enforcement requests, attorney requests, or similar legal process except through the Fire Chief or designee. All such requests shall be referred promptly to the Fire Chief or designee for review and response consistent with Montana law.

#### VI. Public Records Requests

Patient information, including medical and treatment information, is constitutionally protected and is not subject to disclosure under Montana public records laws absent express statutory authorization, a valid court order, or written patient authorization. All external requests for patient information shall be referred to the Fire Chief or designee for response. Where appropriate and lawful, the Fire District may provide non-identified or aggregate information in response to public inquiries, provided the information does not identify and could not reasonably be used to identify an individual patient.

#### VII. ePCR Systems, Vendors, and Electronic Records

The Fire District utilizes an electronic patient care reporting (ePCR) platform. Access to ePCR systems is limited to authorized users and is controlled through appropriate security measures.

The Fire District shall ensure that contracts with ePCR vendors, information-technology providers, and other third-party service providers acting on behalf of the Fire District include confidentiality provisions requiring the protection of patient information, limitations on use and disclosure, and reasonable security safeguards consistent with Montana law and HIPAA-aligned best practices.

Such contracts should also require vendors to provide prompt notice to the Fire District of any suspected or confirmed unauthorized access, use, or disclosure of patient information and to cooperate with the Fire District's investigation and mitigation efforts.

Adopted by Missoula Rural Fire District Board of Trustees  
Review Date:

Adoption Date:  
Revision Date:

Patient information shall not be stored on personal devices or personal cloud accounts unless expressly authorized in writing by the Fire District and protected by Fire District-approved security controls.

#### VIII. Patient Access to Records

Patients, or their legally authorized representatives, may request access to or copies of patient information maintained by the Fire District. Requests shall be handled in accordance with Title 50, chapter 16, part 5, MCA, including applicable requirements related to timelines, fees, permissible denials, and correction or amendment of records.

The Fire District shall designate a point of contact to receive and process patient record requests. The Fire District may require reasonable verification of identity and legal authority before releasing records. The Fire District may adopt administrative procedures or forms for record requests and authorizations to promote consistent processing and documentation.

#### IX. Privacy Training and Compliance

All Fire District personnel shall receive training on patient privacy and confidentiality requirements during onboarding and at regular intervals thereafter, as determined by the Fire District. Training shall address applicable Montana privacy and confidentiality requirements, the Fire District's internal best-practice privacy principles, and Fire District procedures for handling patient information. Completion of training shall be documented.

#### X. Reporting and Response to Privacy Incidents

Any suspected or actual unauthorized access, use, or disclosure of patient information shall be reported immediately to the Fire Chief or designee. The Fire District shall promptly investigate the incident, mitigate harm where practicable, determine whether notification is required under Montana law or Fire District policy, and implement corrective action to prevent recurrence. The Fire District shall document privacy incidents and corrective actions, consistent with District records practices.

#### XI. Enforcement and Non-Retaliation

Unauthorized access, use, or disclosure of patient information is a serious violation of Fire District policy and may result in disciplinary action, up to and including termination.

The Fire District shall not retaliate against any individual who reports a privacy concern in good faith or who participates in a privacy-related investigation.

#### XII. Administration

The Fire Chief is responsible for administering this policy, overseeing compliance, approving disclosures, coordinating training, responding to privacy incidents, and conducting periodic review of Fire District privacy practices and procedures.

The Fire Chief may designate a qualified employee to assist with implementation and day-to-day administration of this policy. Patient information shall be retained and destroyed in accordance with applicable Montana local government records retention schedules and Fire District records policies.

Adopted by Missoula Rural Fire District Board of Trustees  
Review Date:

Adoption Date:  
Revision Date:



# Accredited Agency Letter of Agreement



The Commission on Fire Accreditation International (CFAI) awarded accredited status to *Missoula Rural Fire District, Missoula, Montana*, on March 10, 2026. Currently your accreditation will expire on March 31, 2031. The CFAI is an approved authority through the Center for Public Safety Excellence (CPSE).

As an internationally accredited organization, the "Organization" agrees to the following:

1. to comply with all current policies and procedures of the CFAI.
2. to maintain at least one Accreditation Manager (Coordinator) as the primary contact for CFAI.
3. to submit an Annual Compliance Report (ACR) on or before February 15<sup>th</sup>, beginning in 2027.
4. to pay their annual dues within 30 days upon receipt of invoice from CPSE.
5. to work towards compliance with the latest edition of the accreditation model.
6. to refrain from any activity that would create disrepute or negatively impact the image or integrity of CPSE.
7. to serve as an ambassador of the accreditation model and process of organizational continuous improvement.

CPSE has created a CFAI Accreditation Toolkit that provides images and text to help you announce your agency's accreditation on numerous social media platforms. The images are appropriately sized to denote your accreditation and suggested text to accompany it.

By signing this document, you agree not to alter the size, ratio, or graphic of the images in any way. In each instance the entire logo design must be used.

Additionally, agencies that lose their accredited agency status, whether through a lack of renewal or revocation of status, shall cease to display the CFAI logo and any use of the CPSE/CFAI name that implies the user maintains any status awarded by the corporation.

\_\_\_\_\_ 3/25/26

Chief, CEO or Chief Administrative Officer of the Accredited Agency Date  
3/24/26

City/County Administrator or Representative of Authority Having Jurisdiction Date  
3/10/2026

\_\_\_\_\_ Date