

Rockford Public Schools

Basic Life/AD&D and Long Term Disability Marketing Results - Full Group

Benefit	Volume	NIS (Current)	MetLife	The Standard	The Hartford
Basic Life	\$28,330,000	Varies	\$0.113	\$0.190	\$0.130
AD&D	\$28,330,000	Varies	\$0.016	\$0.015	\$0.020
Life/AD&D Premium		\$49,362.00	\$43,854.84	\$69,691.80	\$50,994.00
Long Term Disability	\$2,685,709	Varies	\$0.240	\$0.479	\$0.218
LTD Premium		\$115,406	\$77,348	\$154,375	\$70,258
Total Premium		\$164,768	\$121,203	\$224,066	\$121,252
\$ Difference from current			-\$43,565	\$59,298	-\$43,516
% Difference from current			-26.4%	36.0%	-26.4%
Rate Guarantee (Life / LTD)		1 / 1	2 / 2	2 / 2	2 / 2

Notes

MetLife LTD price if sold with Life

Reliance Standard and Unum declined to quote



Gallagher Benefit Services, Inc.

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

Rockford Public Schools

Basic Life/AD&D and Long Term Disability Marketing Results - Admin, Sup, and All Active Employees

Benefit	Volume	NIS (Current)	MetLife	The Standard	The Hartford
Basic Life	\$3,565,000	\$0.155	\$0.113	\$0.190	\$0.130
AD&D	\$3,565,000	\$0.015	\$0.016	\$0.015	\$0.020
Life/AD&D Premium		\$7,272.60	\$5,518.62	\$8,769.90	\$6,417
Long Term Disability	\$366,685	\$0.443	\$0.240	\$0.479	\$0.218
LTD Premium		\$19,493	\$10,561	\$21,077	\$9,592
Total Premium		\$26,766	\$16,079	\$29,847	\$16,009
\$ Difference from current			-\$10,686	\$3,081	-\$10,756
% Difference from current			-39.9%	11.5%	-40.2%
Rate Guarantee (Life / LTD)		1 / 1	2 / 2	2 / 2	2 / 2

Notes

MetLife LTD price if sold with Life

Reliance Standard and Unum declined to quote



Gallagher Benefit Services, Inc.

Rockford Public Schools

Basic Life/AD&D and Long Term Disability Marketing Results - Teachers/Counselors/Certified Staff

Benefit	Volume	NIS (Current)	MetLife	The Standard	The Hartford
Basic Life	\$23,420,000	\$0.12	\$0.113	\$0.190	\$0.130
AD&D	\$23,420,000	\$0.02	\$0.016	\$0.015	\$0.020
Life/AD&D Premium		\$39,345.60	\$36,254.16	\$57,613.20	\$42,156
Long Term Disability	\$2,183,137	0.318	0.240	0.479	\$0.218
LTD Premium		\$83,309	\$62,874	\$125,487	\$57,111
Total Premium		\$122,654	\$99,129	\$183,100	\$99,267
\$ Difference from current			-\$23,526	\$60,446	-\$23,387
% Difference from current			-19.2%	49.3%	-19.1%
Rate Guarantee (Life / LTD)		1 / 1	2 / 2	2 / 2	2 / 2

Notes

MetLife LTD price if sold with Life

Reliance Standard and Unum declined to quote



Gallagher Benefit Services, Inc.

Rockford Public Schools

Basic Life/AD&D and Long Term Disability Marketing Results -Union Support

Benefit	Volume	NIS (Current)	MetLife	The Standard	The Hartford
Basic Life	\$1,345,000	\$0.155	\$0.113	\$0.190	\$0.130
AD&D	\$1,345,000	\$0.015	\$0.016	\$0.015	\$0.020
Life/AD&D Premium		\$2,743.80	\$2,082.06	\$3,308.70	\$2,421
Long Term Disability	\$135,887	\$0.773	\$0.240	\$0.479	\$0.218
LTD Premium		\$12,605	\$3,914	\$7,811	\$3,555
Total Premium		\$15,349	\$5,996	\$11,120	\$5,976
\$ Difference from current			-\$9,353	-\$4,229	-\$9,373
% Difference from current			-60.9%	-27.6%	-61.1%
Rate Guarantee (Life / LTD)		1 / 1	2 / 2	2 / 2	2 / 2



Notes

MetLife LTD price if sold with Life

Reliance Standard and Unum declined to quote