EXHIBIT "A"

SYMETRA

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)

Benefit Administrator
City of Joplin
address line 2
address line 3

Re: Policy 01-016842-00
January 01, 2019

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.

The Increase to your group is due to high manual rates and unfavorable experience data. In the most recent period, Basic Life is running at 203% and Supplemental Dependent Life is running at 316%. The experience data is 30% credible, so your renewal rate is weighted more heavily on manual ratings which have increased significantly since presale due to the eligible population decreasing in size and an increasing average age.

Effective 1/1/2019 your renewal rates are as follows: :

	Lives	Volume	Current Rates	Renewal Rates
Basic Life	499	$28,266,000.00	$0.098	$0.115
Basic AD&D	499	$28,266,000.00	$0.020	$0.020
Supplemental Employee Life	282	$13,985,000.00	Step-rates*	Step-rates*
Supplemental Spouse Life	140	$3,475,000.00	Step-rates*	Step-rates*
Supplemental Child Life	134	$1,340,000.00	$0.070	$0.070

	Current Monthly Premium	Renewal Monthly Premium	Percent Change
Basic Life	$2,770.07	$3,250.59	**17%**
Basic AD&D	$589.62	$589.62	**0%**

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Supplemental Employee Life	$2,169.73	$2,169.73	0%
Supplemental Spouse Life	$488.50	$488.50	0%
Supplemental Child Life	$93.80	$93.80	0%

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

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,

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Regional Service Specialist
(phone number)
Symetra

_____
date

cc: Segal Consulting

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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, 2019

Coverage	Monthly Rate
Basic Life	$0.138
Basic AD&D	$0.020
Supplemental Employee Life	Step-rates*
Supplemental Spouse Life	Step-rates*
Supplemental Child Life	$0.070

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

Supplemental Employee Life Step-rates are as follows:

	Current:	Renewal:
Age	**Rate per $1,000**	**Rate per $1,000**
< 25	$0.050	$0.050
25-29	$0.050	$0.050
30-34	$0.050	$0.050
35-39	$0.080	$0.080
40-44	$0.120	$0.120
45-49	$0.190	$0.190
50-54	$0.330	$0.330
55-59	$0.530	$0.530
60-64	$0.710	$0.710
65-69	$1.110	$1.110
70-74	$1.670	$1.670
75 +	$2.900	$2.900

Supplemental Spouse Life Step-rates are as follows:

	Current:	Renewal:
Age	**Rate per $1,000**	**Rate per $1,000**
< 25	$0.050	$0.050

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25-29	$0.050	$0.050
30-34	$0.050	$0.050
35-39	$0.080	$0.080
40-44	$0.120	$0.120
45-49	$0.190	$0.190
50-54	$0.330	$0.330
55-59	$0.530	$0.530
60-64	$0.710	$0.710
65-69	$1.110	$1.110
70-74	$1.670	$1.670
75 +	$2.900	$2.900

Rates will be guaranteed until 1/1/2021 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: 8/20/2018

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

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