

SCHOOL DISTRICT
450 Employees
Financial Comparison - Basic Life/AD&D

Based on: Active 24,820,000
 Retiree 2,750,000
 Total 27,570,000

<u>Carrier</u>	<u>Life Rate</u> <u>per 1,000</u>	<u>AD&D Total Rate</u> <u>per 1,000</u>	<u>Retiree Rate</u> <u>per 1,000</u>	<u>Monthly</u> <u>Premium</u>	<u>Annual</u> <u>Premium</u>	<u>Rate</u> <u>Guarantee</u>	
Boston Mutual	0.190	0.030	0.220	Same	6,065.40	72,785	–

Aetna	0.155	0.020	0.175	Same	4,824.75	57,897	2 Yrs.
American United Life	0.153	0.017	0.170	Same	4,686.90	56,243	2 Yrs.
Assurant	0.180	0.030	0.210	Same	5,789.70	69,476	2 Yrs.
Gallagher/EBC/Reliant	0.100	0.015	0.115	1.000	5,645.55	67,747	2 Yrs.
Fort Dearborn(CGI)	0.120	0.020	0.140	Same	3,859.80	46,318	2 Yrs.
Harleysville	0.160	0.020	0.180	Same	4,962.60	59,551	2 Yrs.
Hartford	0.165	0.020	0.185	Same	5,100.45	61,205	2 Yrs.
Liberty Mutual	0.161	0.030	0.191	0.351	5,788.37	69,460	3 Yrs.
Lincoln National	0.130	0.020	0.150	Same	4,135.50	49,626	3 Yrs.
Madison National (NIS)	0.166	0.020	0.186	Same	5,128.02	61,536	3 Yrs.
MetLife	0.150	0.015	0.165	Same	4,549.05	54,589	3 Yrs.
Mutual of Omaha	0.160	0.021	0.181	Same	4,990.17	59,882	2 Yrs.
Prudential	0.147	0.021	0.168	Same	4,631.76	55,581	3 Yrs.
Standard	0.180	0.030	0.210	Same	5,789.70	69,476	2 Yrs.
Unum	0.170	0.020	0.190	0.981	7,468.55	89,623	3 Yrs.

Comments

- All 15 carriers are lower than the current.
- The 4 lowest average is 51,529
- This is 21,256 or 29.2% below current
- The lowest is 26,467 or 36.4% below current