



November 1, 2012

City of Jonesboro
515 W WASHINGTON
PO BOX 1845
JONESBORO AR 72401

RE: Policy Number: 50001517

Dear Group Administrator

Your group life insurance plan with US Able Life renews **1/1/2013**. We have completed the review of the rates for your plan. Based on this analysis, we have determined that a rate adjustment is indicated. The new rates will be effective 1/1/2013, with a **2-year rate guarantee**. The new rates are as follows:

<u>Benefit</u>	<u>Current Rate</u>	<u>Renewal Rate</u>
Basic Life	\$0.17 per 1,000	\$0.18 per 1,000
AD&D	\$0.03 per 1,000	\$0.03 per 1,000
Dependent Life	\$0.24 per 1,000	\$0.24 per 1,000

*Rates on all Voluntary Group products will remain the same through 1/1/2015.

Thank you for giving us the opportunity to serve your employees' insurance needs. Please feel free to contact our office (501-375-7200 or 800-648-0271) or your local insurance representative whenever we can be of assistance.

Sincerely,

A handwritten signature in black ink that reads "Henry W. Reed". The signature is written in a cursive style with a large initial 'H'.

Henry W. Reed,
VP, Group Underwriting