EXHIBIT "A"

SYMETRA
RETIREMENT | BENEFITS | LIFE

Symetra Life Insurance Company
P.O. Box 34690
Seattle, WA 98124-1690

Phone: (800) 426-7784
Fax: (866) 348-0058
TT/TTY (800) 833-6388 (Deaf/HH only)

Leslie Haase
City of Joplin
602 South Main Street
Joplin, MO 64801

Re: Policy 01-016842-00
January 01, 2021

Dear Policyholder:

This letter contains the results of our annual review of your group insurance coverages. We have evaluated your rates using current census data and your plan's experience.

Effective January 1, 2021 your renewal rates are as follows: :

	Lives	Volume	Current Rates	Renewal Rates
Basic Life	508	$29,912,500	$0.115	$0.098
Basic AD&D	508	$29,912,500	$0.02	$0.02
Supplemental Employee Life	299	$14,801,000	Step-rates*	Step-rates*
Supplemental Spouse Life	144	$3,563,500	Step-rates*	Step-rates*
Supplemental Child Life	145	$1,450,000	$0.07	$0.07

Symetra® is a registered service mark of Symetra Life Insurance Company.

	Current Monthly Premium	Renewal Monthly Premium	Percent Change
Basic Life	$3,439.94	$2,931.43	**-15%**
Basic AD&D	$598.25	$598.25	**0%**
Supplemental Employee Life	$2,976.77	$2,532.77	**-15%**
Supplemental Spouse Life	$690.06	$589.81	**-15%**
Supplemental Child Life	$101.50	$101.50	**0%**

- Life rates are based on per $1,000
- AD&D rates are based on per $1,000

- Renewal rates are guaranteed for 3 years from the date shown above.

If you have any questions regarding this renewal information, please contact me or Segal Consulting. We appreciate the opportunity to provide this insurance coverage and look forward to many more years of continued service to you.

Sincerely,

Bernadette McGarry
Regional Account Manager
312-517-9010
Symetra

6/19/2020
date

cc: Segal Consulting

Symetra® is a registered service mark of Symetra Life Insurance Company.

SYMETRA LIFE INSURANCE COMPANY
777 108th Avenue NE, Suite 1200
Bellevue, Washington 98004-5135

PREMIUM RATE NOTICE

Policy Number:	01-016842-00
Policyholder:	City of Joplin
Effective Date of Premium Rates:	January 01, 2021

Coverage	**Monthly Rate**
Basic Life	$0.098
Basic AD&D	$0.02
Supplemental Employee Life	Step-rates*
Supplemental Spouse Life	Step-rates*
Supplemental Child Life	$0.07

- Life rates are based on per $1,000
- AD&D rates are based on per $1,000

Symetra® is a registered service mark of Symetra Life Insurance Company.

Supplemental Employee Life Step-rates are as follows:

	Current:	Renewal:
Age	**Rate per $1,000**	**Rate per $1,000**
< 25	$0.05	$0.05
25-29	$0.05	$0.05
30-34	$0.05	$0.05
35-39	$0.08	$0.08
40-44	$0.12	$0.10
45-49	$0.19	$0.15
50-54	$0.33	$0.23
55-59	$0.53	$0.43
60-64	$0.71	$0.66
65-69	$1.11	$1.11
70-74	$1.67	$1.67
75 +	$2.90	$2.06

Supplemental Spouse Life Step-rates are as follows:

	Current:	Renewal:
Age	**Rate per $1,000**	**Rate per $1,000**
< 25	$0.05	$0.05
25-29	$0.05	$0.05
30-34	$0.05	$0.05
35-39	$0.08	$0.08
40-44	$0.12	$0.10
45-49	$0.19	$0.15
50-54	$0.33	$0.23
55-59	$0.53	$0.43
60-64	$0.71	$0.66
65-69	$1.11	$1.11
70-74	$1.67	$1.67
75 +	$2.90	$2.06

Symetra® is a registered service mark of Symetra Life Insurance Company.

Rates will be guaranteed until December 31, 2023 unless there is a change in benefits, eligibility, or an Associated Company is added.

Premium rate adjustments due to change in age are effective on the policy anniversary following the date of change.

SYMETRA LIFE INSURANCE COMPANY

Margaret Meister

BY: Margaret Meister, President

Date: June 19, 2020

Instructions: (1) Use these rates beginning on the effective date shown above.
(2) Retain this Premium Rate Notice with your policy.

SYMETRA®
RETIREMENT | BENEFITS | LIFE

Symetra® is a registered service mark of Symetra Life Insurance Company.

Underwriting Renewal Worksheet

Case Name: City of Joplin **Policy number: 01-016842-00**

RAM: Bernadette McGarry **Renewal Date: 1/1/2021**

Basic Employee Life					
	Lives	Volume	Rate per $1,000	Monthly Premium	Annual Premium
Basic Employee Life	**508**	**$29,912,500**	**$0.098**	**$2,931.43**	**$35,177.10**

- There are no Basic Employee Life commissions.
- Basic Employee Life Rates are guaranteed for 3 years

Basic Employee AD&D					
	Lives	Volume	Rate per $1,000	Monthly Premium	Annual Premium
Basic Employee AD&D	**508**	**$29,912,500**	**$0.02**	**$598.25**	**$7,179.00**

- There are no Basic Employee AD&D commissions.
- Basic Employee AD&D Rates are guaranteed for 3 years

Supplemental Employee Life					
Age	Lives	Volume	Rate per $1,000	Monthly Premium	Annual Premium
< 25	17	$850,000	$0.05	$42.50	$510.00
25 - 29	30	$1,500,000	$0.05	$75.00	$900.00
30 - 34	44	$2,200,000	$0.05	$110.00	$1,320.00
35 - 39	45	$2,250,000	$0.08	$180.00	$2,160.00
40 - 44	42	$2,100,000	$0.10	$210.00	$2,520.00
45 - 49	46	$2,300,000	$0.15	$345.00	$4,140.00
50 - 54	29	$1,450,000	$0.23	$333.50	$4,002.00
55 - 59	26	$1,300,000	$0.43	$559.00	$6,708.00
60 - 64	14	$700,000	$0.66	$462.00	$5,544.00
65 - 69	2	$65,000	$1.11	$72.15	$865.80
70 - 74	4	$86,000	$1.67	$143.62	$1,723.44
75 +	0	$0	$2.06	$0.00	$0.00
Total	**299**	**$14,801,000**		**$2,532.77**	**$30,393.24**

- There are no Supplemental Employee Life commissions.
- Supplemental Employee Life Rates are guaranteed for 3 years

Supplemental Dependent Life					
Age	Lives	Volume	Rate per $1,000	Monthly Premium	Annual Premium
< 25	6	$150,000	$0.05	$7.50	$90.00
25 - 29	9	$225,000	$0.05	$11.25	$135.00
30 - 34	25	$625,000	$0.05	$31.25	$375.00
35 - 39	28	$700,000	$0.08	$56.00	$672.00
40 - 44	23	$575,000	$0.10	$57.50	$690.00
45 - 49	20	$500,000	$0.15	$75.00	$900.00
50 - 54	11	$275,000	$0.23	$63.25	$759.00
55 - 59	14	$350,000	$0.43	$150.50	$1,806.00
60 - 64	5	$125,000	$0.66	$82.50	$990.00
65 - 69	1	$16,500	$1.11	$18.32	$219.84
70 - 74	2	$22,000	$1.67	$36.74	$440.88
75 +	0	$0	$2.06	$0.00	$0.00
Spouse Total	**144**	**$3,563,500**		**$589.81**	**$7,077.72**
Child	**145**	**$1,450,000**	**$0.07**	**$101.50**	**$1,218.00**

- There are no Supplemental Dependent Life commissions.
- Supplemental Dependent Life Rates are guaranteed for 3 years

Implementation Credits		
Structure	Schedule	Total Amount Offered
One-Time	Flat	$2,000

Underwriter: Matt Doucette
Comments / Special Notes: Reducing basic life rate from $0.115 to $0.098 and lowering supplemental life rates, so they are Table I compliant and client does not have to calculate imputed income. Rate guarantee is 3 years.