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Optimize your benefits investment by adding a MetLife group Dental and Disability plan to your benefits program. Our unmatched product suite, exceptional service and results driven enrollment programs can help you build a benefits program that's right for you and your employees.

We look forward to continuing to provide quality benefit solutions to you and your employees.

MetLife Renewal Underwriting

cc: JILL FITZGERALD
cc: Chicago Sales Office

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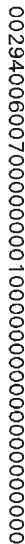
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<u>Coverage</u>	<u>Current Rate(s)</u>	<u>Renewal Rate(s)</u>	<u>Volume/Lives</u>	<u>Renewal Annual Premium</u>	<u>% Change</u>
Basic AD&D	\$0.017/\$1,000	\$0.017/\$1,000	\$30,180,000.00	\$6,156.72	0.0%
Rates are guaranteed from November 1, 2021 - October 31, 2023 (24 months)					

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Supplemental Life			\$250,000.00	\$690.00	0.0%
Age 0-29	\$0.050/\$1,000	\$0.050/\$1,000			
Age 30-34	\$0.056/\$1,000	\$0.056/\$1,000			
Age 35-39	\$0.070/\$1,000	\$0.070/\$1,000			
Age 40-44	\$0.100/\$1,000	\$0.100/\$1,000			
Age 45-49	\$0.150/\$1,000	\$0.150/\$1,000			
Age 50-54	\$0.230/\$1,000	\$0.230/\$1,000			
Age 55-59	\$0.405/\$1,000	\$0.405/\$1,000			
Age 60-64	\$0.580/\$1,000	\$0.580/\$1,000			
Age 65-69	\$0.877/\$1,000	\$0.877/\$1,000			
Age 70-99	\$1.658/\$1,000	\$1.658/\$1,000			
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<u>Coverage</u>	<u>Current Rate(s)</u>	<u>Renewal Rate(s)</u>	<u>Volume/Lives</u>	<u>Renewal Annual Premium</u>	<u>% Change</u>
Supplemental AD&D	\$0.018/\$1,000	\$0.018/\$1,000	\$250,000.00	\$54.00	0.0%
Rates are guaranteed from November 1, 2021 - October 31, 2023 (24 months)					



If you are a customer with employees working in the State of Connecticut, please review the "CT Employee Terminations" topic found in MetLife's online Administration Manual under the appropriate coverage section (www.whymetlife.com/adminmanual)

Under Alaska Statute 21.36.225, covered individuals residing in Alaska must be notified of impending coverage and/or premium changes, as applicable. If you have employees residing in Alaska who are covered under MetLife's Disability, Dental, Vision or Accidental Death and Dismemberment policies, we ask that you provide them with written notice at least 45 days in advance of the effective date of the renewal, notifying them that coverage and/or premiums may change. Once renewal details are finalized, a second notice must be provided setting forth the details of the coverage premium change. If you would like wording for these notices, please contact your MetLife service team.

Group legal plans and Family Matters are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans and Family Matters are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company, Warwick, RI. Payroll deduction required. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. For costs and complete details of the coverage, call or write the company.

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More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Website at www.metlife.com/business-and-brokers/broker-resources/broker-compensation. Questions regarding Intermediary compensation can be directed to ask4met@metlifeservice.com, or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

When providing you with information concerning a group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXISGBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.