

COST ANALYSIS



	Current	Renewal	Proposed	Proposed	Proposed
Life AD&D					
Annual Premium	\$386,480	\$466,050	\$372,840	\$309,184	\$459,230
Rate Guarantee	Expiring	2 Years	3 Years	3 Years	3 Years
Retiree Life					
Annual Premium	\$16,020	\$20,025	\$15,379	\$16,020	\$19,705
Rate Guarantee	Expiring	2 Years	3 Years	3 Years	3 Years
Voluntary Life					
Annual Premium	\$261,502	\$287,743	\$261,502	\$261,478	\$261,502
Rate Guarantee	Expiring	2 Years	3 Years	3 Years	3 Years
Short Term Disability					
Annual Premium	\$536,269	\$536,269	\$416,972	\$420,380	\$335,168
Rate Guarantee	Expiring	2 Years	3 Years	3 Years	3 Years
Voluntary Long Term Disability					
Annual Premium	\$258,507	\$258,507	\$206,806	\$258,507	\$229,638
Rate Guarantee	Expiring	2 Years	3 Years	3 Years	3 Years
Total All Lines					
Annual Premium	\$1,458,778	\$1,568,593	\$1,273,498	\$1,265,569	\$1,305,242
Annual Change vs Current		\$109,815.16	-\$185,279.76	-\$193,208.79	-\$153,535.83
Annual % Change vs Current		7.5%	-12.7%	-13.2%	-10.5%

This summary is for illustrative purposes only and is not a binding quote.
Pricing Assumes Package Sale unless otherwise noted.
Please refer to carrier proposal for full details.