



Martin Matson
 Deputy Director
 Employees' Retirement System
 City of Milwaukee,

October 11, 2007

RE: Life Insurance Programs

Dear Martin:

We looked at a number of carrier(s)/vendor(s) for the coverages (and/or services) that you require. We are attaching the Life Insurance Quotes Comparison dated October 11, 2007 to assist you with reviewing your options based on these quotes.

We believe that the terms and conditions of the attached Renewal /Marketing reflect the coverages (and/or services) that you directed us to obtain.

We will furnish you a copy of the renewal or any of the original quotes.

We have listed for you the carrier(s)/vendor(s) that we sought and their responses, our compensation and Sub-Brokers (if any) in the following Summary Table:

Carrier Name	Line of Business	Response	Compensation	Sub-Broker
Standard Insurance Company	Life Insurance	Responded	Net of Commissions	N/A
The Hartford	Life Insurance	Responded	Net of Commissions	N/A
CIGNA	Life Insurance	Responded	Net of Commissions	N/A
Prudential	Life Insurance	Responded	Net of Commissions	N/A
Metropolitan Life	Life Insurance	Responded	Net of Commissions	N/A
Mutual of Omaha (Incumbent)	Life Insurance	Responded	Net of Commissions	N/A
Guardian	Life Insurance	Decline	Net of Commissions	N/A
UNUM	Life Insurance	Decline	Net of Commissions	N/A
Northwestern Mutual	Life Insurance	Decline	Net of Commissions	N/A
Sun Life	Life Insurance	No response	Net of Commissions	N/A
Reliance Standard	Life Insurance	No response	Net of Commissions	N/A
Aetna	Life Insurance	Incomplete response	Net of Commissions	N/A
Lincoln Financial	Life Insurance	Incomplete response	Net of Commissions	N/A

Please be advised that the renewal and/or quotes attached may differ from your current policy. We recommend that you read the renewal and/or quote specifications from the carrier in their entirety and compare them to your current policy, we have highlighted certain key areas in the attached analysis (if applicable). Also, please examine the renewal and/or proposals from the carrier(s) and make note of any expiration dates indicated.

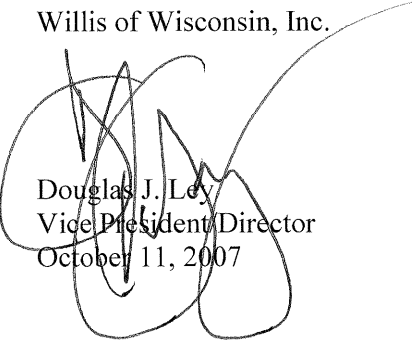
Proposals and/or the renewal is based on the information that you provided to us and have been relied upon by Willis and (re)insurer and/or service provider. If the information you provided is inaccurate or incomplete, it may allow (re)insurers and/or service providers to avoid liability on a particular claim or to void a policy entirely. Therefore, if you discover that previously submitted information is inaccurate or incomplete, please advise us immediately so that we can attempt to revalidate terms with (re)insurers and/or service providers.

All premium payment terms must be met on time or the insurance carriers and/or service providers will have the right to effect notice of cancellation for non-payment of premium. We will not be responsible for any consequences that may arise from any delay or failure by you to pay the amount payable by the indicated date.

The purpose of this communication is to summarize the proposals and/or renewal terms and the coverage available and should not be construed as providing any final commitment by the insurer or any confirmation of actual coverage. Please review this letter and its attachments carefully, and forward to us any comments or questions. Based on your feedback, we will follow up with bidders and confirm the final coverage that you select.

Very truly yours,

Willis of Wisconsin, Inc.



Douglas J. Ley
Vice President/Director
October 11, 2007

Enclosures: 2008 Renewal and Marketing for Life Insurance Programs