

**City of Mesquite**  
**Basic Life Marketing Analysis**  
**Effective Date: 2/1/2017**

Benefits	The Standard Current / Renewal Plan		Dearborn National Proposed Plan	Securian National Proposed Plan	Unum National Proposed Plan
<b>Class Description</b>	Class 1: Elected City Officials and City Attorneys Class 2: Directors Class 3: All other Members		Class 1: Elected City Officials and City Attorneys Class 2: Directors Class 3: All other Members	Class 1: Elected City Officials and City Attorneys Class 2: Directors Class 3: All other Members	Class 1: Elected City Officials and City Attorneys Class 2: Directors Class 3: All other Members
<b>Benefit Amount</b>	<b>Option 1 Current Plan:</b> Class 1: Flat \$100,000 <u>Class 2: 3 X Salary to \$500,000</u> Class 3: : 2 X Salary to \$300,000 <b>Option 2:</b> 2 X Salary to \$300,000 on all members		Class 1: Flat \$100,000 Class 2: 3 X Salary to \$300,000 Class 3: : 2 X Salary to \$300,000	Class 1: Flat \$100,000 Class 2: 3 X Salary to \$300,000 Class 3: : 2 X Salary to \$300,000	Class 1: Flat \$100,000 Class 2: 3 X Salary to \$300,000 Class 3: : 2 X Salary to \$300,000
<b>Guarantee Issue Amount</b>	\$300,000		\$300,000	\$300,000	\$300,000
<b>Maximum Amount</b>	\$300,000		\$300,000	\$300,000	\$300,000
<b>Conversion Privilege</b>	Included		Included	Included	Included
<b>Accelerated Benefit</b>	Included		Included	Included	Included
<b>Age Reduction Formula</b>	<b>Option 1 Current Plan:</b> Age 70; 65% Age 75; 50% <b>Option 2:</b> Age 65; 65% Age 70; 40% Age 75; 20%		65% at age 70 50% at age 75	65% at age 70 50% at age 75	65% at age 70 50% at age 76
<b>Rate Guarantee</b>	3 Years - Until 1/1/2020		3 Years - Until 2/1/2020	3 Years - Until 2/1/2020	2 Years - Until 2/1/2019
	<b>Current Rates</b>	<b>Renewal Rates</b>	<b>Proposed Rates</b>	<b>Proposed Rates</b>	<b>Proposed Rates</b>
<b>Covered Volume</b>	\$118,098,000	\$118,098,000	\$118,098,000	\$118,098,000	\$118,098,000
<b>Life Rates (Per \$1,000)</b>	\$0.039	\$0.039	\$0.140	\$0.075	\$0.033
<b>Monthly Total</b>	\$4,605.82	\$4,605.82	\$16,533.72	\$8,857.35	\$3,897.23
<b>Annual Total</b>	\$55,269.86	\$55,269.86	\$198,404.64	\$106,288.20	\$46,766.81
<b>Difference in Premium</b>	-	\$0	\$143,134.78	\$51,018.34	(\$8,503.06)
<b>% Difference</b>	-	0%	258.97%	92.31%	-15.38%



**City of Mesquite**  
**Supplemental Employee Life Marketing Analysis**  
**Effective Date: 2/1/2017**

Benefits	The Standard Current / Renewal Plan		Dearborn National Proposed Plan	Securian National Proposed Plan	Unum National Proposed Plan
<b>Employee Benefit</b>	\$10,000 Increments		\$10,000 Increments	\$10,000 Increments	\$10,000 Increments
<b>Maximum Benefit</b>	\$500,000 max not to exceed 7X earnings		\$500,000	\$500,000	Lesser of 5X annual salary or \$500,000
<b>Guarantee Issue Amount</b>	\$300,000		\$300,000	Lesser of 3X annual salary or \$300,000	\$300,000
<b>Conversion</b>	Included		Included	Included	Included
<b>Portability</b>	Included		Included	Included	Included
<b>Accelerated Death Benefit</b>	100% of life benefit		100% of life benefit	100% of life benefit	Maximum of 75% to \$500,000
<b>Age Reduction Formula</b>	65% at age 70 50% at age 75		65% at age 70 50% at age 75	65% at age 70 50% at age 75	65% at age 70 50% at age 75
<b>Participation Requirement</b>	-		55% enrolled	Match current (or within 15%)	Greater of 20% or 10 lives
<b>Rate Guarantee</b>	3 Years - Until 1/1/2020		3 Years - Until 2/1/2020	3 Years - Until 2/1/2020	2 Years - Until 2/1/2019
<b>Voluntary EE Life Rates</b> (Per \$1,000)	<b>Current Rates</b>	<b>Renewal Rates</b>	<b>Proposed Rates</b>	<b>Proposed Rates</b>	<b>Proposed Rates</b>
<20	\$0.080	\$0.080	\$0.080	\$0.080	\$0.080
20-24	\$0.080	\$0.080	\$0.080	\$0.080	\$0.080
25-29	\$0.080	\$0.080	\$0.080	\$0.080	\$0.080
30-34	\$0.080	\$0.080	\$0.080	\$0.080	\$0.080
35-39	\$0.110	\$0.110	\$0.110	\$0.110	\$0.110
40-44	\$0.160	\$0.160	\$0.160	\$0.160	\$0.160
45-49	\$0.270	\$0.270	\$0.270	\$0.270	\$0.270
50-54	\$0.430	\$0.430	\$0.430	\$0.430	\$0.430
55-59	\$0.740	\$0.740	\$0.740	\$0.740	\$0.740
60-64	\$1.090	\$1.090	\$1.090	\$1.090	\$1.090
65-69	\$1.810	\$1.810	\$1.810	\$1.810	\$1.810
70-74	\$1.810	\$1.810	\$1.810	\$1.810	\$1.810
75-79	\$1.810	\$1.810	\$1.810	\$1.810	\$1.810
80-99	\$1.810	\$1.810	\$1.810	\$1.810	\$1.810



**City of Mesquite**  
**Dependent Life Marketing Analysis**  
**Effective Date: 2/1/2017**

Benefits	The Standard Current / Renewal Plan		Dearborn National Proposed Plan	Securian National Proposed Plan	Unum National Proposed Plan
<b>Spouse Benefit</b>	\$5,000 Increments		\$5,000 Increments	\$5,000 Increments	\$5,000 Increments
<b>Spouse Maximum</b>	Lesser of 100% of EE amount or \$250,000		Lesser of 100% of EE amount or \$250,000	Lesser of 100% of EE amount or \$250,000	Lesser of 100% of EE amount or \$250,000
<b>Spouse Guarantee Issue</b>	\$50,000		\$50,000	\$50,000	\$25,000
<b>Child Benefit</b>	Increments of \$2,000 to \$10,000		Under 6 months: \$1,000 6 months+: Increments of \$2,000 to \$10,000	Increments of \$2,000 to \$10,000	Increments of \$2,000 to \$10,000
<b>Child Maximum</b>	\$10,000		\$10,000	\$10,000	\$10,000
<b>Child Guaranteed Issue</b>	\$10,000		\$10,000	\$10,000	\$10,000
<b>Rate Guarantee</b>	3 Years - Until 1/1/2020		3 Years - Until 2/1/2020	3 Years - Until 2/1/2020	2 Years - Until 2/1/2019
<b>Voluntary Spouse Life Rates</b> (Per \$1,000)	<b>Current Rates</b>	<b>Renewal Rates</b>	<b>Proposed Rates</b>	<b>Proposed Rates</b>	<b>Proposed Rates</b>
<20	\$0.540	\$0.540	\$0.540	\$0.055	\$0.080
20-24	\$0.540	\$0.540	\$0.540	\$0.055	\$0.080
25-29	\$0.540	\$0.540	\$0.540	\$0.066	\$0.080
30-34	\$0.540	\$0.540	\$0.540	\$0.088	\$0.080
35-39	\$0.540	\$0.540	\$0.540	\$0.099	\$0.110
40-44	\$0.540	\$0.540	\$0.540	\$0.110	\$0.160
45-49	\$0.540	\$0.540	\$0.540	\$0.165	\$0.270
50-54	\$0.540	\$0.540	\$0.540	\$0.253	\$0.430
55-59	\$0.540	\$0.540	\$0.540	\$0.473	\$0.740
60-64	\$0.540	\$0.540	\$0.540	\$0.727	\$1.090
65-69	\$0.540	\$0.540	\$0.540	\$1.398	\$1.810
70-74	\$0.540	\$0.540	\$0.540	\$2.268	\$1.810
75+	\$0.540	\$0.540	\$0.540	\$2.268	\$1.810
<b>Child Rate</b> (Per Family)					
\$2,000	\$0.043	\$0.043	\$0.260	\$0.212	\$0.043
\$4,000	\$0.108	\$0.108	\$0.260	\$0.424	\$0.108
\$6,000	\$0.152	\$0.152	\$0.260	\$0.636	\$0.152
\$8,000	\$0.217	\$0.217	\$0.260	\$0.848	\$0.217
\$10,000	\$0.260	\$0.260	\$0.260	\$1.060	\$0.260

