



TheStandard<sup>SM</sup>  
Positively different.

July 20, 2007

City of Milwaukee  
Attn: Michael Brady  
200 E Wells Street, Suite 701  
Milwaukee, WI 53202

**RE: Long Term Disability renewal for group policy # 626556**

Dear Mr. Brady,

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.

Thank you also for your time, to allow us to discuss the renewal and the City's needs. Based on our discussions, we are offering the following rate adjustments, effective January 1, 2008. These are monthly premium rates; however, your policy is payroll billed. These rates are guaranteed until January 1, 2009.

<b>Insurance Coverage</b>	<b>Through 12/31/07</b>	<b>Effective 01/01/08</b>
Long Term Disability		
180 Day Divisions 1 & 5	\$0.36 Percent of Insured Earnings	\$0.45 Percent of Insured Earnings
60 Day Divisions 2 & 6	\$0.68 Percent of Insured Earnings	\$1.09 Percent of Insured Earnings
90 Day Divisions 3 & 7	\$0.13 Percent of Insured Earnings	\$0.19 Percent of Insured Earnings
120 Day Divisions 4 & 8	\$0.09 Percent of Insured Earnings	\$0.09 Percent of Insured Earnings

If you have any questions about your rates or our review process, please do not hesitate to contact Scott Bachhuber in the Milwaukee Employee Benefits Sales and Service Office at (262) 373-0143 or Jennifer Stacy at (971) 321-6903. We value your business and welcome the opportunity to provide continued assistance to you.

Sincerely yours,

Sue Birkes  
National Accounts Underwriter  
Standard Insurance Company

cc: Willis of Wisconsin Inc.  
Scott Bachhuber, Milwaukee Employee Benefits Sales and Service Office  
Jennifer Stacy, National Accounts Consultant