

Marina Coast Water District: Life and AD&D Summary - July 2011 Renewal

	<div style="display: flex; justify-content: space-around; align-items: center;"> ✓ </div>		●	✓	✓	✓	✓
	Current	Renewal	✓	✓	✓	✓	✓
Life & AD&D	Sun Life		Lincoln Financial	Mutual of Omaha	Humana	Assurant	Principal
<u>Life and AD&D Schedule</u>	2 x Annual Salary		2 x Salary	2 x Salary	2 x Salary	2 x Salary	2 x Salary
Maximum Benefit	\$300,000	\$300,000	\$300,000	\$300,000	\$250,000	\$300,000	\$300,000
Rate Guarantee	2 Years	2 Years	2 Years	2 Years	2 Years	2 Years	2 Years
Life and AD&D Volume	\$4,668,000	\$4,668,000	\$4,668,000	\$4,668,000	\$4,668,000	\$4,668,000	\$4,668,000
Life and AD&D Rate/\$1,000	\$0.260	0.2950	0.1650	0.2000	0.2000	0.2100	0.2250
Monthly Sub Total	\$1,213.68	\$1,377	\$770	\$934	\$934	\$980	\$1,050
Percent Change From Current		13%	-37%	-23%	-23%	-19%	-13%
Life & AD&D	✓	✓	✓	✓	✓	✓	✓
Life & AD&D	Guardian	Hartford	Standard	MetLife	Reliance Standard	UHC	Aetna
<u>Life and AD&D Schedule</u>	2 x Salary	2 x Salary	2 x Salary	2 x Salary	2 x Salary	\$100,000	\$125,000
Maximum Benefit	\$300,000	\$250,000	\$300,000	\$300,000	\$300,000	\$100,000	\$125,000
Rate Guarantee	2 Years	2 Years	3 Years	2 Years	2 Years	1 Year	1 Year
Life and AD&D Volume	\$4,668,000	\$4,668,000	\$4,668,000	\$4,668,000	\$4,668,000	\$4,668,000	\$4,668,000
Life and AD&D Rate/\$1,000	0.2450	0.2500	0.2500	0.2600	0.2610	0.1793	0.3387
Monthly Sub Total	\$1,144	\$1,167	\$1,167	\$1,214	\$1,218	\$837	\$1,581
Percent Change From Current	-6%	-4%	-4%	0%	0%	-31%	30%