

TOTAL ANNUAL COST

Carrier	Life/AD&D Premium	STD Premium	LTD Premium	Total Premium
Prudential Current	\$100,792.44	\$0	\$58,741.08	\$159,533.52
Prudential Renewal	\$118,126.22	\$0	\$64,615.16	\$182,741.38
Mutual of Omaha	\$50,717.23	\$79,724.57 <i>(\$62,509.75)</i>	\$58,741.06	\$189,182.86 <i>(\$171,968.04)</i>
Dearborn	\$53,285.20	\$76,100.72	\$68,353.23	\$197,739.15
Cigna	\$73,186.90	\$79,724.57	\$58,741.06	\$211,652.53
One America	\$83,458.74	\$90,596.10	\$69,421.25	\$243,476.09
Unum	\$105,928.40	\$79,724.57	\$69,421.25	\$255,074.22
Aflac	\$89,236.65	\$83,348.41	\$98,791.78	\$271,376.84
Standard	\$82,816.75	\$115,963.01	\$85,441.54	\$284,221.30
Prudential	\$118,126.22	\$105,091.48	\$64,615.16	\$287,832.86
Ochs	\$59,705.10	\$148,577.60	\$130,832.35	\$339,115.05
Hartford	\$82,816.75	Age Banded	\$93,451.68	\$176,268.43
Met Life	\$83,458.74	DTQ	DTQ	\$83,458.74