

SERFF Tracking Number: META-126625562 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 45646
Company Tracking Number: T10-7 RS (LW)
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other
Product Name: Group Term Life and Health Insurance
Project Name/Number: GPNP99-ASSN/T10-7 RS

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Group Term Life and Health Insurance SERFF Tr Num: META-126625562 State: Arkansas

TOI: L04G Group Life - Term

SERFF Status: Closed-Accepted For Informational Purposes State Tr Num: 45646

Sub-TOI: L04G.500 Other

Co Tr Num: T10-7 RS (LW) State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird
Authors: Sandra Bennett, Ruth Rivera, Linda Williams

Date Submitted: 05/12/2010

Disposition Date: 05/13/2010
Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: GPNP99-ASSN

Status of Filing in Domicile:

Project Number: T10-7 RS

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact:

Group Market Type: Association

Filing Status Changed: 05/13/2010

Explanation for Other Group Market Type:

State Status Changed: 05/13/2010

Deemer Date:

Created By: Linda Williams

Submitted By: Linda Williams

Corresponding Filing Tracking Number:

Filing Description:

Re: Our NAIC Company No. is 65978

Our FEIN is 13-5581829

Our License Number is 7700289

Filing No. T10-7 RS

Dear Sir or Madam:

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Please find enclosed the requested information the Arkansas Department of Insurance requires as proof that the association is a qualified group under Arkansas Code Annotated §23-86-106(2)(A)(i)(ii)(iii).

On November 15, 2006, the Arkansas Department of Insurance approved the use of policy form GPNP99-ASSN with association groups described in Arkansas Insurance Code sections 23-83-106 and 23-86-106 for group life, dental, accidental death and dismemberment, short term disability and long term disability benefits.

If you have any questions or comments regarding this filing, please feel free to contact me via telephone, fax or e-mail.

Very truly yours,

Randall W. Sigmund II
Sr. Analyst – Contracts Development

Company and Contact

Filing Contact Information

Randall W. Sigmund II, Senior Contract Analyst
18210 Crane Nest Drive
Building #5
Tampa , FL 33647
rsigmund@metlife.com
813-983-6092 [Phone] 6092 [Ext]
813-983-4940 [FAX]

Filing Company Information

Metropolitan Life Insurance Company
MetLife
1095 Avenue of the Americas
New York, NY 10036-6796
(212) 578-2211 ext. [Phone]

CoCode: 65978
Group Code: -99
Group Name:
FEIN Number: 13-5581829
State of Domicile: New York
Company Type: Life
State ID Number:

Filing Fees

SERFF Tracking Number: META-126625562 State: Arkansas
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Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$0.00	05/12/2010	

<i>SERFF Tracking Number:</i>	<i>META-126625562</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45646</i>
<i>Company Tracking Number:</i>	<i>T10-7 RS (LW)</i>		
<i>TOI:</i>	<i>L04G Group Life - Term</i>	<i>Sub-TOI:</i>	<i>L04G.500 Other</i>
<i>Product Name:</i>	<i>Group Term Life and Health Insurance</i>		
<i>Project Name/Number:</i>	<i>GPNP99-ASSN/T10-7 RS</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		05/13/2010	05/13/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Arkansas Certification	Linda Williams	05/12/2010	05/12/2010

<i>SERFF Tracking Number:</i>	<i>META-126625562</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45646</i>
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<i>Product Name:</i>	<i>Group Term Life and Health Insurance</i>		
<i>Project Name/Number:</i>	<i>GPNP99-ASSN/T10-7 RS</i>		

Disposition

Disposition Date: 05/13/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *META-126625562* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company* *State Tracking Number:* *45646*
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	AADA Constitution and Bylaws		Yes
Supporting Document	Arkansas Automobile Dealers Association		Yes
Supporting Document	NAIC Transmittal Document		Yes
Supporting Document	Arkansas Certification		Yes

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Amendment Letter

Submitted Date: 05/12/2010

Comments:

I have attached the Arkansas Certification document with this submission.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Arkansas Certification

Comment: Attached is the Arkansas Certification.

ARCERTREG19.pdf

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not Applicable to this type of filing submission.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not Applicable to this type of filing submission.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: AADA Constitution and Bylaws		
Comments: Attached is the AADA Constitution and Bylaws.		
Attachment: AADA Constitution and ByLaws 6-07.pdf		

	Item Status:	Status Date:
Satisfied - Item: Arkansas Automobile Dealers Association		
Comments: Attached is a copy of the Arkansas Automobile Dealers Association information.		
Attachment: Arkansas Automobile Dealers Association.pdf		

	Item Status:	Status Date:
Satisfied - Item: NAIC Transmittal Document		

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Comments:

Attached is the NAIC Transmittal Document.

Attachment:

L-A&H NAIC Transmittal Document 1-1-2009.pdf

Item Status:

Status

Date:

Satisfied - Item: Arkansas Certification

Comments:

Attached is the Arkansas Certification.

Attachment:

ARCERTREG19.pdf

AADA

CONSTITUTION & BYLAWS

CONSTITUTION OF THE ARKANSAS AUTOMOBILE DEALERS ASSOCIATION

ARTICLE I INCORPORATION

This shall be an incorporated Association operated under the laws of the State of Arkansas relating to benevolent, religious, scientific, educational and miscellaneous associations under Arkansas Non Profit Corporation Act of 1993 (Arkansas Code §4-33-101) and no paid in capital stock. Its revenue shall be derived from fees, dues, services and assessments as the Board of Directors shall prescribe.

ARTICLE II NAME AND LOCATION

The name of this corporation shall be the Arkansas Automobile Dealers Association with its principal offices and headquarters in the City of North Little Rock, State of Arkansas.

ARTICLE III PURPOSE OF THE CORPORATION

The purposes for which the corporation is organized shall be as follows:

- A)
 - 1. Promoting the welfare of those engaged in the automobile business in the State of Arkansas.
 - 2. Acquiring, preserving and disseminating information of educational and scientific value pertaining to all branches of the automobile business.
- B) Providing for the non-profit education of:
 - 1. Those persons engaged in the sale, marketing, promotion, delivery and repair of motor vehicles in the best and most scientific methods of performing those functions.
 - 2. The sellers and users of motor vehicles in the best and most scientific utilization of motor vehicles.
 - 3. The general public in the use and benefits of motor vehicles.
- C) Engaging in non-profit scientific and educational activities as a commercial and trade association and business league in connection with the sale, marketing, promotion, delivery, repair and use of motor vehicles.
- D) Promoting the spirit of cooperation among its members and cooperating with the National Automobile Dealers Association and other organizations; and, studying the interest of the general public with a view towards maintaining its confidence and good will.
- E) Endeavoring at all times to raise the standards of ethics and practices of the automobile business to the highest degree.

- F) The Association shall have the power to enter into, or carry out or enforce any contract, agreement or transaction pertinent to any of the general purposes of the association or that may be incidental to, or may facilitate the business of the Association, and safeguard and promote the interest of the automobile industry.

ARTICLE IV MEMBERSHIP

Section 1. Members in the Association shall be of three classes as hereinafter set out:

REGULAR. Any franchised dealership, whether a corporation, partnership, sole ownership, or otherwise engaged in the business of retailing new automobiles and trucks and used automobiles and trucks in the State of Arkansas.

ASSOCIATE. Any corporation, partnership, sole ownership or otherwise engaged in a business allied in any way with that of dealing in new and used automobiles and trucks in the State of Arkansas. Those of this class shall be known as associate members. Associate members as defined by the Articles of Agreement shall not have voting privileges.

COURTESY. Any individual the Board of Directors finds would benefit from information provided by the Association. Courtesy members shall receive a complimentary copy of the Association's regular newsletter and Membership Directory.

Section 2. Any applications for membership may be referred to the Board of Directors hereinafter set out.

If any member of the Board of Directors objects to any applicant the application shall be referred to the Membership Committee, appointed by the Chairman, which shall investigate the applicant to determine whether he/she has and will comply with the Code of Ethics as set forth in the Bylaws.

The Membership Committee shall report to the Board of Directors at its next regular meeting or a special meeting called for this purpose. Upon the approval of said application by the Board of Directors, and upon payment of all applicable fees, dues and assessments, the applicant shall immediately become a member of the Association according to the classifications set out in Section 1.

Section 3. Each new member, excepting those of Associates and Courtesy, shall, upon becoming a member of the Association, notify the President and Chief Executive Officer of the Association, in writing, the name of the person who will represent its membership in the Association, and such person so named must be actively associated in the business of the member he/she represents. Only such representative may vote for the member he/she represents and he/she shall be entitled to hold office.

A representative of the member may be succeeded by another at any time, by such member notifying the President of the Association and Chief Executive Officer in writing.

**ARTICLE V
BOARD OF DIRECTORS**

The affairs of the Association shall be managed by the Board of Directors consisting of not more than twenty four (24) in number and elected or appointed for a term which may be hereafter set out in the Bylaws of this Association.

In order that a fair representation shall be had by all members throughout the State of Arkansas, said state shall be divided into five (5) regions, each region having at least three (3) Directors and not more than eight (8) Directors.

All members of the Executive Committee and all Chairmen of the Standing Committees shall be members of the Board of Directors with all the rights and privileges of the elected and appointed Directors.

All Past Chairmen of the Board who shall have an active interest in a new car or truck dealership shall be honorary members of the Board of Directors with all the rights and privileges of the elected and appointed Directors.

**ARTICLE VI
OFFICERS & EXECUTIVE COMMITTEE**

Section 1. The Officers of this Association shall be a Chairman of the Board, a Vice-Chairman/Chariman-Elect, Immediate Past Chairman of the Board, Treasurer, Five Regional Vice-Chairmen and President & Chief Executive Officer. All officers with the exception of the President & Chief Executive Officer, who shall also act as the Secretary of the Board of Directors and Executive Committee, shall be elected by the Board of Directors. All Officers shall serve a term of one year with the exception of Regional Vice-Chairmen who shall serve a term of two (2) years. No officers may be elected to succeed themselves. The President & Chief Executive Officer shall be hired by the Executive Committee and shall serve at their pleasure.

The President and Chief Executive Officer need not be a member of the Association.

Section 2. Those Officers as stated in Section 1 of Article VI shall constitute the Executive Committee who shall possess and may exercise all of the power vested in the Board of Directors, unless otherwise stated, in directing and managing the affairs of the Association between meetings of the Board of Directors.

Section 3. The current NADA Director and the current DEAC Chairman shall be honorary members of the Executive Committee with all rights and privileges.

**ARTICLE VII
QUORUM**

Section 1. At all meetings of the membership at large, fifty (50) members shall constitute a quorum.

Section 2. At all meetings of the Board of Directors, fifteen (15) members of the Board shall constitute a quorum.

Section 3. At all meetings of the Executive Committee, six (6) members of said Committee shall constitute a quorum.

**ARTICLE VIII
CORPORATE SEAL**

The Board of Directors shall adopt a Corporate Seal for the Association, the design of which shall be selected by it, and the President or any other officer designated by the Bylaws shall be custodian of said seal.

**ARTICLE IX
GOVERNMENT**

Section 1. This Association shall be governed by parliamentary law as set out in "Robert's Rules of Order" as long as it does not conflict with the Constitution or Bylaws of the Association.

Section 2. The Bylaws of the Association shall be adopted by the Board and may afterwards be amended or altered in the manner as may hereafter be set out in said Bylaws.

Section 3. This Constitution may be amended or altered by a two-thirds (2/3) vote of the members present at a regular or special Board meeting, provided, however, that written notice detailing the proposed amendment or alteration shall have been given to each of the members of the Association at least thirty (30) days prior to the date of said meeting.

**ARTICLE X
LIMITATION ON LIABILITIES**

Nothing herein shall constitute members of the Association as partners for any purpose. No member, officer, agent or employee of this Association shall be liable for the acts or failure to act on the part of any other member, officer, agent or employee of the Association. Nor shall any member, officer, agent or employee be liable for his/her acts or failure to act under these Bylaws, excepting only acts or omissions to act arising out of his willful misfeasance.

**ARTICLE XI
DURATION**

The duration of the corporation shall be perpetual.

BYLAWS OF THE ARKANSAS AUTOMOBILE DEALERS ASSOCIATION

ARTICLE 1 MEMBERSHIP

- Section 1. Membership in this Association shall not be transferable. Membership shall continue as long as a member qualifies according to Article IV, of the constitution, and pays all dues, assessments, penalties, insurance premiums, fees for services as are owing, and otherwise complies with these Bylaws and all of the regulations of the Board of Directors and the Executive Committee.
- Section 2. Any member whose dues, assessments, penalties, insurance premiums, or fees for services remain unpaid for a period of ninety (90) days after they become due shall thereupon automatically cease to be a member of the Association and forfeit all rights and benefits. Such member can re-apply for membership as provided for new members, or, with the approval of a majority of the Executive Committee or Board of Directors, can be reinstated if such members shall have first made a tender to the President & Chief Executive Officer of all back dues, assessments, penalties, insurance premiums, and fees for services that may have accumulated during the member's period of delinquency.
- Section 3. Any member may be penalized, suspended or expelled by an appointed Ad Hoc Ethics Judiciary Committee as provided herein or by a vote of a majority of the Executive Committee or Board of Directors for the infraction of any bylaws, rule or regulation of the Association, or for such action, conduct or trade practice which may be deemed to be injurious or hostile to the interests of the automobile industry or the Association.

Prior to such action being taken by the Executive Committee or Board of Directors, the member shall be notified by registered mail to be mailed by the President and Chief Executive Officer at least twenty (20) days before the question of penalizing, suspending or expelling it from membership shall be taken up by the Executive Committee or Board of Directors, as the case may be, and the time and place where the matter will be discussed shall be mentioned therein. The member shall be allowed to attend such hearing and present any competent or material evidence in its behalf. The decision of the Board of Directors shall be final but any decision of the Executive Committee may be appealed by the member to the Board of Directors by a notice of appeal being filed with the President and Chief executive Officer within five (5) days after the rendition thereof, and the said matter shall then be taken up by the Board of Directors at its next regular meeting or at a special meeting called for that purpose.

Members suspended under this Section shall be automatically reinstated after the suspension period has expired by paying up all dues and assessments owing at the time of his/her suspension, and such dues and assessments as have accumulated during such suspension.

Except a member expelled by the Ethics Judiciary Committee, an expelled member may re-apply for membership after six (6) months in the same manner as provided for new members, but, however, he/she shall be compelled to pay up all dues, assessments and penalties owing at the time of his/her expulsion and at the option of the Executive Committee or Board of Directors, such dues or assessments as may have accumulated since its expulsion.

**ARTICLE II
CODE OF ETHICS**

- Section 1. Maintain high standards and fair business practices in the sale and service of the products sold.
- Section 2. Maintain dependable service facilities according to the manufacturers' approved methods, which service operations shall be scheduled under fair customer labor rates.
- Section 3. Stock adequate replacement parts.
- Section 4. Execute written agreements or guarantees pertaining to the sale or purchase of all vehicles and adhere to same.
- Section 5. Strictly comply with all state laws and regulations governing the financing, insuring taxation, licensing and titling of the vehicle.
- Section 6. Comply with the federal price disclosure act, better known as the "Truth-in-Labeling Law."
- Section 7. In the interest of the public and for the benefit of employees observe a schedule for regular working hours consistent with laws governing same and established local business practices.
- Section 8. Vigorously support activities beneficial to motor vehicle owners.
- Section 9. Aid in promoting good citizenship and development of the community through civic work.
- Section 10. Establish and maintain cooperation with elected public lawmakers at all levels.
- Section 11. Restrict all phases of advertising, so that evasive, exaggerated or misleading statements are not made to the public in full compliance with state and federal laws, rules and regulations.
- Section 12. As a member of the Arkansas Automobile Dealers Association, Inc., recognize and affirm as a cardinal principle that courteous and fair dealings with the customer are constantly required in order to obtain good will and good business.
- Section 13. Support local, state and national automobile dealer associations.
- Section 14. Insofar as applicable, comply with provisions of the Arkansas Motor Vehicle Commission Act.

**ARTICLE III
DIRECTORS AND THEIR DUTIES**

- Section 1. The term of office of Director shall be three (3) years. A Director may not be elected for two consecutive terms. Eight (8) Directors shall be elected in alternate years and shall be elected from the five (5) regions in a manner to adequately represent the state as set forth in the Articles of Incorporation. In the event of a Directors termination, the

Chairman of the Board shall have the authority to appoint a successor to complete said Director's term in office.

- Section 2. The Chairman shall designate an election date and shall, not less than thirty (30) days before said elective date, appoint a Nominating Committee to be composed of the past five (5) Chairmen of the Board with the most recent Chairman to service in the capacity as Chairman of the Nominating Committee. In the event any one of the past five (5) Chairmen of the Board becomes inactive as a dealer and regular member, the next Past Chairman in line shall serve. The Nominating Committee shall select a proposed slate of officers to include Directors and members of the Executive Committee.

ARTICLE IV OFFICERS AND THEIR DUTIES

- Section 1. **CHAIRMAN OF THE BOARD.** The Chairman shall preside at all regular and special meetings of the Association, the Board of Directors and the Executive Committee. He/she shall, immediately after taking office, appoint all standing committees (excepting the Executive Committee) necessary to facilitate the work of the Association, and shall perform all duties usual and incidental to his/her office.

He/she shall be an ex-officio member of all committees.

- Section 2. **VICE-CHAIRMAN/CHAIRMAN-ELECT.** The Chairman-Elect shall, when requested by the Chairman, assist him/her in the performance of his/her duties, and shall in the absence of the Chairman succeed to the vacancy and perform the duties of the Chairman. In addition, there shall be a President who, if not a member, shall be elected an honorary member of the Board and Executive Committee for the period during which he/she serves as President and his/her compensation shall be adjusted by the Executive Committee. He/she shall be in charge of all the administrative functions of the Association and shall perform any and all duties that shall be delegated to him/her by the Executive Committee, Board of Directors, or the Chairman.

- Section 3. **PRESIDENT & CHIEF EXECUTIVE OFFICER.** The President and Chief Executive Officer shall keep a correct record of all minutes of the Association, Board of Directors and Executive Committee meetings and submit an annual report of the activities of the Association and such other reports or information as may be requested of him/her by the Chairman, Board of Directors or Executive Committee, and otherwise perform all the duties incidental to his/her office. He/she shall also be the custodian of the Association's seal.

The President & Chief Executive Officer shall be in charge of all the administrative functions of the Association and shall perform any and all duties that shall be delegated to him/her by the Executive Committee, Board of Directors or the Chairman.

- Section 4. **TREASURER.** The Treasurer shall have supervision of all funds and shall have the custody of all securities and other assets of the Association, and shall see that all monies received are deposited in such depositories as may be designated by the Board of Directors. He/she shall render a financial statement annually or at any other time when requested to do so by the Board of Directors or the Chairman. He/she shall cause to be kept an accurate record of all receipts and disbursements and all other records incidental to this office. All disbursements shall be made by checks drawn against the Association's depository or bank and all such checks shall be signed by at least two persons as designated by the Budget & Finance Committee.

The Treasurer shall furnish a fidelity bond in an amount which shall be determined by the Board of Directors, the cost of said bond to be paid by the Association.

- Section 5. All Officers, Directors and members of the Executive Committee, excepting the President & Chief Executive Officer, shall serve without pay but may be reimbursed if the funds of the Association justify it at the option of the Board of Directors for such expenses as they may incur in attending meetings.

ARTICLE V REMOVAL OF OFFICERS AND DIRECTORS AND FILING VACANCIES

- Section 1. Any Officer, Director, or Member of the Executive Committee may be removed at any time for cause by a vote of two-thirds (2/3) of the members of the Board of Directors present at a regular or special meeting of the Board called for this purpose, providing that written notice is sent by the President & Chief Executive Officer or Chairman by registered mail to the Officer or Director concerned, at least twenty (20) days prior to the date of said meeting; which notice shall state the time, place and purpose of said meeting and notices shall also be sent to the entire membership of the Board, detailing the reason for which the meeting is called. Such Officer or Director shall be permitted to attend such meeting and show cause why he/she should not be removed.
- Section 2. When any office or position on the Executive Committee, i.e. Board of Directors, has been vacated by death, resignation, removal or otherwise, the Board of Directors shall replace such office or place on the Executive Committee by a majority vote.

ARTICLE VI GRIEVANCES AND CONTROVERSIES

- Section 1. All complaints or grievances between members of the Association shall, upon written request sent to the President & Chief Executive Officer of the Association, be submitted to the Executive Committee for an amicable adjustment. If the Committee is unable to adjust the complaint or grievance, it shall be referred to the Board of Directors at the next regular meeting or at a special meeting called for that purpose. The decision of the Board of Directors shall be final.
- Section 2. Any decision of the Executive Committee may be appealed by any aggrieved member by a notice of appeal being filed with the President & Chief Executive Officer within five (5) days after the rendition thereof, and shall be taken up at the next regular meeting of the Board of Directors, or at a special meeting called for that purpose. The member so appealing, however, shall abide by the decision of the Executive Committee until the questions shall have been finally disposed of by the Board of Directors.

ARTICLE VII MEETINGS

- Section 1. The first annual meeting shall be held on October 11, 1932 in the County of Pulaski, State of Arkansas.

Succeeding annual meetings shall be held as determined by a majority vote of the Board of Directors.

The Chairman may appoint a Sergeant of Arms whose duty it will be to examine the credentials of those present and see that order is maintained at all times.

The order of business shall be as follows:

1. Call to Order
2. Roll Call
3. Reading of Minutes
4. Report of President and Chief Executive Officer
5. Report of Treasurer
6. Reports of Officers
7. Report of the Executive Committee
8. Reports of Standing Committees
9. Reports of Special or Ad Hoc Committees
10. Unfinished Business
11. Communications
12. New Business
13. Miscellaneous Business
14. Adjournment

Section 2. The Board of Directors and Executive Committee shall each hold regular meetings semi-annually and shall hold as many special meetings as each may deem necessary, so that the business of the Association may be expedited thereby.

ARTICLE VIII COMMITTEES

The standing committees of the Association shall be:

- | | |
|--------------------------|-------------------------------|
| 1. Executive Committee | 5. Nominating Committee |
| 2. Membership Committee | 6. Services Committee |
| 3. Legislative Committee | 7. Budget & Finance Committee |
| 4. Convention Committee | |

Unless otherwise stated in the bylaws, the number to serve on each of these Committees shall be optional with the Chairman, but each committee shall have a member of the Board of Directors on the Committee.

Budget methods of control shall be mandatory. The Budget & Finance Committee shall, upon its appointment, make a careful study of the problems and financial structure of the Association and shall make a report of its findings and recommendation. The Budget & Finance Committee shall then study and submit the same to the Board of Directors with such further recommendations as they feel inclined to propose and the Board of Directors shall then establish and fix a definite budget.

ARTICLE IX DUES AND ASSESSMENTS

The annual dues of both regular and associate members shall be set by the Board of Directors. All dues shall be payable in advance.

**ARTICLE X
DONATIONS**

Donations may be made at the discretion of the Board of Directors.

**ARTICLE XI
LEGAL ASSISTANCE**

The Association shall retain legal counsel to give advice and consent regarding the operations of the Association. Retained counsel shall provide for general legal advice to regular members at his/her discretion. The Association shall not provide financial legal assistance for any regular member or dealer group unless the following circumstances apply:

1. A complete and factual account of the legal issue must be submitted by the regular member or dealer group to the Board of Directors.
2. To qualify for financial assistance from the Association, the legal issue must possess a common threat to a significant number of regular members.
3. Association must have adequate financial reserve to provide legal assistance.
4. Other criteria may be requested at the discretion of the Board of Directors.

**ARTICLE XII
AMENDMENTS AND ALTERATION OF BYLAWS**

These bylaws may be altered or amended by a two-thirds (2/3) vote of the members present at any regular or special meeting of the Board of Directors providing that notice detailing the proposed alteration or amendment shall have been given to the members at least thirty (30) days prior to the date of said meeting.

**ARTICLE XIII
ELECTIONS**

Elections shall be held annually on a day designated by the Executive Committee.

**ARTICLE XIV
DISSOLUTION**

This Association may be dissolved in the following manner:

The President and Chief Executive Officer shall mail to each of the members entitled to vote a ballot as follows:

ARE YOU IN FAVOR OF DISSOLUTION OF THE ASSOCIATION? YES () NO ()
and the member shall signify his intention by inserting an X mark between the parenthesis marks along side of the word indicating its desire.

Accompanying the ballot there should be a verbatim copy of the Article, and a request that the ballots be mailed properly marked to the President and Chief Executive Officer, by a date certain.

All ballots received up to and including the third day following the date set shall on the succeeding morning be surrendered to the Executive Committee and it shall tabulate said ballots, in the presence of any officer or member who shall desire to be present at such time.

If, upon tabulation of the ballots, it shall appear that three-fourths (3/4) of the ballots so cast had voted in favor of dissolution, then the proper legal steps shall be taken for dissolution of the Association; all assets of the Association shall be converted into cash as quickly as practicable, and distributed pro rata to all members then in good standing.

ARKANSAS AUTOMOBILE DEALERS ASSOCIATION

Before issuing a group accident and health insurance policy to an association, the association or its insurer on behalf of the association, must file with the Department proof that the association is a qualified group under Arkansas Code Annotated § 23-86-106(2)(A)(i)(ii)(iii). Approval of the association as a qualified group for insurance purposes will be determined upon receipt of the following information:

1. Name and address of the association.

ARKANSAS AUTOMOBILE DEALERS ASSOCIATION
P.O. Box 8150
MUR, AR 72119

2. Is this association incorporated? If so, give state of incorporation.

YES, ARKANSAS

3. Is there a current office in Arkansas?

YES, SEE #1

4. Does the Arkansas part of the organization have any officers, committees, or chapters? If so, give details.

BOARD OF DIRECTORS
EXECUTIVE COMMITTEE

5. Are annual dues charged? If so, specify amount.

FROM \$100/QUARTER TO \$400/QUARTER DEPENDING UPON SIZE OF DEALERSHIP.

6. What are the specific activities of the association?

TRADE ORGANIZATION - ADVOCACY, PRODUCTS & SERVICES.

7. What benefits are provided to the members in addition to insurance? ATTACH BROCHURES ON THE ASSOCIATION WHICH OUTLINES THE ADDITIONAL BENEFITS.

BROCHURE ATTACHED

8. What qualifies an individual for membership?

FRANCHISED NEW CAR OR TRUCK DEALER

9. How are members recruited? If by mailing list, advise the source of this list.

WE HAVE 100% MEMBERSHIP

10. Attach a copy of the association's Articles of Incorporation and By Laws.

ON FILE

11. Enclose a list of dues paying members residing in Arkansas with full addresses. If the association considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed.

ATTACHED

12. Please attach a copy of the associations most recent financial statement.

ATTACHED

13. Does the association receive any compensation of any kind from the insurer issuing contracts to its members?

No.

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ARKANSAS AUTOMOBILE DEALERS ASSOCIATION, INC.
BALANCE SHEETS
SEPTEMBER 30, 2009 AND 2008

ASSETS

	<u>2009</u> (Unaudited)	<u>2008</u> (Audited)
Current Assets		
Cash and Cash Equivalents	\$ 15,503	\$ 14,240
Investments (Note 4)	<u>264,573</u>	<u>257,665</u>
Total Current Assets	<u>280,076</u>	<u>271,905</u>
Other Assets		
Cash and Investments – Temporarily Restricted (Note 5)	63,027	58,339
Utility Deposits	640	640
Marketable Equity Securities – 457(B) Plan	87,536	81,122
Investment in Unconsolidated Subsidiary (Note 2)	<u>340,343</u>	<u>342,631</u>
Total Other Assets	<u>491,546</u>	<u>482,732</u>
Total Assets	<u>\$ 771,622</u>	<u>\$ 754,637</u>

LIABILITIES AND STOCKHOLDERS' EQUITY

Liabilities		
Accounts Payable – Trade and Other	\$ 9,194	\$ 10,094
– Related Party – Arkansas Automobile Association Services	13,286	56,104
Unearned Dues Revenue	<u>30,025</u>	<u>33,475</u>
Total Liabilities	<u>52,505</u>	<u>99,673</u>
Net Assets		
Unrestricted	656,090	596,625
Temporarily Restricted	<u>63,027</u>	<u>58,339</u>
Total Net Assets	<u>719,117</u>	<u>654,964</u>
Total Liabilities and Net Assets	<u>\$ 771,622</u>	<u>\$ 754,637</u>

See accompanying notes to financial statements and accountant's report.

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ARKANSAS AUTOMOBILE DEALERS ASSOCIATION, INC.
STATEMENTS OF ACTIVITIES AND NET ASSETS
YEARS ENDED SEPTEMBER 30, 2009 AND 2008

	<u>2009</u> (Unaudited)	<u>2008</u> (Audited)
UNRESTRICTED NET ASSETS		
Support		
Membership Dues – Dealers	\$ 213,678	\$ 216,550
Associate Membership Dues	21,100	23,550
Expense Reimbursement from Arkansas Automobile Dealers Association Services, Inc.	185,000	125,000
Investment Return	13,415	24,473
Investment in Income of Unconsolidated Subsidiary	2,131	1,133
NADA Group Discount Refund	8,336	8,717
Unrealized Gain (Loss) of Subsidiary's Stock Investments	(4,419)	(42,667)
Realized Gain (Loss) on Investment Securities	-	(23,502)
Unrealized Gain (Loss) in Investment Securities	<u>(6,815)</u>	<u>(53,079)</u>
Total Support	<u>432,426</u>	<u>280,175</u>
Expenses		
Accounting and Auditing	4,199	5,090
Employee Benefits	32,309	32,779
Dues – NADA	42,182	40,998
Insurance - Workers Compensation	2,547	2,490
Investment Fees	2,798	3,875
Payroll Taxes	15,301	16,711
Pension Fund	29,474	29,474
Pension Fund Administration	595	673
Salaries	243,556	264,743
Total Expenses	<u>372,961</u>	<u>396,833</u>
Increase (Decrease) in Unrestricted Net Assets	<u>59,465</u>	<u>(116,658)</u>
TEMPORARILY RESTRICTED NET ASSETS		
Support		
Investment Return (Loss)	<u>4,688</u>	<u>(12,241)</u>
Total Support	<u>4,688</u>	<u>(12,241)</u>

See accompanying notes to financial statements and accountant's report.

	<u>2009</u> (Unaudited)	<u>2008</u> (Audited)
Expenses		
Personal Property Tax Expense	\$ -	\$ -
Total Expenses	-	-
Increase (Decrease) in Temporarily Restricted Net Assets	<u>4,688</u>	<u>(12,241)</u>
Total Increase (Decrease) Increase in Net Assets	64,153	(128,899)
Net Assets, Beginning of Year	<u>654,964</u>	<u>783,863</u>
Net Assets, End of Year	<u>\$ 719,117</u>	<u>\$ 654,964</u>

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ME	TT	FIRST	LAST	DEALERSHIP	ADDRESS	CITY	STAT	ZIP	PHONE	FAX
01	Mr.	Scott	Ferguson		500 North Avalon	West Memphis	AR	72301		
01	Mr.	Chris	Fletcher		808 Silverwood Trail	North Little Rock	AR	72116		
01	Mr.	Dennis	Jungmeyer		575 Silverwood Trail	North Little Rock	AR	72116	501-353-1811	
01	Mr.	Andy	Lewis		1070 Bonnie Lane	Fayetteville	AR	72703	479-530-7017	
01	Mr.	Garry	Riser		38 Briegame Circle	Little Rock	AR	72223	501-821-7788	501-821-7799
01	Mr.	Shain	Satavhille		4542 Oakham Estates Lane	Harrison	AR	72801	870-741-7551 or 870-391-	
									1692 cell	
01	Mr.	Randy	Nichols	Acura of Fayetteville	1418 W. Showroom	Fayetteville	AR	72704	479-251-2050	479-251-2089
01	Mr.	Dennis	Némas	Adventure Subaru	2781 N. College	Fayetteville	AR	72703	479-251-2175	479-251-2275
01	Mr.	Allen	Tillery	Allen Tillery Chevrolet-Buick-GMC	P.O. Box 20680	Hot Springs	AR	71903	501-525-4343	501-525-7512
01	Mr.	John	Margie	Acisun Ford-Lincoln-Mercury Co.	P.O. Box 843	Mountain View	AR	72110	501-354-4541	501-354-0172
01	Mr.	J.T.	Altman	Altman Motor Company	415 Sylvania	Mountain View	AR	72960	870-269-3861	870-269-3822
01	Mr.	Jimmy	Arnold	Arnold-Baker Chevrolet	P.O. Box 189	Magnolia	AR	71754	870-234-1260	870-234-6281
01	Mr.	Harlin	Balle	Balle Chevrolet	P.O. Box 22070	Little Rock	AR	72221	501-221-9191	501-221-3844
01	Mr.	John	Balle, Jr.	Balle Chevrolet	P.O. Box 23808	Little Rock	AR	72221	501-227-7000	501-227-5980
01	Mr.	John	Sahene	Balle Honda	P.O. Box 130	Pocahontas	AR	72455	870-692-5247	870-892-5249
01	Ms.	Rosemary	Baltz	Baltz Chevrolet	P.O. Box 2696	Harrison	AR	72802	870-741-6806	870-741-2911
01	Mr.	Ben	Eddings	Ben Eddings Auto Group, Inc.	P.O. Box 640	Berryville	AR	72616	870-423-3303	870-423-3323
01	Mr.	Shain	Satavhille	Berryville Ford	P.O. Box 640	Berryville	AR	72608	479-648-1114	479-648-8656
01	Mr.	Bill	White	Bill White K&A	8200 Highway 71 South	Fort Smith	AR	72908	479-648-3510	479-648-3511
01	Mr.	Michael	Justice	Bill White Volkswagen	3570 S. Zero Street	Fort Smith	AR	72908	479-648-3510	479-648-3511
01	Mr.	Jan	Teeter	BMW of Northwest Arkansas	2404 S. 8 th	Rogers	AR	72758	479-636-4155	479-631-7803
01	Mr.	Robert	Carver	Bob Carver's Cars & Trucks, Inc.	1000 Highway 71 North	Meru	AR	71953	479-394-3113	479-394-6347
01	Mr.	Robert	Maloney	Bob Maloney Ford/Mercury, Inc.	P.O. Box 2140	Rogers	AR	72757	479-638-4321	479-636-5376
01	Mr.	Van	Rogers	Bob Rogers Chevrolet, Inc.	P.O. Box 151	Paris	AR	72855	479-963-3004	479-963-5592
01	Mr.	Joe	Breedan	Breedan Dodge-Chrysler-Jeep	5900 Highway 71 South	Fort Smith	AR	72908	479-646-4731	479-646-3793
01	Mr.	Tony	Bull	Bull Motor Company	P.O. Box 1107	Wynne	AR	72396	870-238-2800	870-238-9554
01	Mr.	Jack	Caldwell	Caldwell Toyota	P.O. Box 2676	Conway	AR	72033	501-327-3900	501-327-9345
01	Mr.	Carl	Corley	Carco International, Inc.	2721 Midland Blvd.	Fort Smith	AR	72904	479-441-3270	479-441-3273
01	Mr.	Steve	Litrell	Carrock Ford-Lincoln-Mercury-Toyota	305 North Service Road	Blytheville	AR	72315	870-763-4453	870-763-1350
01	Mr.	Blake	Cavenaugh	Cavenaugh Auto World	P.O. Box 429	Walnut Ridge	AR	72476	870-886-3561	870-886-7401
01	Mr.	Allen	Stewart	Cavenaugh Chrysler-Dodge-Jeep	118 E. Main	Walnut Ridge	AR	72476	870-886-2414	870-886-9274
01	Mr.	Aaron	Baltz	Cavenaugh Ford-Lincoln-Mercury	2000 East Highland	Jonesboro	AR	72401	870-972-8000	870-935-4207
01	Mr.	Dorald	Cavenaugh	Cavenaugh Hyundai	P.O. Box 429	Walnut Ridge	AR	72476	870-931-8820	870-931-4030
01	Mr.	Shay	Caldwell	Cavenaugh Kia	P.O. Box 429	Walnut Ridge	AR	72476	870-802-4451	870-802-4997
01	Mr.	Doyle	Yarcough	Central Chevrolet-Cadillac	P.O. Box 19058	Jonesboro	AR	72402	870-935-5575	870-935-9779
01	Mr.	Ken	Yarcough	Central Pontiac-Buick-GMC-Nissan	P.O. Box 19058	Jonesboro	AR	72402	870-935-2142	870-935-8721
01	Mr.	Ken	Yarcough	Central Toyota	P.O. Box 19058	Jonesboro	AR	72402	870-268-5418	870-268-5420
01	Mr.	Mark	Shelton	Caterpillar/Sumner of Fayetteville	1310 W. Showroom	Jonesboro	AR	722704	479-251-2100	479-251-1778
01	Mr.	Keith	Cogswell, III	Cogswell Motors, Inc. - Russellville	P.O. Box 659	Fayetteville	AR	72811	870-968-2665	479-680-4623
01	Mr.	Michael	Tinnon	Crain Chevrolet	6700 South University	Russellville	AR	72209	501-582-5070	501-255-5325
01	Mr.	Bob	Waller	Crain Ford - Jacksonville	P.O. Box 6070	Sherrord	AR	72124	501-982-5848	501-982-4242
01	Mr.	Kyle	Tinnon	Crain Ford Chevrolet	15400 Chenet Parkway	Little Rock	AR	72214	501-221-3673	501-221-0714
01	Mr.	Jason	Rickardson	Crain Hyundai of Little Rock	11701 Colonel Glenn Rd.	Little Rock	AR	72210	501-604-1500	501-604-1552
01	Mr.	Jason	Rickardson	Crain Kia	5830 Warden Rd.	Sherrord	AR	72120	501-945-3300	501-945-187
01	Mr.	Ray	Klewer	Crain Mazda	11715 Colonel Glenn Rd.	Little Rock	AR	72240	501-604-1300	501-604-1398
01	Mr.	Johnny	Rickardson	Crain Mitsubishi	5830 Warden Road	Sherrord	AR	72120	501-255-5299	501-255-5271
01	Mr.	Chuck	Eldridge	Crain Northland Hyundai	5660 Warden Road	Sherrord	AR	72120	501-835-9995	501-835-9595

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01	Mr.	Chris	Crain	Crain Pontiac-Buick-GMC	1003 Museum Rd	Conway	AR	72032	501-329-6625	501-329-9127
01	Mr.	Jimmy	Mulmphy	Crosslet Ford-Lincoln-Mercury	P.O. Box 924	Crosslet	AR	71635	870-364-2161	870-364-9679
01	Mr.	Curtis	Dallon	Dallon Pontiac-Buick-GMC Truck, Inc.	633 Hwy. 79 West	Manama	AR	72360	870-295-2546	870-295-2515
01	Mr.	Mike	Reep	Daniel Reap Chevrolet Co.	801 South Broadway	Smackover	AR	71762	870-725-3221	870-725-3994
01	Mr.	Dennis	Tengue	Dennis Tengue Chevrolet	P.O. Box 69	Shardan	AR	72150	870-942-5599	870-942-4511
01	Mr.	Ray	Winecki	Dept of Workforce Education	3 Capitol Mall	Little Rock	AR	72201	501-371-2946	501-682-1355
01	Mr.	Joseph	Doolley, III	DeQueen Ford-Chrysler	P.O. Box 386	DeQueen	AR	71832	870-642-3604	870-642-4567
01	Mr.	Terry	Dillard	Dillard-Fordwkes GM, Trucks	P.O. Box 199	Asht Flat	AR	72513	870-994-7337	870-994-7340
01	Ms.	Cathy	Ellis	Ellis Infrail	12208 Markham	Little Rock	AR	72211	501-320-1400	501-537-0136
01	Mr.	Eugene	Vaughn	Eugene Vaughn Ford Sales, Inc.	P.O. Box 430	Marked Tree	AR	72366	870-366-2822	870-366-3165
01	Mr.	Dwight	Everett	Everett Buick-Pontiac-GMC	P.O. Box 898	Bryant	AR	72089	501-315-7100	501-315-2668
01	Mr.	Paul	Kaufman	Everett-Maxey Buic-Ford-GMC	2517 S.E. Best Lane	Bentonville	AR	72712	479-845-9100	479-845-9189
01	Mr.	Wyatt	Adams	Excel Ford of Cabot	1118 West Main	Cabot	AR	72023	501-963-3356	501-628-5045
01	Ms.	Lisa	Morris	First Choice Autoplex	P.O. Box 636	Hope	AR	71801	870-777-2354	870-777-2256
01	Mr.	Mark	Miller	Fletcher Dodge-Chrysler-Jeep	5922 Warden Road	Sherrwood	AR	72120	501-894-7700	501-834-7720
01	Mr.	Floyd	Traylor	Floyd Traylor Motor Company	6000 Highway 271 South	Fort Smith	AR	72903	479-646-7344	479-646-9797
01	Mr.	Charlie	Russell	Ford of West Memphis	2400 N. Service Rd.	West Memphis	AR	72301	870-735-9800	870-735-9901
01	Mr.	David	Rokents	Frank Fletcher Chevrolet	1159 N. 42nd St	Springdale	AR	72762	479-751-4573	479-932-8738
01	Mr.	Hilke	Haft	Frank Fletcher Dodge-Chrysler-Jeep	3314 Stadium Blvd.	Jonesboro	AR	72404	870-932-2246	870-932-8738
01	Mr.	Joe	Caracolo	Frank Fletcher Honda	2921 Macomber Lane	Bentonville	AR	72712	479-273-3000	479-273-3603
01	Mr.	David	Miller	Freedom Ford	P.O. Box 538	Melbourne	AR	72566	870-368-4219	870-368-4441
01	Mr.	Kenneth	Gentry	Gentry Chevrolet, Inc.	801 W. Collin Raye Drive	DeQueen	AR	71832	870-642-2423	870-642-4895
01	Mr.	Dean	Skies	George Kell Motors, Inc.	P.O. Box 160	Newport	AR	72112	870-623-2792	870-523-6952
01	Mr.	George	Murnally	George Murnally Chevrolet	P.O. Box 120	Bentonville	AR	72712	479-273-5556	479-273-5474
01	Mr.	Charlie	Garran	Gerran Motor Company	2190 U.S. Highway 165 North	England	AR	72046	501-242-2527	501-374-1742
01	Mr.	Neal	Gilmer	Gilmer Autoplex	P.O. Box 69	Arkadelphia	AR	71923	870-246-2451	870-246-4186
01	Mr.	Neal	Gilmer	Gilmer Dodge-City-Jeep	P.O. Box 68	Arkadelphia	AR	71923	870-246-6800	870-246-6906
01	Mr.	Neal	Gilmer	Gilmer Ford, Inc.	P.O. Box 535	Arkadelphia	AR	71923	870-246-4568	870-245-2181
01	Mr.	Danny	Ford	Glen Saint-Ford-Mercury	1301 Highway 49 North	Paragould	AR	72450	870-236-8546	870-236-1541
01	Mr.	Danny	Ford	Glen Saint-Motor Sales, Inc.	6245 Hwy. 49 South	Paragould	AR	72450	870-236-8503	870-236-1603
01	Mr.	Justin	Wynn	Gwynley Buick-Pontiac-GMC	P.O. Box 97	Reefers	AR	72461	870-595-3583	870-595-3731
01	Mr.	Janice	Cobb	Gwynley Chevrolet	P.O. Box 243820	Little Rock	AR	72223	501-223-3393	501-223-3632
01	Mr.	Tim	Higginbotham	Gwynley Chevrolet	P.O. Box 156	Jacksonville	AR	72078	501-982-2162	501-982-7463
01	Mr.	Jeff	Hagens	Gwynley Pontiac-Buick-GMC Truck	5700 Landers Road	Sherrwood	AR	72117	501-945-4444	501-945-3987
01	Mr.	Henry	Harris	Hagens Dodge-Chrysler-Jeep	P.O. Box 518	Monticell	AR	72110	501-364-4558	501-354-2672
01	Mr.	Benji	Harris	Henry Robinson Buick-GMC, Inc.	P.O. Box 1089	Newport	AR	72112	870-623-5569	870-523-3510
01	Mr.	Lennie	Lancaster, Jr.	Holly Chevrolet	P.O. Box 828	Manion	AR	72364	870-739-7337	870-739-2730
01	Mr.	Brian	Holt	Holt Auto Group	P.O. Box 945	Crosslet	AR	71635	870-364-4424	870-364-8046
01	Mr.	Randy	Nichols	Honda of Fayetteville	1334 W. Showncrui	Fayetteville	AR	72704	479-251-2000	479-251-2045
01	Mr.	Rudkie	Jones	Honda of Jonesboro	2923 S. Gateway Rd.	Jonesboro	AR	72401	870-932-1488	870-932-6623
01	Mr.	John	Cox	Honda Wildcat	P.O. Box 1169	Curwey	AR	72033	501-327-2777	501-329-5689
01	Mr.	Gary	Waems	Hope Auto Company, Inc.	P.O. Box 619	Hope	AR	71801	870-777-2371	870-777-8832
01	Mr.	Shain	Satterwhite	Hudspeth Motors, Ind.	P.O. Box 370	Harrison	AR	72602	870-743-3200	870-743-2449
01	Mr.	Frank	Hung	Hug Chevy-Pont-Buick-GMC	P.O. Box 158	Charleston	AR	72933	479-965-2369	479-965-2733
01	Ms.	Rebekah	Smith	Hyundai of Bentonville	3000 S.E. Motkey Lane	Bentonville	AR	72712	479-696-0800	479-696-0850
01	Mr.	Roy	Kilwever	Hyundai of Hot Springs	4276 Central Ave.	Hot Springs	AR	71913	501-623-0500	501-623-0597
01	Mr.	Ron	Pawley	J. Pauley Toyota	6200 South 36th Street	Fort Smith	AR	72903	479-646-7800	479-646-2500
01	Mr.	Lee	Owens	Jaguar-Land Rover of Little Rock	25 Colonel Glenn Plaza Dr.	Little Rock	AR	72240	501-651-0303	501-651-9889
01	Mr.	Jayson	Jones	Jayson James Ford	P.O. Box 1317	Heber Springs	AR	72543	501-362-8211	501-362-8218
01	Mr.	Jeff	Fields	Jeff Fields Suzuki	390 W. Cantelma Blvd.	Cantelma	AR	72719	479-795-4422	479-795-4430
01	Mr.	Jim	Gothen	Jim Golden Ford-Linc-Merc.	P.O. Box 934	Canrdan	AR	71711	870-836-2100	870-836-5840

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01	Mr.	Joe	Lee, Jr.	Joe Lee Chevrolet	P.O. Box 849	Clinton	AR	72031	501-745-2451	501-745-6104
01	Mr.	Joe	Morgan	Joe Morgan Chevrolet-Cadillac	1901 S. Main St	Sulphur	AR	72160	870-673-8558	870-673-1453
01	Mr.	Foy	Johnson	Johnson Chev-Buick-Pontiac	P.O. Box 737	Clarksville	AR	72830	479-754-2800	479-754-5546
01	Mr.	Bludoy	Jordan	Jordan Brothers, Inc.	55 Highway 79 North	Mapleola	AR	71753	870-234-4010	870-234-0198
01	Mr.	Ken	Keelton	Keelton Motor Co., Inc.	1313 N. Main	Fordyce	AR	71742	870-352-3115	870-352-7817
01	Mrs.	Barbara	Graham	Keat Chevrolet-Cadillac, Inc.	1413 Highway 62 East	Mountain Home	AR	72653	870-425-6262	870-425-3435
01	Ms.	Rebekah	Smith	Keat Datsun Hyundai	P.O. Box 5033	Springdale	AR	72765	479-750-4997	479-750-0776
01	Mr.	Ken	Ryles	Keat Rydge Chevrolet	P.O. Box 696	Reynolds	AR	72757	479-636-3333	479-636-4515
01	Mr.	Mike	Hunnicut	Lakeside Buick-Cadillac-GMC	P.O. Box 2435	Batesville	AR	72503	870-698-1615	870-698-2024
01	Mr.	Randy	Cooper	Lakeside Chevrolet Buick	P.O. Box 70	Newport	AR	72112	870-523-3672	870-523-3432
01	Mr.	Raymond	Lambert	Lambert Motors, Inc.	P.O. Box 637	Darville	AR	72833	479-495-2633	479-495-7943
01	Mr.	George	Newcomb	Landers Brothers Buick/GMC	2500 E. Harding	Pine Bluff	AR	71601	870-534-3020	870-534-0265
01	Mr.	Tyler	Heard	Landers Chevrolet-Hummer	P.O. Box 1649	Benton	AR	72018	501-315-2500	501-315-9037
01	Mr.	Rodney	Plack	Landers Chevy-Dodge-Jeep	P.O. Box 1649	Benton	AR	72018	501-315-4500	501-315-5211
01	Mr.	Mike	McKee	Landers Ford-Linc-Merc. Inc.	19501 130	Benton	AR	72015	501-315-4700	501-325-8089
01	Mr.	Jonathan	McGoy	Landers Honda	3100 Auld Drive	Pine Bluff	AR	71601	870-534-3650	870-534-3197
01	Mr.	Stewe	Landers, Jr.	Landers Toyota	10825 Colonel Glenn Rd	Little Rock	AR	72204	501-568-5800	501-801-5181
01	Mr.	Russ	Daniel	Landers-Mid-ary Ford-Dodge-Chev-Jeep	P.O. Box 2179	Bentonville	AR	72712	479-273-5022	479-273-1429
01	Mr.	Rob	Whitaker	Landers-Ford-Dodge	2501 SE Mobberly Lane	Bentonville	AR	72712	479-845-8404	479-845-8481
01	Mr.	Tommy	Lewis	Lewis Chevy-Dodge	P.O. Box 8430	Fayetteville	AR	72703	479-442-7552	479-442-9182
01	Mr.	Andy	Lewis	Lewis Ford Sales, Inc.	P.O. Box 8430	Fayetteville	AR	72703	479-442-5304	479-442-8323
01	Mr.	Tim	Lewis	Lewis Ford Sales, Inc.	P.O. Box 8430	Fayetteville	AR	72703	479-442-5304	479-442-8323
01	Mr.	Bulch	Manfzall	Little Rock Mitsubishi	P.O. Box 8904	Little Rock	AR	72219	501-562-8100	501-568-1637
01	Mr.	Robert	Lucky	Little Rock Chevrolet Company	P.O. Box 611	Monticello	AR	71654	870-222-3345	870-222-3375
01	Mr.	Garf	Lucky, III	Lucky's of Monticello	P.O. Box 386	Monticello	AR	71657	870-387-6000	870-367-9160
01	Mr.	BRI	Magness	Magness Toyota Company	P.O. Box 310	Fayetteville	AR	72602	870-741-5561	870-741-4909
01	Mr.	Jerry	May	Mahindra of Little Rock	5201 S. University	Little Rock	AR	72209	501-562-9267	501-562-4070
01	Mr.	Randall	Tarkington	Malvern Buick-Pontiac-GMC	2600 S. River Creek Drive	Malvern	AR	72104	501-332-3631	501-332-3622
01	Mr.	Dale	Horn	Malvern Ford	1103 Main Luther King Blvd.	Malvern	AR	72104	501-332-5414	501-332-6006
01	Mr.	Lance	Landers	Mark Martin Chevrolet	P.O. Box 477	Melbourne	AR	72556	870-368-4353	870-368-7710
01	Mr.	Lance	Landers	Mark Martin Ford	P.O. Box 2677	Batesville	AR	72503	870-793-4461	870-793-4439
01	Mr.	Gary	McClung	McClung Ford, Inc.	P.O. Box 1316	Mountain View	AR	72560	870-269-3866	870-269-2773
01	Mr.	Wendel	Elford	Meru Ford, Inc.	P.O. Box 1450	Meru	AR	71953	479-394-2214	479-394-3550
01	Mr.	Jonathan	McKichael	Mercedes-Benz of Northwest AR	3535 N. College	Fayetteville	AR	72703	479-521-7281	479-521-7296
01	Mr.	Mike	Bennage	Meru Benzage Chevrolet	P.O. Box 428	Hughes	AR	72348	870-339-2322	870-339-2533
01	Mr.	Mike	Witchell	Meruwell Blackstock & Barnes	P.O. Box 1510	Little Rock	AR	72203	378-7870	375-1940
01	Mr.	Jeff	Hagens	Mountain View Chevrolet, Inc.	P.O. Box 1286	Mountain View	AR	72560	870-269-3211	870-269-3980
01	Mr.	Chuck	Connor	Murphy Motor Company	2201 North West Ave.	El Dorado	AR	71730	870-863-7800	870-863-8254
01	Mr.	Jerry	Billas	Murphy Nissan	1910 West Hillsboro	El Dorado	AR	71730	870-864-4700	870-863-0450
01	Mr.	Doug	Levzen	North Little Rock Nissan	5703 Landers Road	North Little Rock	AR	72117	501-945-6191	501-945-0294
01	Mr.	Wes	Thomas	North Point Ford-Linc-Merc	P.O. Box 16090 GMF	North Little Rock	AR	72231	501-945-1200	501-945-8262
01	Mr.	Paul	Buch	North Point Mazda-VW, Inc.	P.O. Box 6440	Sherwood	AR	72124	501-945-5353	501-945-4974
01	Mr.	Nick	Hill	North Point Toyota	1 Commercial Center Drive	Little Rock	AR	72210	501-975-0300	501-975-0088
01	Mr.	Brett	Morgan	North Point VW-BMW	P.O. Box 16145 GMF	North Little Rock	AR	72231	501-753-0400	501-753-6714
01	Mr.	Drew	Wartunton	Ort Cadillac-Toyota, Inc	P.O. Box 22410	Little Rock	AR	72221	501-224-3200	501-907-0905
01	Mrs.	Sherril	Smith	Ort Dodge-GMC-Buick-Pont-Cadil	P.O. Box 20920	Hot Springs	AR	71903	501-525-6633	501-525-0076
01	Mrs.	Sherril	Smith	Ort Dodge-Chrysler-Jeep	1000 Truman Baker Drive	Searcy	AR	72143	501-268-2423	501-279-3336
01	Mr.	Gary	Brown	Ort Honda	900 Truman Baker Drive	Searcy	AR	72143	501-279-3311	501-279-0305
01	Mr.	Jason	Or	Or Nissan of Searcy	4318 Central Avenue	Hot Springs	AR	71913	501-525-4565	501-525-0872
01	Mr.	David	Hubbans	Or Toyota	2204 Benton St.	Searcy	AR	72143	501-268-5333	501-268-1617
01	Mr.	Kevin	Berry	Ozark Ford, Inc.	301 S. Poplar	Searcy	AR	72143	501-261-4630	501-268-8411
					P.O. Box 525	Ozark	AR	72949	479-667-2162	479-667-3015

AAADADOC 1-1-10

01	Mr.	Joseph	Schubertman	Paris Ford, Inc.	P.O. Box 568	Paris	AR	72955	479-953-3051	479-953-6124
01	Mr.	Dave	Parker	Parker Afdl	1624 N. Shackelford	Little Rock	AR	72214	501-221-2600	501-221-2608
01	Mr.	Rick	Parker	Parker Cadillac, Inc.	1700 North Shackelford	Little Rock	AR	72212	501-224-2400	501-224-9407
01	Mr.	Dave	Parker	Parker Lexus	1 Shackelford West	Little Rock	AR	72214	501-221-4700	501-224-7306
01	Mr.	Paul	Keller	Paul Miller Motors	P.O. Box 488	Mellbourne	AR	72556	870-368-7329	870-368-4605
01	Mr.	John	Payton	Payton Chrysler-Dodge-Jeep	P.O. Box 853	Heber Springs	AR	72543	501-362-2418	501-362-6082
01	Mr.	John	Payton	Performance Chev-Cad Buick-Pont-GMC	P.O. Box 778	Clinton	AR	72031	501-745-5333	501-745-5799
01	Mr.	Doug	Larcasley	Larcasley	P.O. Box R	Camden	AR	71711	870-836-5006	870-836-0643
01	Mr.	Mark	Hollingsworth	Palerst of Little Rock	#1 Paterbilt Drive	North Little Rock	AR	72117	501-955-2000	501-955-2299
01	Mr.	Benny	Petrus	Petrus Auto Sales	607 South Park	Stuttgart	AR	72160	870-673-4602	870-673-0473
01	Mr.	Benny	Petrus	Petrus Pontiac-Buick-GMC	1304 S. Park Ave.	Stuttgart	AR	72160	870-673-2664	870-673-1540
01	Mr.	Phs	Wright	Phill Wright Autoplex	P.O. Box 340	Russellville	AR	72811	479-648-1555	479-648-0447
01	Mr.	Larry	Rath	Pulsman Lincoln-Mercury, Inc.	4515 Towson	Fort Smith	AR	72901	479-648-8251	479-648-0447
01	Mr.	Ronnie	Ramsey	Ramsey Motor Company	P.O. Box 247	Harrison	AR	72602	870-743-4343	870-743-1897
01	Mr.	Randal	Tyler	Randal Tyler Ford	P.O. Box 28	Bonnewille	AR	72927	479-675-2313	479-675-5601
01	Mr.	Brad	Randall	Randall Ford, Inc.	P.O. Box 3009 A	Fort Smith	AR	72913	479-452-1311	479-452-0920
01	Mr.	Gerald	Ray	Randall Company	P.O. Box 1144	Cabot	AR	72023	501-843-3592	501-843-7891
01	Mr.	Dennis	Ward	Ray Chevrolet	105 South 7th Street	Heber Springs	AR	72543	501-362-5831	501-362-5522
01	Mr.	David	Taylor	Red River/Dodge-Chrysler-Jeep	P.O. Box 519	Conning	AR	72422	870-857-3516	870-857-3519
01	Mr.	David	Meal	Rhodes Chevrolet Company	2800 Altra Highway	Van Buren	AR	72956	479-474-4000	479-471-1874
01	Mr.	Paul	Riser	Riser Ford	P.O. Box 20890	Hot Springs	AR	71903	501-525-0800	501-525-3242
01	Mr.	Paul	Riser	Riser Nissan	P.O. Box 22922	Hot Springs	AR	71903	501-525-4511	501-525-9024
01	Mr.	Rokkye	Jones	Riverside Acura-Subaru	P.O. Box 241430	Little Rock	AR	72203	501-666-9457	501-666-2864
01	Mr.	Jesse	Koorn	Riverside Motors, Inc.	P.O. Box 1068	Wyre	AR	72396	870-238-7770	870-238-2669
01	Mr.	Jim	Ross	Ross Ford-Toyota, Inc.	P.O. Box 818	Wyre	AR	72396	870-238-7770	870-238-2669
01	Mr.	Gerald	McElhannon	Royal Chevrolet, Inc.	P.O. Box 547	Foreman	AR	71836	870-642-6282	870-642-7711
01	Mr.	Bret	Russell	Russell Chevrolet	P.O. Box 6260	Sherrwood	AR	72124	501-835-8360	501-835-0961
01	Mr.	Tommy	Russell	Russell Chrysler-Dodge	P.O. Box 726	Fayetteville	AR	71742	870-352-7107	870-352-7911
01	Mr.	Shan	Russell	Russell Honda	P.O. Box 6200	Sherrwood	AR	72124	870-352-7107	870-352-7911
01	Mr.	Bennie	Ryburn, III	Ryburn Motor Company	P.O. Box 390	Monticello	AR	71667	870-367-5353	870-367-4119
01	Mr.	Robert	Parker	Sabana of Greater Little Rock	5106 Warden Road	North Little Rock	AR	72116	504-771-1700	501-771-1446
01	Mr.	Jim	Lotts	Shipley Motor Equipment Company	P.O. Box 250	Lewell	AR	72746	479-770-6040	479-770-6146
01	Mr.	James	Larsley	Smackover Motors, Inc.	P.O. Box 229	Smackover	AR	71762	870-726-3961	870-726-3328
01	Mr.	Richard	Smart	Smart Chevrolet Company	P.O. Box 8008	Pine Bluff	AR	71614	870-534-8122	870-535-0122
01	Mr.	John	Smith	Smith Chevrolet-Cadillac-Nissan	P.O. Box 3069	Fort Smith	AR	72913	479-646-7301	479-646-3408
01	Mr.	Ted	Smith	Smith Ford, Inc.	P.O. Box 1146	Conway	AR	72033	501-329-9881	501-329-3384
01	Mr.	Andy	Lewis	Springdale Ford, Inc.	P.O. Box 8430	Fayetteville	AR	72703	479-754-5766	479-751-8912
01	Mr.	Scott	Wood	Stanley Wood Chevrolet-Pontiac Co.	P.O. Box 2175	Batesville	AR	72503	870-793-8400	870-793-8440
01	Mr.	Harmon	Stephens	Stephens Ford, Inc.	P.O. Box 767	Fordyce	AR	72366	870-238-8175	870-238-4088
01	Mr.	Bob	Puett	Steve Jones Chry-Dodge-Jeep	1140 N. Falls Blvd.	Springdale	AR	71742	870-362-3181	870-362-3686
01	Mr.	Steve	Smith	Steve Smith Country	6372 W. Sunset	Springdale	AR	72762	479-361-4664	479-361-4656
01	Mr.	Dean	Ro-Cas	Superior Auto Mail	504 Highway 412 Bypass East	Siloam Springs	AR	72761	479-524-6196	479-524-4312
01	Mr.	Grant	Dowse	Superior Chevrolet, Inc.	490 Hwy. 412 E.	Siloam Springs	AR	72761	479-524-3151	479-524-8613
01	Mr.	Mike	Lemons	Superior Chevrolet, Inc.	1201 Exchange Ave.	Conway	AR	72032	501-327-1785	501-327-6219
01	Mr.	Mike	Lemons	Superior Dodge-Chrysler-Jeep	1201 Exchange Ave.	Conway	AR	72032	501-329-2661	501-329-6155
01	Mr.	Grant	Lemons	Superior Dodge-Chrysler-Jeep	491 Highway 412 East	Siloam Springs	AR	72761	479-524-6468	479-524-6058
01	Mr.	Mike	Lemons	Superior Hyundai	1201 Exchange Ave.	Conway	AR	72032	501-327-2270	501-513-9212
01	Mr.	Avs	Balley	Superior Mazda	2600 S.E. Moberly Lane	Bentonville	AR	72712	479-845-0083	479-845-0963
01	Mr.	Jim	Teelke	Superior Mitsubishi-Kia	3499 North College	Egyptonville	AR	72703	479-442-7800	479-443-1847
01	Mr.	Mike	Lemons	Superior Nissan of Conway	1201 Exchange Ave.	Conway	AR	72032	501-513-4655	501-513-0316
01	Mr.	Avs	Balley	Superior Nissan, Inc.	3372 N. College Avenue	Egyptonville	AR	72703	479-442-4251	479-442-5608
01	Mr.	David	Stone	Superior Pont-Cad-Buick-GMC, Inc.	4264 North College	Egyptonville	AR	72703	479-442-2303	479-442-0881

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01	Mr.	Jeff	Teague	Teague Chevrolet-Toyota	P.O. Box 10000	El Dorado	AR	71731	870-862-2900	870-862-9201
01	Mr.	Jeff	Teague	Teague Ford-Linc-Mer. LLC	P.O. Box 10250	El Dorado	AR	71731	870-864-9400	870-863-5157
01	Mr.	Darrell	Teeler	Teeler Honda	1900 W. Hillston	El Dorado	AR	71730	870-863-5400	870-863-8840
01	Mr.	Darrell	Teeler	Teeler Motor Company	P.O. Box 748	Malvern	AR	72104	501-337-7504	501-337-7994
01	Mr.	Tim	Parker	Tim Parker Chrysler-Ply-Dod-Jeep	4722 Central Avenue	Hol Springs	AR	71913	501-525-0777	501-525-2609
01	Mr.	Tom	Kirk	Tom Kirk Chevrolet, Inc.	P.O. Box 550	Hot Springs	AR	72451	870-236-7777	870-236-3216
01	Mr.	Health	Campbell	Toyota of Northwest/Arkansas	1352 W. Showroom	Expelleville	AR	72704	479-251-2151	479-251-2204
01	Mr.	Ken	Merriam	Toyota of Northwest/Arkansas	411 S. Merko Parkway	Rogers	AR	72758	479-845-1444	479-845-5298
01	Mr.	Ford	Trotter	Trotter Ford-Linc-Mercury	P.O. Box 5300	Pine Bluff	AR	71611	870-536-4321	870-535-1453
01	Mr.	Mike	Harper	Trotter Toyota	P.O. Box 5286	Pine Bluff	AR	71611	870-534-7521	870-534-1533
01	Mr.	Gerald	Tucker	Tucker's Truck, Inc.	2222 West Hillston	El Dorado	AR	71730	870-862-9101	870-862-9367
01	Mr.	Vernon	Dewey	Ultimate Auto Group	2448 Hwy. 62 West	Mountain Home	AR	72653	870-425-6986	870-425-9151
01	Mr.	Vernon	Dewey	Ultimate Ford	2448 Hwy. 62 West	Mountain Home	AR	72653	870-425-2181	870-425-5013
01	Mr.	Veronica	Dewey	Ultimate Pontiac-Buick-GMC	4034 Hwy. 62 West	Mountain Home	AR	72653	870-425-2199	870-425-2799
01	Mr.	John	Harris	Valley Motors, Inc.	P.O. Box 12500	Russellville	AR	72812	479-868-4566	479-868-8726
01	Mr.	Bryan	Hunt	Volkswagen of NWVA	2113 W. Walnut	Rogers	AR	72756	479-531-0101	479-531-0303
01	Mr.	Palmer	Webb	W & W Ford Sales, Inc.	2000 East Race Avenue	Searcy	AR	72143	501-268-2485	501-268-2702
01	Mr.	David	Wich	Wich Major Company	P.O. Box 8050	Pine Bluff	AR	71611	870-534-1551	870-534-2591
01	Mr.	E. West	Horror, Jr.	West-Horror Motor Company	P.O. Box 550	Helena	AR	72342	870-338-3461	870-338-8495
01	Mr.	Kchael	Dickerson	Whitson-Morgan Motor Company	P.O. Box 439	Clarksville	AR	72830	479-754-3020	479-754-6175
01	Mr.	Barry	Wood	Wood Ford Sales, Inc.	P.O. Box 47	Tauxman	AR	72472	870-483-0451	870-735-0318
01	Mr.	Steve	Wood	Wood Major Company	P.O. Box 1158	Harrison	AR	72602	870-741-8211	870-741-1249
01	Mr.	Gary	Futrell	York Gary Autoplex, Inc.	P.O. Box 295	Nashville	AR	71852	870-845-1536	870-845-5242

Dues Category 1 0-200 \$100.00 Annual \$400 (\$380 with 5% Discount)
 Dues Category 2 201-400 \$175.00 Annual \$700 (\$665 with 5% Discount)
 Dues Category 3 401-600 \$250.00 Annual \$1000 (\$950 with 5% Discount)
 Dues Category 4 601-800 \$325.00 Annual \$1300 (\$1235 with 5% Discount)
 Dues Category 5 800+ \$400.00 Annual \$1600 (\$1520 with 5% Discount)

AADA MEMBERSHIP

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AADA Membership is an investment in your business and in your future. By paying a small quarterly fee for your franchise dealership, you will have AADA Membership, NADA Membership, Legal Defense Fund and you will help to support Dealers Interested in Government, AADA's political action committee. Here are a few of the benefits:

AADA Membership Provides You With . . .

- 'Communications' Newsletter
- Membership Directory and Buyer's Guide
- Quick Title Service
- Medical & Disability Insurance Programs
- Credit Life Program
- Garage Liability & Workers Compensation
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- Legislative Representation
- Carfax Service
- Bulk Oil, Lubricants & Greases
- Business Forms & Educational Seminars
- Check Cashing/Credit Card Program
- Legal and Regulatory Assistance
- Registration-by-County Service
- 'Arkansas first' Service Contract Company

NADA Membership Provides You With . . .

- Monthly NADA News
- Automotive Executive Magazine
- Free Subscription - NADA Appraisal Guide
- NADA Wholesale Guide
- Government Relations
- Industry Relations
- NADART Retirement Program
- Life Insurance
- Estate Planning
- Management Guides
- Dealer Candidate Academy
- Management Education

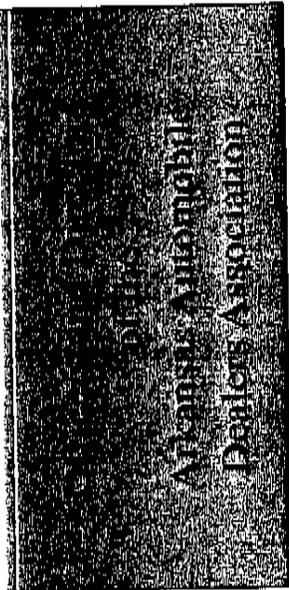
Also included in your quarterly fees . . .

DEALERS INTERESTED IN GOVERNMENT

- Political Action Committee
- Candidate Contributions
- Government Relations

LEGAL-DEFENSE FUND

- Association Litigation
- Dealer Litigation



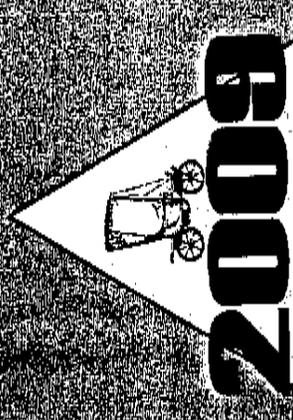
- Bennie Ryburn..... Chairman
- Clary Dan Furell..... Vice Chairman
- Avis Bailey..... Treasurer
- Harry Robinson..... Immediate Past Chairman
- Jack Caldwell..... NADA Director
- Butch Martindill..... DEAC Chairman
- Bill Mugress..... Vice Chairman - Region 1
- Jim Ross..... Vice Chairman - Region 2
- Paul Riser..... Vice Chairman - Region 3
- David Welch..... Vice Chairman - Region 4
- Harold Bale..... Vice Chairman - Region 5
- Dennis E. Jungmeyer, CAE..... President

Directors

- | | |
|---------------------|---------------------|
| Hunter Bale | Kenne Ketcheside |
| Mike Bennage | Lance Landers |
| Paul Buch | Steve Landers, Jr. |
| Jamie Cobb | Carl Lucky, III |
| Keith Cogswell, III | Gan Nunally |
| Richard Cook | Randle Oxford |
| Joseph Doooley, III | John Robben |
| Dwight Everett | Derek Russell |
| Todd Ford | John Sahene |
| Brian Holt | Joseph Schlatterman |
| Frank Hug | Dean Sides |
| Jayson Jones | Allen Tillery |

Arkansas Automobile Dealers Association
 P.O. Box 9150
 425 W. Broadway, Suite J (72114)
 North Little Rock, AR 72119
 501-372-2596
 FAX: 501-372-4389
 e-mail: aada@alltel.net

Advantage



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Benefit plans that include long and short term disability, Section 125, plus more.

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AAA 501-372-2596

Monthly reports by county that list vehicles sold by Arkansas Franchised dealers and/or Arkansas Used Car Dealers. Shows dealership name, dealer number, year, make, model, 1st eight digits of VIN, lienholder, and city of registrant.

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Iida Herrin 501-831-3060

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A terrific check guarantee system with special low association transaction processing rates and much more . . .

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Bennie Ryburn
Chairman of the Board

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Arkansas
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2.	Department Use Only
	State Tracking ID

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Metropolitan Life Ins Co. 1095 6th Avenue New York, NY 10036-6796	NY		241	65978	13-5581829	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Randall W. Sigmund II 18210 Crane Nest Drive, Bldg 7 Tampa, FL 33647	813-983-6092	813-983-4940	rsigmund@metlife.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	T10-7 RS
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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9.	Type of Insurance (TOI)	Group Term Life and Health Insurance
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10.	Sub-Type of Insurance (Sub-TOI)	L04G.500, H10G.000, H11G.002, H11G.003, H03G.000
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11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input checked="" type="checkbox"/> Other Rates <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: please see cover letter SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input type="checkbox"/> Actuarial Memorandum <input checked="" type="checkbox"/> Other _____ Group information, including constitution
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12.	Filing Submission Date	May 12, 2010	
13.	Filing Fee (If required)	Amount _____	Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Number _____
14.	Date of Domiciliary Approval		
15.	Filing Description:		
<p>Please see enclosed letter.</p>			

16.	Certification (If required)		
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Arkansas</u>.</p>			
Print Name <u>Randal W. Sigmund II</u>		Title <u>Senior Contracts Analyst</u>	
Signature <u></u>		Date: <u>May 12, 2010</u>	

17.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	

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18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	

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Metropolitan Life Insurance Company
NAIC Company Number: 65978
NAIC Group Number: 241

ARKANSAS CERTIFICATION
Rule and Regulation 19
Unfair Sex Discrimination in the Sale of Insurance

I certify that this submission meets the provisions of Rule and Regulation 19, and all applicable requirements of the Arkansas Department of Insurance.

A handwritten signature in black ink, appearing to read "Herbert B. Brown Jr.", written in a cursive style.

Herbert B. Brown Jr.
Vice President