



ING EMPLOYEE BENEFITS
CHICAGO REGIONAL SALES OFFICE

RENEWAL CONFIRMATION

Hello,

We are pleased that you've chosen to continue the Group Annual Term Life Insurance Policy for Lake County, ING Policy No.: 64325-4 and certainly look forward to continuing our partnership for the coming years. As such, we have included a rate exhibit as well as a checklist of administration options proposed as an enhancement to your plan. Please provide your confirmation that the information exhibited below is correct and indicate whether ING will be providing the below listed administrative services upon your renewal date of January 1, 2012.

Renewal Rating**:

Renewal Rates - Effective January 1, 2012		
Coverage	Rate	Basis
Basic Life	0.107	1,000
Basic AD&D	0.02	1,000
Supplemental Rates - Employee & Spouse*		
Age	Rate	Basis
<25	0.050	1,000
25-29	0.060	1,000
30-34	0.080	1,000
35-39	0.090	1,000
40-44	0.122	1,000
45-49	0.186	1,000
50-54	0.292	1,000
55-59	0.486	1,000
60-64	0.745	1,000
65-69	1.337	1,000
70+	2.060	1,000
Child	0.295	2,000

* Employee and Spouse Supplemental rates shown above are contingent upon Lake County utilizing the Port Choice product for portability. If Port Plus product remains in place, the above referenced rates will not be offered.

**Rates are guaranteed until January 1, 2015. If after the first 30 months the incurred loss ratio (the sum of paid claims, interest, port charges, conversion charges, change in waiver reserves and change in IBNR Reserve divided by total premium) is less than 85%, we will renew all the rates at current for 2 additional years. Included in the calculation are Basic and Supplemental Life; AD&D and Dependent Life will be excluded from the calculation.