



Matt Grizzaffi
Premier Sales Executive - Dallas
Group Insurance

The Prudential Insurance Company of America
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August 1, 2017

KRISTEN BERNARD
HOLMES MURPHY & ASSOCIATES LLC
3001 WESTOWN PARKWAY
WEST DES MOINES, IA 50266

RE: Renewal Coverage: Basic Life, Basic AD&D, Optional Life, Optional AD&D, LTD
Control Number: 08033
Policyholder Name: City of Coppel

On behalf of Prudential, I would like to thank you for the opportunity to provide coverage over the recent policy period. As is customary this time of year, we have reviewed the rating and plan design for City of Coppel program with Prudential.

The renewal evaluation has been completed and effective 10/01/2017, the following renewal rates will apply.

Coverage:	Current Rate:	Renewal Rate:	Action:
Basic Life	\$0.120 Per \$1000 Vol	\$0.138 Per \$1000 Vol	+15%

Coverage:	Current Rate:	Renewal Rate:	Action:
Basic AD&D	\$0.019 Per \$1000 Vol	\$0.019 Per \$1000 Vol	0%



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Coverage:	Current Rate:	Renewal Rate:	Action:
Optional Life/Opt. Dep. Life	0 - 19: \$0.056 20 - 24: \$0.068 25 - 29: \$0.081 30 - 34: \$0.086 35 - 39: \$0.107 40 - 44: \$0.142 45 - 49: \$0.212 50 - 54: \$0.345 55 - 59: \$0.586 60 - 64: \$0.928 65 - 69: \$1.536 70 - 74: \$2.668 75 - 79: \$4.440 80 - 84: \$7.624 85 +: \$7.624	0 - 19: \$0.056 20 - 24: \$0.068 25 - 29: \$0.081 30 - 34: \$0.086 35 - 39: \$0.107 40 - 44: \$0.142 45 - 49: \$0.212 50 - 54: \$0.345 55 - 59: \$0.586 60 - 64: \$0.928 65 - 69: \$1.536 70 - 74: \$2.668 75 - 79: \$4.440 80 - 84: \$7.624 85 +: \$7.624	0%

Coverage:	Current Rate:	Renewal Rate:	Action:
Optional AD&D	Continue	Continue	0%

Coverage:	Current Rate:	Renewal Rate:	Action:
LTD	\$0.220 Per \$100 CP	\$0.242 Per \$100 CP	0%

Basic Life Renewal

A census was used in our evaluation of the 10/01/2017 Basic Life renewal. Based on the current inforce rate to new manual rate relationship, it has been determined that the basic life rate will increase from 0.120 per \$1,000 to 0.138 per \$1,000, as of the renewal effective date. A 24 month rate guarantee will apply through 10/01/2019, subject to the terms and conditions of your group insurance contract.



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Optional Life Renewal

A census was used in our evaluation of the 10/01/2017 Optional Life renewal. Based on the current inforce rate to new manual rate relationship, it has been determined that the optional life rate will continue as of the renewal effective date. A 24 month rate guarantee will apply through 10/01/2019, subject to the terms and conditions of your group insurance contract.

Long Term Disability Renewal

A census was used in our evaluation of the 10/01/2017 LTD renewal. Based on the current inforce rate to new manual rate relationship, it has been determined that the LTD rate continue as of the renewal effective date. A 24 month rate guarantee will apply through 10/01/2019, subject to the terms and conditions of your group insurance contract.

We appreciate the opportunity to provide Group Life coverage to City of Coppell and we look forward to continuing to work with you to meet our client's benefit needs.

Please review the attached "Notice Regarding Producer Compensation" and share it with your client. The client's payment of premium after the renewal date indicates that you and your client have received the notice and agree with its contents

Please feel free to contact me with any questions you may have regarding the renewal. For any service related questions, please contact your Account Consultant at 1-888-598-5671.

Sincerely,

Matt Grizzaffi
Premier Sales Executive

NOTICE REGARDING PRODUCER COMPENSATION

External Producers

This section applies only if your producer is receiving commission and/or supplemental compensation.

External producers are individuals or entities who represent you, the client, in the solicitation, negotiation or effectuation of the sale of insurance as their producer or consultant of record. The specific functions of external producer's may vary but can include guidance through the proposal process and coordination of the client's data with one or more carriers. External producers are not Prudential employees and may have brokerage relationships with other insurance carriers. Please contact your producer for further information regarding their role during the proposal process and for information about any possible alternative quotes received from other insurance carriers.

Producers who place business with Prudential may be eligible to receive commissions and supplemental compensation unless you advise us otherwise.

Commissions are payable as a percentage of paid premiums or a fixed dollar amount for as long as the producer is recognized as the Producer of Record on your policy.

Under Prudential's Supplemental Commission Program (SCP), supplemental compensation ranges from 0% to 10% of group insurance premium on Critical Illness, Accident, and Voluntary AD&D products and 0% to 7% of group insurance premium on all other products. The actual percentage payable under Prudential's SCP is determined based on the aggregate annual premium due on eligible cases that your producer has in force with Prudential. The cost of supplemental compensation is not charged directly to policies. As a result, your rates are unaffected whether or not your producer receives supplemental compensation. You or your producer can elect to opt out of Prudential's SCP.

More information about eligibility criteria and payment calculation under Prudential's SCP is available to clients on Prudential's website at www.prudential.com/scp. Questions regarding producer compensation may be e-mailed to grpins@prudential.com. Or, if you would like to speak with someone about producer compensation, contact your Prudential representative or call (888) 598-5671 from 8am to 5pm Eastern time.

Internal Producers

This section only applies if your contract is issued in the State of New York

Internal producers, including without limitation, sales representatives, account executives and other employees providing sales support, are individuals employed by The Prudential Insurance Company of America (Prudential) who are responsible for representing Prudential and our product portfolio during the proposal process. Prudential provides sales compensation to such internal producers when business is placed with our clients. Compensation varies based on the products placed, volume of premium and cases placed with Prudential but generally can be identified as production payments, goal based payments, profitability, and/or direct or indirect compensation related to high achievement. An internal producer may be entitled to one or all of these types of compensation. Prudential is providing this disclosure on behalf of any and all such internal producers employed by Prudential in connection with the sales activity described herein.

You may obtain information about expected producer compensation, including information about alternative quotes, if any, based in whole or part on the sale and additional information about the specific internal producers involved in this transaction. This additional information regarding internal producer compensation may be requested via e-mail by writing to GICompensation@prudential.com, or by calling 973-548-5100.