



August 11, 2009

City of Milwaukee
Attn: Michael Brady
789 N. Water St. Ste. 300
Milwaukee WI 53202

Group Number 626556 (Revised)

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 January 1, 2012. Your Basic and Additional Life plans will renew again January 1, 2011.

<i>Insurance Coverage</i>	<i>Through 12/31/09</i>	<i>Effective 01/01/10</i>
Long Term Disability:		
60 Day Divisions 2, 6 & 13:	1.09% of Insured Earnings	1.09% of Insured Earnings
90 Day Divisions 3, 7 & 14:	0.19% of Insured Earnings	0.19% of Insured Earnings
120 Day Divisions 4, 8 & 15:	0.09% of Insured Earnings	0.09% of Insured Earnings
180 Day Divisions 1,5 & 12:	0.45% of Insured Earnings	0.45% of Insured Earnings

If you have any questions about your rates or our review process, the Chicago Employee Benefits Sales and Service Office at (847) 517-9454 is available to serve your needs. We value your business and welcome the opportunity to provide continued assistance to you.

Sincerely yours,

Mary L. Trask
National Accounts Underwriter
Standard Insurance Company

cc: Willis of Wisconsin, Inc.
Chicago Employee Benefits Sales and Service Office