

August 19, 2013

DAVEVIC BENEFIT CONSULTANTS INC.
P.O. BOX 976
902 SOUTH CENTER STREET
GROVE CITY PA 16127

Re: Renewal Notification for Group Policy Number:

26540

Group Policyholder:

WARREN COUNTY SCHOOL DISTRICT

We have completed our annual renewal of the above captioned group policy insured through Boston Mutual Life Insurance Company. Accordingly, our underwriters have reviewed the group's performance to assess the adequacy of the rates being charged. We are pleased to report that the following rates will remain unchanged for the next policy year:

## SCHEDULE OF PREMIUM RATES

| Coverage | Age Bracket | Current Rate | Renewal Rate | Guarantee (# of months) |
|----------|-------------|--------------|--------------|-------------------------|
| AD&D     |             | .020         | No Change    | 12                      |
| ADD2     |             | .020         | No Change    | 12                      |
| LIF2     |             | .125         | No Change    | 12                      |
| LIFE     |             | .125         | No Change    | 12                      |

These rates are to be effective:

11/01/2013

The above captioned policyholder will be notified of the renewal under separate cover.

## This notification serves as formal documentation.

We would like to remind you that it is the policyholder's responsibility to maintain current eligibility for all qualified insureds under this program. Any discrepancy in the eligibility can delay or void a claim submission. The group should review their eligibility for updated status relative to salaries, class designations, dependent spouse and child ages, new hires, retirements, terminations, etc. Any updates should be reported directly to Boston Mutual Life promptly. Any premium adjustments will be reflected on the Premium Notice prepared after receipt of the changes. Should there be any questions concerning the eligibility for this group, please feel free to call our Group Billing Department at 800-669-2668, ext. 700.

We sincerely appreciate the continuing opportunity to serve you and your clients. Boston Mutual Life Insurance Company has enjoyed our working relationship with your organization and look forward to serving your insurance needs for many years to come.

If you should have any questions or require additional information, please do not hesitate to contact us at (800) 669-2668 ext. 700 or via email at employeebenefits@bostonmutual.com.

Sincerely,

Employee Benefits Sales Support