Alliant Insurance Services

Voluntary Life Marketing

	MetLife - Current		Reliance Matrix	The Standard	Symetra	Unum
	Current					
BENEFITS						
Definition of Earnings	Base Salary		Base Salary	Base Salary	Base Salary	Base Salary
Employee Benefit	$500,000		$500,000	$500,000	$500,000	$500,000
Spouse Benefit	$150,000		$150,000	$150,000	$150,000	$150,000
Child Benefit	$10,000		$10,000	$10,000	$10,000	$10,000
Employee Guarantee Issue	$250,000		$250,000	$250,000	$250,000	$250,000
Spouse Guarantee Issue	$25,000		$25,000	$25,000	$25,000	$25,000
Rate Guarantee			3 years	3 years	3 years	3 years
RATES	**CURRENT / RENEWAL**					
Life (per $1,000)	**Employee & Spouse**		**Employee & Spouse**	**Employee & Spouse**	**Employee & Spouse**	**Employee & Spouse**
< 25	$0.050	$0.050	$0.050	$0.050	$0.050	$0.050
25-29	$0.050	$0.050	$0.050	$0.050	$0.050	$0.050
30-34	$0.080	$0.080	$0.080	$0.080	$0.080	$0.080
35-39	$0.090	$0.090	$0.090	$0.090	$0.090	$0.090
40-44	$0.120	$0.120	$0.120	$0.120	$0.120	$0.120
45-49	$0.210	$0.210	$0.210	$0.210	$0.210	$0.210
50-54	$0.370	$0.370	$0.370	$0.370	$0.370	$0.370
55-59	$0.610	$0.610	$0.610	$0.610	$0.610	$0.610
60-64	$0.750	$0.750	$0.610	$0.750	$0.750	$0.750
65-69	$1.310	$1.310	$0.750	$1.310	$1.310	$1.310
70-74	$2.060	$2.060	$1.310	$2.060	$2.060	$2.060
75+	$2.060	$2.060	$2.060	$2.060	$2.060	$2.060
Child(ren)	$0.130		$0.130	$0.130	$0.130	$0.170

Alliant Insurance Services

Voluntary Short-Term Disability Marketing

	MetLife - Current	Reliance Matrix	The Standard	Symetra	Unum
	Current				
BENEFITS					
Definition of Earnings	Base Salary	Base Salary	Base Salary	Base Salary	Base Salary
Definition of Disability	Own occ.	Own occ.	Own occ.	Own occ.	Own occ.
Benefit	60%	60%	60%	60%	60%
Weekly Maximum	$1,500	$1,500	$1,500	$1,500	$1,500
Pre-Disability Insured Annual Earnings	$130,000	$130,000	$130,000	$130,000	$130,000
Elimination Period (Accident / Illness)	14/14	14/14	14/14	14/14	14/14
Benefit Duration	11 weeks	11 weeks	90 days	11 weeks	11 weeks
RATES / $10 of WEEKLY BENEFIT	CURRENT				
< 25	$0.249	$0.249	$0.232	$0.249	$0.210
25-29	$0.249	$0.249	$0.281	$0.249	$0.440
30-34	$0.259	$0.259	$0.369	$0.259	$0.620
35-39	$0.229	$0.229	$0.327	$0.229	$0.500
40-44	$0.239	$0.239	$0.340	$0.239	$0.370
45-49	$0.273	$0.273	$0.417	$0.273	$0.400
50-54	$0.359	$0.359	$0.448	$0.359	$0.510
55-59	$0.449	$0.449	$0.630	$0.449	$0.710
60-64	$0.557	$0.557	$0.650	$0.557	$0.920
65-69	$0.642	$0.642	$0.757	$0.642	$1.120
70+	$0.642	$0.642	$0.771	$0.642	$1.120