



Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

May 20, 2016

City of Milwaukee
200 East Wells Street, Room 706
Milwaukee, WI 53202

The Lincoln National Life Insurance Company
8801 Indian Hills Drive
Omaha, NE 68114-4066
toll free (800) 423-2765

RE: Renewal Letter for Policy Number: 01-0178968

It is our sincere pleasure to provide City of Milwaukee with quality group products and services at a cost that delivers sound value. As part of our effort to ensure continuing quality products and service, each year we carefully review and analyze current benefit and rate structures to determine the appropriate premium levels to charge for continued group insurance protection for your valued employees.

As part of our review and analysis, your premium rates are as follows:

	<u>Your Current Group Rates</u>	<u>Your Newly Calculated Rates Effective on 01/01/2017</u>	
Long Term Disability			
Core Plan	.35	.35	per \$100 of covered payroll
Buy up Plan #1	.08	.08	per \$100 of covered payroll
Buy up Plan #2	.15	.15	per \$100 of covered payroll
Buy up Plan #3	.86	.99	per \$100 of covered payroll

These rates are guaranteed for 24 months from the renewal date shown above. Your next renewal will take place 01/01/2019. **This renewal letter will serve in place of a policy amendment reflecting this rate change. Please keep this renewal letter with your policy records.**

Thank you for the opportunity to be of service to City of Milwaukee. We appreciate your business and look forward to working with you in the future as we continue to meet your group insurance needs. If you have any questions, or if I can be of further assistance, please feel free to call me on our toll-free number: 1-800-423-2765.

Sincerely,

Becky LaFlave
Group Underwriting

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WILLIS OF WI INC
400 N EXECUTIVE DR STE 300
BROOKFIELD, WI 53005

Lincoln Financial Group focuses on making life easier for you by doing business the way you want to do business – via the Web, telephone, IVR, e-mail and fax.

We are committed to being there when you need us!

Visit us on the web at www.lincoln4benefits.com or contact us at 1-800-423-2765.