



TheStandard®
Positively different

August 7, 2009

Williamson County
Attn: Benefits Manager
301 SE Inner Loop Ste 108
Georgetown TX 78626

Group Number 621449

Thank you for allowing Standard Insurance Company to provide quality products to support your employees' insurance needs. We are pleased to renew your policy with continued coverage and services.

We have carefully reviewed the current composition of your organization, evaluating age, occupation, gender and salary of your insured employees. Based upon this review and application of rate factors appropriate for your industry classification, we are renewing your policy at existing premium rates as indicated in the chart below. These rates are guaranteed until November 1, 2011.

| Insurance Coverage | Through 10/31/09 | Effective 11/01/09 |
|---------------------------|--|--|
| Basic Term Life | Rate Varies | Unchanged |
| Basic AD&D | \$0.035 Per \$1000 of Benefit | \$0.035 Per \$1000 of Benefit |
| Dependents Life – Spouse | Rate Varies | Unchanged |
| Dependents Life - Child | \$0.12 Per \$2000 Per Member Elective | \$0.12 Per \$2000 Per Member Elective |
| Long Term Disability | Rate Varies | Unchanged |

If you have any questions about your rates or our review process, the San Antonio Employee Benefits Sales and Service Office at (800) 291-2171 is available to serve your needs. We value your business and welcome the opportunity to provide continued assistance to you.

Sincerely yours,

Loryn Hyle
Senior Underwriter
Employee Benefits Division
Standard Insurance Company

cc: Bingham, Kliewer, Chapman
San Antonio Employee Benefits Sales and Service Office
Contract file

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