

# Sun Life - Life and Disability Renewal - Honey Creek Community School

Renewal Period: 10/01/2016 - 09/30/2017  
 Group Number: 79710

Life/AD&D	Current	Renewal	% Difference
Benefit:	\$35,000 Flat		
Guaranteed Issue:	Under age 65: \$35,000 Age 65 to 69: \$10,000 Age 70 +: \$1,000		
Benefit Reduction:	Reduced to 67% age age 65, 50% at age 70.		
Volume	1,015,000	1,015,000	
Rate (per \$1000)	\$0.178	\$0.178	0.00%
Monthly Premium	\$180.67	\$180.67	

Short-Term Disability	Current	Renewal	% Difference
Benefit:	66.67% of weekly earnings to a maximum of \$1,000		
Waiting Period:	1st Day Accident, 8th Day Illness		
Benefit Period:	13 Weeks per Disability		
Volume	15,773	15,773	
Rate (per \$10)	\$0.350	\$0.350	0.00%
Monthly Premium	\$552.06	\$552.06	

Long-Term Disability	Current	Renewal	% Difference
Benefit:	66.67% of total monthly earnings to a maximum of \$5,000		
Elimination Period:	90 days		
Own Occ. Period:	24 months		
Maximum Benefit Period:	SSNRA		
Volume	103,304	103,304	
Rate (per \$100)	\$0.207	\$0.207	0.00%
Monthly Premium	\$213.84	\$213.84	

Total Monthly Premium	Current	Renewal	% Difference
Total Monthly Premium	\$946.56	\$946.56	
Total Annual Premium	\$11,358.77	\$11,358.77	
Difference	\$0.00	\$0.00	0.00%

A.M. Best Ratings: A+ (Superior)

