

**ARTICLES OF ASSOCIATION  
OF  
MISSOURI FIRE FIGHTERS CRITICAL ILLNESS TRUST AND POOL**

The undersigned natural person of the age of eighteen (18) years or more, for the purpose stated herein under the laws of the State of Missouri under Chapter 355 and Sections 320.400 and 537.620 through 537.650 of the Missouri Revised Statutes, hereby adopts the following Articles of Association:

**ARTICLE ONE**

The name of the Organization is: Missouri Fire Fighters Critical Illness Trust and Pool.

**ARTICLE TWO**

This Organization is a not for profit risk pool organized of governmental entities. Pursuant to RSMO 355.881 the Organization is a mutual benefit organization.

**ARTICLE THREE**

The duration of the Organization shall be perpetual.

**ARTICLE FOUR**

The name and address of the initial registered agent and registered office in the State of Missouri is Carl Scarborough, 130 S. 2<sup>nd</sup> Street, Odessa, Missouri, 64076.

**ARTICLE FIVE**

The name and address of the initial incorporator is:

Gregory M. Brown, Eureka Fire Protection District, 4849 Hwy. 109, Eureka, MO, 63025.

The names of the political subdivisions initially associated are included herein on Exhibit A to these Articles.

**ARTICLE SIX**

The members of the Organization shall be the participating political subdivisions who elect to join the Organization through approval of the governing documents of the Organization by the legislative action of the member's governing body. Membership shall be subject to final approval of the governing body of the Organization in accordance with its governing documents. Political Subdivisions applying for membership with the Organization shall be charged a fee for review of their application materials of not less than fifty dollars (\$50.00) per review.

The Organization shall have bylaws. Said bylaws must be adopted by Participating Members upon joining the Organization. The Bylaws, and these Articles, may be amended by a two-thirds approval of the governing body of the Organization.

## **ARTICLE SEVEN**

Participating Members shall pay a yearly assessment to the Organization. Participating Members shall elect the benefit level they wish to provide for their employees. The initial assessment amount, and all subsequent assessment amounts, to be paid by each Participating Member shall be fixed annually by the Organization, based upon the Participating Member's selected benefit level, actuarial determinations for those benefits, and administrative and operational costs of the Organization. The maximum amount of any assessment the Organization shall make against any Participating Member in a given fiscal year shall be no more than one and one half (1.5) times that Participating Member's calculated annual assessment for that year.

Except as otherwise provided herein, no part of the income or assets of the Organization shall be distributed to, nor inure to the benefit of any of the participating agencies, political subdivisions, officers, directors, trustees, or other private persons, except that the Organization shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth herein.

In the event of the dissolution of the Organization or the winding up of its affairs, or other liquidation of its assets, all assets, if any, of the Organization remaining after the payment of all debts and remaining obligations shall be returned to the Participating Members in accordance with rules and bylaws of the Organization, and in accordance with applicable requirements of RSMo Chapter 355.

## **ARTICLE EIGHT**

The Organization is irrevocably dedicated to, and operated exclusively for, the purposes stated herein and all participating entities are public, tax exempt agencies. This Organization is created for the purpose of forming a public entity risk pool for firefighter health under the laws of the State of Missouri under Sections 320.400 and 537.620 through 537.650 of the Missouri Revised Statutes.

## **ARTICLE NINE**

The effective date of this document is the date the Organization Articles of Association are filed with the Secretary of State of Missouri.

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Initial Incorporator

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Date

**Exhibit “A”**

List of initial associating member agencies to form the Organization:

Eureka Fire Protection District

Mid County Fire Protection District

Central Jackson County Fire Protection District

O’Fallon Fire Protection District

Fort Osage Fire Protection District

Sni Valley Fire Protection District

Cottleville Fire Protection District