

Your Opinion Matters and Your Vote Counts

Aloha from Associa Hawai'i

As managing agent for your association, we would like to take a moment to let owners know of an upcoming annual meeting that has been scheduled by your association's Board of Directors. It is for you, as a member of the association.

It's a meeting for the membership and an opportunity for owners to hear about what your Board Officers have to share, to elect new board members or re-elect incumbent board members, and bring up matters in the owners' forum. Below is a list of required documents that are mailed to all owners as mandated by the State of Hawaii statutes. Associa Hawai'i, as managing agent, performs these types of administrative tasks for your association based on such requirements.

1. **Notice** – an official announcement of the date, time, place
2. **Agenda** – standard order of business that will be conducted
3. **Minutes** – so all owners are aware of what was discussed the previous year
4. **Annual Meeting Rules** – follow several customary rules in order to accomplish your business fairly
5. **Financial Report or Audit** – Financial reports will be made available when they are completed.
6. **Nomination Form** - A nomination form is an official document used to propose or suggest a person as a candidate for an election.
7. **Insurance summary** - it is either mailed to you with the recent budget packet or in this mailing. Associa Hawai'i provides this for your convenience. If you need another copy, please visit our website to order. It enables you to:
 - provide the mortgage company proof of association insurance
 - provide lender proof of insurance in case you plan to refinance
 - provide realtor proof of insurance in case you plan to sell
8. **Proxy Form** – in order to establish quorum (usually >50% respondents) by the membership; select one of the following whether you plan to attend or not:
 - 1st box is allowing the Board as a Whole to vote on your behalf
 - 2nd box is allowing the Board to Share in your interest and vote independently
 - 3rd box is to establish quorum only allowing your vote to hold the meeting
 - 4th box is to allow another person to attend and represent you
9. **Business Reply Envelope** – a self-addressed, postage free envelope to return proxy.

ACTION REQUIRED: "A Corporate Resolution designating the authorized representative for the LLC to attend and participate in the annual meeting is REQUIRED. Please provide a copy with your proxy form or provide a copy to the managing agents office."

We encourage all owners to take some time to read all the enclosures and most important of all, please **complete the proxy form and mail it by the deadline.**

**If you do...we can establish quorum to proceed with the meeting.
If you don't...we may need to send you a reminder using association funds.**



**KUNIA LOA RIDGE FARMLANDS
NOTICE OF ANNUAL MEETING OF MEMBERS**

NOTICE IS HEREBY GIVEN THE ANNUAL MEETING OF THE MEMBERS OF KUNIA RIDGE FARMLANDS, A HAWAII NON-PROFIT CORPORATION ("Corporation") HAS BEEN CALLED AND WILL BE HELD ON:

DATE: Saturday, October 3, 2026

TIME: 9:00 A.M. HST REGISTRATION | 10:00 A.M. HST CALL TO ORDER

PLACE: Kunia Loa Ridge Farmlands Pavilion
94-1100 Kunia Road
Waipahu, HI 96797

AGENDA

1. Roll Call
2. Proof of Notice of Meeting
3. Introductions
4. Conduct of Business
5. Approval of Preceding Meeting Minutes
6. Reports of Officers
7. Appointment of Tellers
8. Election of Directors
9. Unfinished Business
10. New Business
11. Announcements

FOR THE FOLLOWING PURPOSES:

1. TO RECEIVE REPORTS OF OFFICERS;
2. TO ELECT DIRECTORS AS PRESCRIBED IN THE BY-LAWS;
3. TO TRANSACT SUCH OTHER BUSINESS AS MAY PROPERLY COME BEFORE THE MEETING.

Only Members of record, as shown in the Corporation's books as of the close of business on the day prior to the meeting shall be entitled to attend and vote at the meeting. All members are encouraged to attend the Annual Meeting. However, **whether or not you plan to attend, please complete, sign and return the enclosed proxy.** In the event that you return a proxy and then attend the meeting, you may cancel your proxy, and you will receive ballots to vote as you wish. Your returned proxy will ensure a quorum will be present so Corporation business may be transacted. Please remember if we fail to establish a quorum, it may necessitate rescheduling the meeting and Corporation Members will incur additional expenses for a second mailing.

The Board hopes that you will be able to attend the upcoming annual meetings.

REBECCA LISLE, ASSOCIA HAWAII.FOR
CHARLES DONALDSON, BOARD PRESIDENT

DATE OF THIS NOTICE: **SEPTEMBER 2, 2026**

NOTE: Your proxy must be received by the Secretary of the Corporation in care of Associa Hawaii **NO LATER THAN** 4:30 p.m. on the second business day prior to the date of the annual meeting.



KUNIA LOA RIDGE FARMLANDS – 2025 ANNUAL MEETING MINUTES
OCTOBER 4, 2025, Onsite by the office

A. CALL TO ORDER

President Charles Donaldson called the meeting to order at 4:15 p.m. Professional Registered Parliamentarian Steve Glanstein was appointed to chair the meeting by unanimous consent. Michele Atamian was the Recording Secretary. A quorum was established, with 61.92% of the members represented in person or by proxy.

B. READING & APPROVAL OF MINUTES

The minutes of the 2024 Annual Meeting held on October 9, 2024, were approved as written.

C. REPORTS OF OFFICERS

President's report — Charles Donaldson provided a verbal report on the farm's activities.

Treasurer's report- The most recent financials of August 30, 2025, were distributed at check-in. There were no objections, and the financials are approved subject to audit.

D. ELECTION OF DIRECTORS

Maria Siquig and Charlie Page were appointed tellers for any counted vote at the meeting. In accordance with Article 5, section 5.1, of the By-Laws, the board was set at seven members by secret ballot. Nominations and elections were conducted. The results are:

Nominee	Votes	Term	Nominee	Votes	Term
Cynthia Dawson	55.90252	1 Year	Kristina Shimabukuro	42.29252	1 Year
Francis Robiniol	48.8347	1 Year	Jeff Richardson	53.48542	1 Year
Charles Donaldson	57.75982	1 Year	Pete Keene	9.9187	
Walden Butay	54.12982	1 Year	Adonis Mason	17.62992	
Silivenusi Manufekai	56.62982	1 Year			

E. NEW BUSINESS

RESOLUTION ON ASSESSMENTS:

The following resolution was adopted by unanimous consent: "Resolved by the members of the Corporation, That the amount by which each member's assessment in 2025 exceeds the total payments of the Corporation for maintenance, repairs and other expenses and capital expenditures of the Corporation as the board of directors has appropriately paid or determined payable, shall be applied to regular member assessments in the year 2026."

F. ADJOURNMENT The meeting adjourned at 5:58 p.m.

Signed,

EQUITY PROPERTIES INC.,

Michele Atamian

Recording Secretary

Kunia Loa Ridge Farmlands – Meeting Rules

1. Smoking is not permitted in the meeting area.
2. This is a private meeting and attendance is restricted to owners and proxy holders representing owners, staff, and other persons who have been specifically invited by the board. All others are required to leave.
3. Owners desiring to speak must stand and be recognized by the Chairman. Owners must state their **name and unit each time**. The owner must use the microphone, if available, so that everybody else can hear.
4. All remarks must be **directed to the Chairman**, not directly to other members. Personal attacks, vulgarity, or offensive language can result in loss of debate privileges.
5. Long and complicated motions must be in writing and delivered to the Chairman, signed by the maker and seconder. This will help avoid confusion and insure that everybody knows the exact wording of the motion.
6. Discussion is normally limited to the motion being considered. Therefore, please don't start a long discussion unless a motion is already pending for consideration.
7. In order to ensure that everybody has a chance to speak, each individual shall have a limit of 2 minutes per speech and a limit of 2 speeches per debatable motion.
8. Nomination and election debate for elected office shall be limited to one speech per nominee (or his/her delegate) for a maximum of 2 minutes per speech.
9. Any board member whose removal is proposed shall have a debate limit of 10 minutes for each of the two speeches. The board member may choose to speak last after all other debate has concluded.
10. Ballot voting on any motion (including the election) will remain open for 10 minutes, (or until the results are announced) unless extended by the owners.
11. No video-taping or other electronic recording is permitted (except by the recording secretary or the parliamentarian for production of the minutes) during any of the proceedings unless first approved by the Association members at the meeting.
12. The board of directors is authorized to approve the minutes of the Association meetings.
13. The president may appoint a chair pro tem for an association meeting.
14. The most recent edition of Robert's Rules of Order Newly Revised will govern the Association meetings in any instances not covered by State law, the Declaration, Articles of Incorporation, Bylaws, or any adopted special rules.

[Note: These rules were permanently adopted July 19, 2014, amended on July 21, 2018, and May 15, 2021.]

Kunia Loa Ridge Farmlands – Meeting Rules

KUNIA LOA RIDGE FARMLANDS

Members

737 Bishop Street, Suite 3100

Honolulu, HI 96813

TELEPHONE (808) 836-0911

FAX (888) 608-4021

EMAIL: KLRFProxies@associahawaii.com

Anyone interested in being an active board member is hereby requested to complete this nomination form and return it to the address listed above, no later than 4:30 p.m. on the second business day prior to the date of the meeting.

Seven (7) new board members will be elected. If you wish to nominate a Member of record as evidenced by the membership book of the Corporation, please be sure to have their written permission to do so and mail back with your proxy.

NOMINATION FORM

October 3, 2026

PLEASE PRINT

DATE: _____

I hereby request a nomination of:

1. Name: _____

Address or Lot No: _____

2. Name: _____

Address or Lot No: _____

3. Name: _____

Address or Lot No: _____

4. Name: _____

Address or Lot No: _____

to be elected as a member of the Board of Directors of the Kunia Loa Ridge Farmlands.

Name of Member (Print)-

Signature

Name of Member (Print)-

Signature

KUNIA LOA RIDGE FARMLANDS

2026 – 2027 INSURANCE SUMMARY

Type of Policy/Carrier	Coverage	Annual Premium												
COMMERCIAL PROPERTY SCOTSDALE INSURANCE COMPANY Effective: 03/14/2026 - 03/14/2027 AM Best Rated: A XV, Non-Admitted	Special Peril Form Property Coverage/Replacement Cost Valuation Building \$376,185 Deductible All Other Perils \$5,000 Wind/Hail 5% subject to \$5,000													
COMMERCIAL GENERAL LIABILITY NAUTILUS INSURANCE COMPANY Effective: 03/14/2026 - 03/14/2027 AM Best Rated: A+ XV, Non-Admitted	General Aggregate \$2,000,000 Products – Completed Operations Aggregate Limit Included Each Occurrence \$1,000,000 Personal Injury & Advertising Injury \$1,000,000 Fire Damage Legal Liability \$100,000 Medical Payments \$5,000 Deductible (Per Claim) Bodily Injury / Property Damage \$5,000													
COMMERCIAL AUTO LIABILITY DB INSURANCE COMPANY, LTD. Effective: 02/14/2026 – 02/14/2027 AM Best Rated: A+ XV, Admitted	Liability Per Person/Per Accident \$1,000,000/\$1,000,000 Property Damage \$1,000,000 Personal Injury Protection \$10,000 Uninsured Motorists Coverage \$1,000,000/\$1,000,000 Underinsured Motorists Coverage \$1,000,000/\$1,000,000 Comprehensive Deductible \$1,000 Collision Deductible \$1,000													
MACHINERY BREAKDOWN HARTFORD STEAM BOILER INSP & INS. COMPANY Effective: 03/14/2026 - 03/14/2027 AM Best Rated: A++ XI, Admitted	Equipment Breakdown Limit \$376,185 Deductible \$2,500													
UMBRELLA LIABILITY NAUTILUS INSURANCE COMPANY Effective: 03/14/2026 - 03/14/2027 AM Best Rated: A+ XV, Non-Admitted	Each Occurrence/Aggregate \$5,000,000													
DIRECTOR’S AND OFFICER’S LIABILITY ATLANTIC SPECIALTY INSURANCE COMPANY Effective: 03/14/2026 - 03/14/2027 AM Best Rated: A+ XV, Admitted	Limit of Liability \$2,000,000 Retention \$50,000 Pending or Prior Date: 03/14/2014													
CRIME TRAVELERS CASUALTY & SURETY CO. OF AMERICA Effective 03/14/2024 – 03/14/2027 AM Best Rated: A++ XV, Admitted	<table> <tr> <th></th><th>Limit</th><th>Deductible</th></tr> <tr> <td>Employee Theft</td><td>\$50,000</td><td>\$1,000</td></tr> <tr> <td>ERISA Fidelity</td><td>\$50,000</td><td>\$0</td></tr> <tr> <td>Claim Expense</td><td>\$5,000</td><td>\$0</td></tr> </table>		Limit	Deductible	Employee Theft	\$50,000	\$1,000	ERISA Fidelity	\$50,000	\$0	Claim Expense	\$5,000	\$0	Annual Installment
	Limit	Deductible												
Employee Theft	\$50,000	\$1,000												
ERISA Fidelity	\$50,000	\$0												
Claim Expense	\$5,000	\$0												

FOR LENDER REQUESTS FOR MASTER POLICY PROOF OF INSURANCE OR CERTIFICATES:

EMAIL: AOAOCert@atlasinsurance.com

Atlas Insurance Agency
201 Merchant Street, Suite 1100
Honolulu, HI 96813

Grant Murakami, Account Executive
Tel # 808-533-8685
gmurakami@atlasinsurance.com

July 21, 2026

This summary of coverage is intended to facilitate your understanding of the insurance program we have proposed.

However, it is not intended to replace or supersede any original insurance contracts.

INLAND MARINE – CONTRACTOR’S EQUIPMENT AGCS MARINE INSURANCE COMPANY EFFECTIVE: 06/01/2026 – 06/01/2027 AM Best Rated: A+ XV, Admitted	Aggregate Limit \$100,000 Deductible \$1,000 Hurricane Deductible \$10,000	
Total Annual Premium		

➤ **Buildings Covered**

Exterior and interior walls, floors, ceilings and common building elements, including elevators, **or** as defined by the Association's bylaws. Fixtures including, but not limited to, refrigerators, cooking ranges, built-in appliances, cabinets, drapes, wall to wall carpeting in accordance with the as-built condominium plans and specifications (**of like, kind or quality of that originally installed**).

Note: If any of the original fixtures, cabinets, flooring, countertops, etc. were upgraded by the unit owner, the policy would only cover the replacement of the original fixture and not the upgraded fixture, cabinets, flooring, countertops, etc.

➤ **General Liability Covered**

Legal Liability for the Association, which results from Bodily Injury or Property Damage arising out of Premises and Operations, Products/Completed Operations or Personal Injury. Usually this involves common area injuries or losses

Note: Coverage is not provided for individual unit owners' personal liability. (It is the unit owner's responsibility to secure personal liability coverage)

FOR LENDER REQUESTS FOR PROOF OF INSURANCE OR CERTIFICATES:

EMAIL: AOAOCERT@atlasinsurance.com

or send to

Atlas Insurance Agency, Attn: AOA Group,
201 Merchant Street, Suite 1100
Honolulu, HI 96813

FOR LENDER REQUESTS FOR MASTER POLICY PROOF OF INSURANCE OR CERTIFICATES:

EMAIL: AOAOCert@atlasinsurance.com

Atlas Insurance Agency
201 Merchant Street, Suite 1100
Honolulu, HI 96813

Grant Murakami, Account Executive
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July 21, 2026

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INSURANCE COVERAGE DEFINITION

COVERAGE	WHAT DOES THIS MEAN?
Property	This pays to rebuild the condominium at the current replacement cost in case it is damaged by a covered peril. Coverage perils Include FIRE, LIGHTNING, WIND, HURRICANE, VEHICLE DAMAGE, SUDDEN AND ACCIDENTAL WATER OVERFLOW, SMOKE DAMAGE, FALLING OBJECTS, ETC. Property coverage is “required” in the bylaws and is required by the Hawaii Revised Statutes (HRS 514-B). There are usually exclusions for earthquake and flood as these coverages are written separately.
Commercial Liability	This pays for bodily injury or property damage to third-parties. Examples of liability losses would be a slip-n-fall in the common areas, a drowning in the association’s swimming pool or a garage door gate that closed on the hood of a visitor’s car. This coverage protects the assets of the association in case they get sued in any of the above scenarios. It is almost always required by the bylaws.
Environmental Impairment Liability	This is also known as pollution liability coverage. An association might have diesel storage tanks to power an emergency generator and would want to have protection in case there was a pollution loss. Pollution losses are usually excluded under most property and liability policies so a separate policy is necessary for this coverage.
Commercial Umbrella	This provides additional liability protection in case the loss exceeds the limited available on the underlying General Liability, Environmental Liability, D&O Liability and Employees Liability policies. This covers takes effect when the primary policy Limits are exhausted.
Boiler and Machinery -equipment breakdown	This pays for accidental breakdown to electrical equipment that is part of the building. This could be for air-conditioning, chillers, boilers, air handlers, elevators, security systems, etc.
Directors’ and Officers’ Liability	This defends the directors and officers against charges of actual or alleged wrongful acts. Typical claims arise out of discrimination, wrongful termination, breach of contract, conflict of interest, breach of loyalty, etc.
Fidelity Bond	This pays for theft of association funds. It is required by HRS 514-A and HRS 514-B.
Flood Insurance	This pays to rebuild or repair the property in case it is damaged by the peril of flood. Flooding can be caused by rising surface water from any source including storm surge during a hurricane or tsunami.
Workers’ Comp and Employers Liability	This coverage is required by statute. It pays the cost of medical care and loss of income in case an employee is injured on the job.
Temporary Disability Insurance	This coverage is required under Hawaii State Laws. It pays for loss of income for up to 6 months in case an employee is injured off the job.

*This summary and its definitions are for informational purposes.
Coverages are specific to each association and are based on their needs and requirements.*