

Dearborn National[®]

January 5, 2017

HIDALGO COUNTY
ATTN: FLORA VAZQUEZ
2818 S BUSINESS HIGHWAY 281
EDINBURG TX 78539-6243

Subject: Renewal Analysis
Group Policy Number: F019016
Anniversary Date: January 1, 2017

Dear Policyholder:

Dearborn National would like to thank you for allowing us the opportunity to provide you and your employees with Group insurance products.

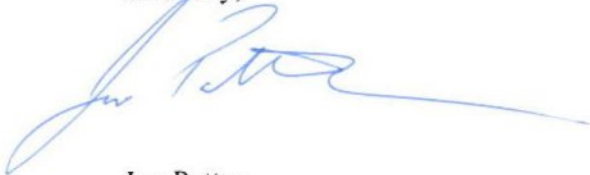
We have reviewed the current experience and demographics of your group insurance programs. As a result, it will be necessary to change the rates of your benefit program which will be effective on the anniversary date. Rates will be guaranteed until January 1, 2020.

<u>Products</u>	<u>Current Rates</u>	<u>Renewal Rates</u>
Life	\$0.105 per \$1,000	\$0.125 per \$1,000
AD&D	\$0.02 per \$1,000	\$0.02 per \$1,000

If you have any questions pertaining to your renewal, or would like more information including the availability of other products as well as a quote for additional benefit programs, please contact your local Dearborn National sales office or insurance broker.

We value our relationship with you and look forward to providing quality service to you in the future.

Sincerely,



Jon Potter
Strategic Account Executive
Dearborn National

701 East 22nd Street, Lombard, IL 60148 ▲ Fax: 312.540.4706

Products and services marketed under the Dearborn National[®] brand and the star logo are underwritten and/or provided by Dearborn National[®] Life Insurance Company (Dowling Grove, IL) in all states (excluding New York), the District of Columbia, the United States Virgin Islands, the British Virgin Islands, Guam and Puerto Rico.