

# WILLIAMSON COUNTY

## BASIC LIFE - AD&D - VOLUNTARY LIFE

Active - \$15,320,000 Retiree - \$320,000 Dep Sp & Ch - \$2,200	<b>Standard *</b>	<b>MetLife</b>	<b>Cigna *</b>	<b>Hartford</b>
<b>LIFE \$</b> <b>Rate per \$1000</b>				
<b>Active</b>	0.10	0.127	0.075	0.10
<b>w/Waiver</b>	\$18,384	\$23,348	\$13,788	\$18,384
<b>Retirees</b>	0.10	0.37	0.075	0.10
<b>w/Waiver</b>	\$384	\$1,432	\$288	\$384
<b>Dependent Spouse</b>	.54 per unit	Age Banded Rate per \$1,000	.54 per unit	.54 per unit
<b>w/Waiver</b>	\$6,726		\$6,726	\$6,726
<b>Dependent Child</b>	.54 per unit	Age Banded Rate per \$1,000	.54 per unit	.54 per unit
<b>w/Waiver</b>	included in spouse total		included in spouse total	included in spouse total
<b>AD&amp;D</b>	0.035	0.021	0.03	0.03
<b>Annual w/Waiver</b>	\$6,434	\$3,861	\$5,515	\$5,515
<b>Annual Grand Total</b>	\$31,928		\$26,317	\$30,559
<b>Optional Dependent Life</b>	.10 per \$1,000	.16 per \$2,000	.54 per \$10,000	.10 per \$1,000
<b>Optional Life</b>		EE Spouse		
<b>Under 30</b>	0.072	.049 .044	0.056	0.058
<b>30-34</b>	0.072	.068 .052	0.056	0.058
<b>35-39</b>	0.100	.089 .065	0.078	0.080
<b>40-44</b>	0.154	.100 .080	0.121	0.123
<b>45-49</b>	0.240	.150 .102	0.188	0.192
<b>50-54</b>	0.376	.230 .141	0.294	0.301
<b>55-59</b>	0.654	.430 .251	0.512	0.523
<b>60-64</b>	0.723	.660 .400	0.569	0.582
<b>65-69</b>	1.235	1.62 .697	0.967	0.988
<b>Notes</b>	Guarantee Issue; EE = \$100,000 Spouse = \$25,000 MAX: EE = units of \$10,000 up to 6 x's Salary not to exceed \$300,000  Sp = units of \$10,000 up to 100% of EE's	Guarantee Issue; EE = \$100,000 Spouse = \$25,000 MAX: EE = units of \$10,000 up to 6 x's Salary not to exceed \$300,000  Sp = units of \$10,000 up to 100% of EE's	Guarantee Issue; EE = \$100,000 Spouse = \$25,000; Child = \$10,000 MAX: EE = units of \$10,000 up to 6 x's Salary not to exceed \$300,000  Sp = units of \$10,000 up to 100% of EE's	Guarantee Issue; EE = \$100,000 Spouse = \$25,000; Child = \$10,000 MAX: EE = units of \$10,000 up to 6 x's Salary not to exceed \$300,000  Sp = units of \$10,000 up to 100% of EE's
<b>Rate Guarantee</b>	3 yr	3 yr	3 yr	3 yr
<b>Rating</b>	A	A	A	A

*\*Offering a True Open Enrollment for Voluntary Life*

# WILLIAMSON COUNTY

## BASIC LIFE - AD&D - VOLUNTARY LIFE

Active - \$15,320,000 Retiree - \$320,000 Dep Sp & Ch - \$2,200	Unum	Minnesota Life	National Guardian Life (AlwaysCare Benefits)
<b>LIFE \$</b> <b>Rate per \$1000</b>			
<b>Active</b>	0.105	0.10	0.12
<b>w/Waiver</b>	\$19,303	\$18,384	\$22,061
<b>Retirees</b>	0.105	0.10	0.12
<b>w/Waiver</b>	\$403	\$384	\$461
<b>Dependent Spouse</b>	.54 per unit	.54 per unit	.54 per unit
<b>w/Waiver</b>	\$6,726	\$6,726	\$6,726
<b>Dependent Child</b>	.54 per unit	.54 per unit	.54 per unit
<b>w/Waiver</b>	included in spouse total	included in spouse total	included in spouse total
<b>AD&amp;D</b>	0.03	0.03	0.03
<b>Annual w/Waiver</b>	\$5,515	\$5,515	\$5,515
<b>Annual Grand Total</b>	\$31,947	\$31,009	\$34,763
<b>Dependent Life</b>	.619 per \$1,000 / \$4.90 for 10,000	.07 per \$1,000	.12 per \$1,000
<b>Optional Life</b>		EE Spouse	
<b>Under 30</b>	0.072	.058 .04	0.072
<b>30-34</b>	0.072	.058 .06	0.072
<b>35-39</b>	0.100	.080 .07	0.100
<b>40-44</b>	0.154	.123 .07	0.154
<b>45-49</b>	0.240	.192 .110	0.240
<b>50-54</b>	0.376	.301 .17	0.376
<b>55-59</b>	0.654	.523 .31	0.654
<b>60-64</b>	0.727	.582 .48	0.727
<b>65-69</b>	1.235	1.988 .92	1.235
<b>Notes</b>	Guarantee Issue; EE = \$100,000 Spouse = \$25,000; Child = \$10,000 MAX: EE = units of \$10,000 up to 6 x's Salary not to exceed \$300,000 Sp = units of \$5,000 up to \$100,000 not to exceed 100% of EE's	Guarantee Issue; EE = \$100,000 Spouse = \$25,000; Child = \$10,000 MAX: EE = units of \$10,000 up to 6 x's Salary not to exceed \$300,000 Sp = units of \$15,000 up to \$100,000 not to exceed 100% of EE's	Guarantee Issue; EE = \$100,000 Spouse = \$25,000; Child = \$10,000 MAX: EE = units of \$10,000 up to 6 x's Salary not to exceed \$300,000 Sp = units of \$15,000 up to \$100,000 not to exceed 100% of EE's
<b>Rate Guarantee</b>	2 yr	3 yr	2 yr
<b>Rating</b>	A -	A +	A -

**Texas Life Insurance**

Did Not quote  
Basic Life

Rates are age banded  
by year not benefits

This is a individual universal life  
insurance proposal and does not  
meet proposal requirements