

Life and Disability Marketing Analysis

Benefit	Volume	CIGNA	CIGNA (Renewal)	CIGNA (Negotiated)	Hartford	National Insurance Services	Prudential	Reliance Standard	Standard	SunLife Financial
A.M. Best Rating		A	A	A	A+	NR ¹	A+	A	A	A+
Life	\$12,452,000	\$0.181	\$0.181	\$0.181	\$0.180	\$0.179	\$0.153	\$0.200	\$0.110	\$0.185
AD&D	\$11,447,000	\$0.030	\$0.030	\$0.030	\$0.020	\$0.030	\$0.031	\$0.020	\$0.030	\$0.035
Life/AD&D Premium		\$31,167	\$31,167	\$31,167	\$29,644	\$30,868	\$27,120	\$32,632	\$20,558	\$32,451
STD	\$146,780	\$0.760	\$0.760	\$0.760	\$0.820	\$0.790	\$0.870	\$0.750	\$0.729	\$0.664
STD Premium		\$133,863	\$133,863	\$133,863	\$144,432	\$139,147	\$153,238	\$132,102	\$128,403	\$116,954
LTD	\$13,755,562	\$0.530	\$0.530	\$0.400	\$0.434	\$0.248	\$0.395	\$0.430	\$0.602	\$0.506
LTD Premium		\$72,904	\$72,904	\$55,022	\$59,699	\$34,114	\$54,334	\$59,149	\$82,808	\$69,603
Total Annual Premium		\$237,934	\$237,934	\$220,052	\$233,774	\$204,129	\$234,693	\$223,883	\$231,769	\$219,009
Savings from current			\$0	-\$17,882	-\$4,160	-\$33,805	-\$3,242	-\$14,051	-\$6,165	-\$18,926
% From Current			0.0%	-7.5%	-1.7%	-14.2%	-1.4%	-5.9%	-2.6%	-8.0%
Rate Guarantee (Life / STD / LTD) Years			2 / 2 / 2	2 / 2 / 2	3 / 1 / 3	2 / 2 / 2	2 / 2 / 2	2 / 2 / 2	2 / 2 / 2	2 / 2 / 2

*TMR & Associates, Inc. proposal was not evaluated due to alternative broker submission

*TASC proposal was not evaluated due to alternative broker submission

*Benefit Consulting Group, Inc. proposal was not evaluated due to alternative broker submission

¹National Insurance Services uses Madison National Life Insurance Company which has a A.M. Best rating of A-

