

Patty Rothenhausler  
Regional Account Manager



**CIGNA Group Insurance**  
Life • Accident • Disability

October 20, 2009

Kevin Sims  
Gallagher Benefit Services

RE: City of Rochester Hills  
January 1, 2010 Renewal

1455 Valley Center Parkway  
Bethlehem, PA 18017  
Telephone: 800.644.5567  
x7125  
Facsimile: 718.508.3665  
Patricia.Rothenhausler@cigna  
.com

Dear Kevin:

Thank you for allowing CIGNA Group Insurance to provide Life and Disability benefits this past year for City of Rochester Hills. We appreciate the opportunity to serve you both and assist in meeting your employee benefits needs.

Based on our analysis of the group's demographics, current plans and rates, we are pleased to continue the Life and LTD for City of Rochester Hills without adjustment for a period of two years which will provide a guarantee of 1/1/2010 to 12/31/2011. The STD coverage we are able to continue for 12 months without adjustment which will guarantee the rates from 1/1/2010 to 12/31/2010.

| Product    | Policy Number | Inforce Rate <sup>(A)</sup> | Renewal Rate <sup>(A)</sup> | Coverage Basis             | % Change |
|------------|---------------|-----------------------------|-----------------------------|----------------------------|----------|
| Basic Life | FLX960556     | .181                        | .181                        | \$1,000 of covered benefit | 0%       |
| Vol Life   | FLX960556     | See step rates              |                             | \$1,000 of covered benefit | 0%       |
| LTD        | LK960493      | .40                         | .40                         | \$100 of covered payroll   | 0%       |
| STD        | LK750087      | .76                         | .76                         | \$10 of weekly benefit     | 0%       |

CIGNA reserves the right to change premium rates if any of the following occurs:

- The policy terms change
- A division, subsidiary, eligible company, or class is added/deleted
- There is a change of more than 15% in the number of eligible employees since the date of the last census provided.

We appreciate the opportunity to work with you and City of Rochester Hills during the past year. We look forward to continuing our partnership for years to come. Enclosed please find an amendment

outlining the rates referenced above. This amendment should be kept with the client's policy records.

Sincerely,

LIFE INSURANCE COMPANY OF NORTH AMERICA  
Patty Rothenhausler

**Voluntary Life Step Rates**

| Product         | Age          | Inforce Rate <sup>(A)</sup> | Renewal Rate <sup>(A)</sup> | Coverage Basis             | % Change |
|-----------------|--------------|-----------------------------|-----------------------------|----------------------------|----------|
| Vol Life        | Under Age 20 | .066                        | .066                        | \$1,000 of covered benefit | 0%       |
|                 | Age 20 - 24  | .102                        | .102                        |                            |          |
|                 | Age 25 - 29  | .119                        | .119                        |                            |          |
|                 | Age 30 - 34  | .145                        | .145                        |                            |          |
|                 | Age 35 - 39  | .189                        | .189                        |                            |          |
|                 | Age 40 - 44  | .277                        | .277                        |                            |          |
|                 | Age 45 - 49  | .446                        | .446                        |                            |          |
|                 | Age 50 - 54  | .798                        | .798                        |                            |          |
|                 | Age 55 - 59  | 1.476                       | 1.476                       |                            |          |
|                 | Age 60 - 64  | 2.231                       | 2.231                       |                            |          |
|                 | Age 65 - 69  | 3.595                       | 3.595                       |                            |          |
|                 | Age 70 - 74  | 6.756                       | 6.756                       |                            |          |
|                 | Age 75 - 79  | 21.923                      | 21.923                      |                            |          |
|                 | Age 80 - 84  | 21.923                      | 21.923                      |                            |          |
|                 | Age 85 - 89  | 21.923                      | 21.923                      |                            |          |
| Age 90 - 94     | 21.923       | 21.923                      |                             |                            |          |
| Age 95 and over | 21.923       | 21.923                      |                             |                            |          |
| Spouse Life     | Under Age 20 | .066                        | .066                        | \$1,000 of covered benefit | 0%       |
|                 | Age 20 - 24  | .102                        | .102                        |                            |          |
|                 | Age 25 - 29  | .119                        | .119                        |                            |          |
|                 | Age 30 - 34  | .145                        | .145                        |                            |          |
|                 | Age 35 - 39  | .189                        | .189                        |                            |          |
|                 | Age 40 - 44  | .277                        | .277                        |                            |          |
|                 | Age 45 - 49  | .446                        | .446                        |                            |          |
|                 | Age 50 - 54  | .798                        | .798                        |                            |          |
|                 | Age 55 - 59  | 1.476                       | 1.476                       |                            |          |
|                 | Age 60 - 64  | 2.231                       | 2.231                       |                            |          |
| Age 65 - 69     | 3.595        | 3.595                       |                             |                            |          |
| Child Life      |              | .18                         | .18                         | \$1,000 of covered benefit | 0%       |