

# Group Life/AD&D Renewal Analysis

Prepared for

## City of Sparks

Presented By L/P Insurance Services, LLC. License #710906

### Life/AD&D - Symetra Options- Benefit & Cost Comparison

	Symetra Renewal	Standard
Class 1 Active Employees	\$25,000	\$25,000
Class 2 Retirees	\$10,000	\$10,000
Dependent Life Spouse	\$2,500	\$2,500
Dependent Life Child	\$2,500	\$2,500
Portability	Included	Included
Conversion	Included	Included
Waiver of Premium	Included	Included
No Age Reduction	No Reduction	No Reduction
	<b>Proposed</b>	<b>Proposed</b>
Estimated Monthly Premium	\$7,338	\$6,042
Estimated Annual Premium	\$88,061	\$72,500
\$ over/under current	\$0	-\$15,561
% over/under current	0.00%	-17.67%
Rate Guarantee	<b>12 months</b>	<b>36 months</b>