

**City of Fort Lauderdale
Long-Term Disability Premium - January 1, 2022**

Number of Employees	603			
Monthly Covered Payroll/Salary	\$3,436,626	\$3,436,626	\$3,436,626	\$3,436,626
90-Day Elimination Period	Cigna / NY Life Proposed	Standard* FINAL	Hartford Final proposed**	Symetra Initial and Final
Rate per \$100	\$0.35	\$0.230	\$0.248	\$0.30
Estimated Annual Premium	\$144,338	\$94,851	\$102,274	\$122,894
\$ Difference from proposed		(\$49,487)	(\$42,064)	(\$21,445)
% Difference from proposed		-34%	-29%	-15%
\$ Difference from current	\$28,868	(\$20,620)	(\$13,197)	\$7,423
% Difference from current	25%	-18%	-11%	6%
Rate Guarantee	24 months	36 months with 3rd & 4th year rate cap based on loss ratio	36 months	36 months

Standard is providing 3% Ben Admin Credit. The 3% is based on the annual premium on both lines of coverage with the Standard, for the life of the policy.

Hartford reserves the right to requote if the census changes by 10% or more

***Hartford's Final Proposed rate increase includes a change in the definition of disability during the any occupation period, the earnings loss will be 80% , an improvement from the current 60%*

Prepared by The Rhodes Insurance Group
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