



# WISCONSIN NATIONAL GUARD LIFE INSURANCE PROGRAM

*FAMILY TERM LIFE INSURANCE • GUARD MEMBER CARING • "GUARD FAMILY" ADMINISTERED*

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2400 Wright Street, Room 205, Madison, WI 53704-2572

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SUBJECT: SSLI Insurance Committee Report  
WINGA Annual Conference  
29 April -1 May2011  
Hyatt Regency Milwaukee

The State Sponsored Life Insurance (SSLI) Program has served Wisconsin Guardsmen for almost 40 years. During this time, we have paid out over \$9.5 million dollars in life insurance claims to Wisconsin Guard Families. We are proud of the service we provide by coming to the aid of guard families at a time of financial need.

The Wisconsin National Guard Association, Inc. administers the SSLI Program for the Department of Military Affairs, In so doing, we coordinate our efforts with the G1 Office, USPFO, The Defense Finance and Accounting Service (DFAS) and New York Life Insurance Company our underwriters. We would like to thank these organizations for their support and cooperation the past year.

The monthly Soldier Readiness Processing (SRP's) are significant events that enable us to stay in touch with Guardsmen to make sure their insurance coverage is meeting their family needs.

Joyce Riemer, Program Assistant in the Insurance Office, has announced her retirement. Joyce was a loyal and dedicated employee for the past 29 years. Our office staff is always ready to answer your questions and assist you with the proper forms, procedures and guidelines. Lisa Howard, our new Office Manager, with assistance from Doris Gernetzke are here to serve you and provide a high level of customer service. 'Colonel Mike' Williams (Ret), State Insurance Administrator, is always ready to visit your unit and provide informational presentations regarding life insurance needs for our soldiers and airmen.

The SSLI Program is a key benefit for all Guardsmen including AGR, Technicians, Traditional, Separated and Retirees. Your involvement in the SSLI program provides financial support to the Officer and Enlisted Associations and many other programs which benefit our National Guard Family.

***"Insurance For You, Protection For Your Loved Ones"***



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The following individuals are members of the Insurance Committee:

CW 4 (Ret) Robert DeGroot, ARNG  
COL (Ret) Robert Klinger, ARNG  
CSM (Ret) Lowell Koehler, ARNG  
BG (Ret) John Larson, ARNG  
COL Joni Mathews, ARNG  
CMSgt (Ret) Dennis O'Loughlin, ANG  
LTC (Ret) Ronald Wagner, ANG  
COL (Ret) Michael Williams, ARNG

COL (Ret) Mathew J. Dew, ARNG  
Chairman, Insurance Committee

Stop at the Conference Trade Show and have your life insurance coverage reviewed by 'Colonel Mike.'

Attachments:

1. Statement of Operations
2. Claims Report

***"Insurance For You, Protection For Your Loved Ones"***

WISCONSIN NATIONAL GUARD ASSOCIATION, INC. INSURANCE TRUST  
STATEMENT OF OPERATIONS YEAR 40  
As of 12/31/2010

	ACTUAL
Operating Revenue:	\$144,485.39
Operating Expenses:	
Personnel Expenses	\$140,801.03
SBC Fees	568.00
Travel Expenses	3,080.82
Office Utilities	3,962.43
Office Expenses	5,311.55
Postage & Envelopes	4,817.77
Printing	339.48
Security Bond	237.00
NGAUS Conv & NGEDA	3,377.71
Accounting Fees	1,904.98
Promotions - Products	3,160.19
Marketing/Advertising	265.00
	\$167,825.96
Net Operating Gain (Loss):	\$-23,340.57
Other Revenue:	
Experience Refund	\$37,792.00
Interest - Checking	.00
Interest - Partnership	.00
Investment Income	21,295.38
Realized Capital Gains	35,858.92
	\$94,946.30
Other Expenses:	
Office Equipment Purchased	\$3,572.87
Interest - Line of Credit	.00
Programming Automation	9,946.89
	\$13,519.76
Distributions this Year:	
Transfers to WINGA, Inc	\$115,000.00
Transfers to WNGEA, Inc	12,000.00
	\$127,000.00
Net Change in Contingency Reserve:	\$-68,914.03

WISCONSIN NATIONAL GUARD ASSOCIATION, INC. INSURANCE TRUST  
Statement of Financial Position  
#39-1501131

ASSETS:	12/31/2010
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Cash in Checking                   0-851 6367	\$40,509.87
Cash in Partnership           0-851 6413	.00
Schwab Institutional (Thompson & Plumb)	895,650.03
NYLIC Reserve Receivable	81,374.00
	-----
TOTAL ASSETS:	\$1,017,533.90
	=====
OBLIGATIONS:	
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Premiums Due NYLIC	\$49,500.00
Revolving Line of Credit	.00
NYLIC Contingency Reserve (Contra)	81,374.00
	-----
TOTAL OBLIGATIONS:	\$130,874.00
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CONTINGENCY RESERVES:	
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Beginning Balance	\$955,573.93
Net Change for Period	-68,914.03
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Ending Balance	\$886,659.90
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TOTAL OBLIGATIONS & RESERVES:	\$1,017,533.90
	=====

**CLAIMS PAID**  
**May 1, 1971 to December 31, 2010**

May 1, 1971 to April 30, 1972	Claims – 2	\$10,000.00
May 1, 1972 to April 30, 1973	Claims – 6	\$9,400.00
May 1, 1973 to April 30, 1974	Claims – 5	\$37,400.00
May 1, 1974 to April 30, 1975	Claims – 5	\$68,000.00
May 1, 1975 to April 30, 1976	Claims – 10	\$38,500.00
May 1, 1976 to April 30, 1977	Claims – 6	\$66,000.00
May 1, 1977 to April 30, 1978	Claims – 8	\$50,900.00
May 1, 1978 to April 30, 1979	Claims – 7	\$60,000.00
May 1, 1979 to April 30, 1980	Claims – 14	\$116,400.00
May 1, 1980 to April 30, 1981	Claims – 12	\$110,000.00
May 1, 1981 to April 30, 1982	Claims – 13	\$207,500.00
May 1, 1982 to April 30, 1983	Claims – 13	\$93,300.00
May 1, 1983 to December 31, 1983	Claims – 15	\$244,400.00
January 1, 1984 to December 31, 1984	Claims – 12	\$218,000.00
January 1, 1985 to December 31, 1985	Claims – 14	\$122,200.00
January 1, 1986 to December 31, 1986	Claims – 18	\$347,550.00
January 1, 1987 to December 31, 1987	Claims – 20	\$417,750.00
January 1, 1988 to December 31, 1988	Claims – 16	\$271,000.00
January 1, 1989 to December 31, 1989	Claims – 10	\$314,500.00
January 1, 1990 to December 31, 1990	Claims – 23	\$537,650.00
January 1, 1991 to December 31, 1991	Claims – 18	\$270,000.00
January 1, 1992 to December 31, 1992	Claims – 12	\$123,500.00
January 1, 1993 to December 31, 1993	Claims – 25	\$444,250.00
January 1, 1994 to December 31, 1994	Claims – 20	\$400,000.00
January 1, 1995 to December 31, 1995	Claims – 11	\$142,000.00
January 1, 1996 to December 31, 1996	Claims – 26	\$392,000.00
January 1, 1997 to December 31, 1997	Claims – 17	\$424,000.00
January 1, 1998 to December 31, 1998	Claims – 14	\$225,934.87
January 1, 1999 to December 31, 1999	Claims – 27	\$556,412.90
January 1, 2000 to December 31, 2000	Claims – 19	\$381,368.91
January 1, 2001 to December 31, 2001	Claims – 20	\$366,939.25
January 1, 2002 to December 31, 2002	Claims – 17	\$372,481.18
January 1, 2003 to December 31, 2003	Claims – 15	\$363,228.84
January 1, 2004 to December 31, 2004	Claims – 17	\$320,678.47
January 1, 2005 to December 31, 2005	Claims – 23	\$462,129.65
January 1, 2006 to December 31, 2006	Claims – 19	\$270,632.48
January 1, 2007 to December 31, 2007	Claims – 16	\$244,207.56
January 1, 2008 to December 31, 2008	Claims – 9	\$150,135.69
January 1, 2009 to December 31, 2009	Claims – 10	\$146,890.39
January 1, 2010 to December 31, 2010	Claims – 17	\$332,618.03
	<b>TOTAL: 581</b>	<b>\$9,729,858.22</b>

**ACTIVITY REPORT OF THE INSURANCE PROGRAM**  
**1 January to 31 December, 2010**

Policies on hand 1 January 2010		6,602
New policies since 1 January 2010	1,096	
Increases since 1 January 2010	149	
Lapses since 1 January 2010	1,621	
Declines since 1 January 2010	0	
Reinstated since 1 January 2010	0	
Claims paid since 1 January 2010	17	\$332,618.22
Policies on hand 31 December 2010		6,061
1 of the 17 decedents were dependents		