



**Lauren Koehl**  
Account Manager  
Group Insurance

**The Prudential Insurance Company of America**  
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#### Optional Life Renewal

A census was used in our evaluation of the 04/01/2020 Optional Life renewal. Based on the current inforce rate to new manual rate relationship, it has been determined that the optional life rate will continue per \$1,000, as of the renewal effective date. A 24 month rate guarantee will apply through 04/01/2022, subject to the terms and conditions of your group insurance contract.

#### Short Term Disability Renewal

We have reviewed the experience of your account in combination with our STD book of business. As a result, the current STD rate(s) will continue at 0.12 Per \$10 WB. A 24 month rate guarantee will apply through 04/01/2022, subject to the terms and conditions of your group insurance contract.

#### Long Term Disability Renewal

We have reviewed the experience of your account in combination with our LTD book of business. As a result, the current LTD rate(s) will continue at 0.384 Per \$100 CP. A 24 month rate guarantee will apply through 04/01/2022, subject to the terms and conditions of your group insurance contract.

We appreciate the opportunity to provide Group Life & Disability coverage to City of Foley and we look forward to continuing to work with you to meet our client's benefit needs.

Please review the attached "Notice Regarding Producer Compensation" and share it with your client. The client's payment of premium after the renewal date indicates that you and your client have received the notice and agree with its contents

Please feel free to contact me with any questions you may have regarding the renewal.

Sincerely,

*Lauren Koehl*  
Premier Sales Executive



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February 26, 2020

Frank Weber  
McGriff Insurance Services  
One Independence Plaza  
Suite 800  
Birmingham, AL 35209

RE:Renewal Coverage: Basic Life, Dependent Life, Basic AD&D, Optional Life, Optional Dependent Life, Optional AD&D, STD, LTD  
Control Number: 52494  
Policyholder Name: City of Foley

On behalf of Prudential, I would like to thank you for the opportunity to provide coverage over the recent policy period. As is customary this time of year, we have reviewed the rating and plan design for City of Foley program with Prudential.

The renewal evaluation has been completed and effective 04/01/2020, the following renewal rates will apply.

Coverage:	Current Rate:	Renewal Rate:	Action:
Basic Life	\$0.110 Per \$1000 Vol	\$0.110 Per \$1000 Vol	0%
Basic Dep. Life	Continue	Continue	0%
Basic AD&D	\$0.022 Per \$1000 Vol	\$0.022 Per \$1000 Vol	0%
Optional Life	Continue	Continue	0%
Optional Dep Life	Continue	Continue	0%
Optional AD&D	Continue	Continue	0%
STD	\$0.12 Per \$10 WB	\$0.12 Per \$10 WB	0%
LTD	\$0.384 Per \$100 CP	\$0.384 Per \$100 CP	0%

#### Basic Life Renewal

A census was used in our evaluation of the 04/01/2020 Basic Life renewal. Based on the current inforce rate to new manual rate relationship, it has been determined that the basic life rate will continue at \$0.110 per \$1,000, as of the renewal effective date. A 24 month rate guarantee will apply through 04/01/2022, subject to the terms and conditions of your group insurance contract.

## **NOTICE REGARDING PRODUCER COMPENSATION**

### **External Producers**

**This section applies only if your producer is receiving commission and/or supplemental compensation.**

External producers are individuals or entities who represent you, the client, in the solicitation, negotiation or effectuation of the sale of insurance as their producer or consultant of record. The specific functions of external producer's may vary but can include guidance through the proposal process and coordination of the client's data with one or more carriers. External producers are not Prudential employees and may have brokerage relationships with other insurance carriers. Please contact your producer for further information regarding their role during the proposal process and for information about any possible alternative quotes received from other insurance carriers.

Producers who place business with Prudential may be eligible to receive commissions and supplemental compensation unless you advise us otherwise.

Commissions are payable as a percentage of paid premiums, a fixed dollar amount, or as a dollar amount based on the total number of eligible lives or enrolled lives for as long as the producer is recognized as the Producer of Record on your policy.

Under Prudential's Supplemental Commission Program (SCP), supplemental compensation ranges from 0% to 10% of group insurance premium on Critical Illness, Accident, and Voluntary AD&D products and 0% to 7% of group insurance premium on all other products. The actual percentage payable under Prudential's SCP is determined based on the aggregate annual premium due on eligible cases that your producer has in force with Prudential. The cost of supplemental compensation is not charged directly to policies. As a result, your rates are unaffected whether or not your producer receives supplemental compensation. You or your producer can elect to opt out of Prudential's SCP.

More information about eligibility criteria and payment calculation under Prudential's SCP is available to clients on Prudential's website at [www.prudential.com/scp](http://www.prudential.com/scp). Questions regarding producer compensation may be e-mailed to [gldi\\_broker\\_admin@prudential.com](mailto:gldi_broker_admin@prudential.com). Or, if you would like to speak with someone about producer compensation, contact your Prudential representative or call (888) 598-5671 from 8am to 5pm Eastern time.

### **Internal Producers**

**This section only applies if your contract is issued in the State of New York**

Internal producers, including without limitation, sales representatives, account executives and other employees providing sales support, are individuals employed by The Prudential Insurance Company of America (Prudential) who are responsible for representing Prudential and our product portfolio during the proposal process. Prudential provides sales compensation to such internal producers when business is placed with our clients. Compensation varies based on the products placed, volume of premium and cases placed with Prudential but generally can be identified as production payments, goal based payments, profitability, and/or direct or indirect compensation related to high achievement. An internal producer may be entitled to one or all of these types of compensation. Prudential is providing this disclosure on behalf of any and all such internal producers employed by Prudential in connection with the sales activity described herein.

You may obtain information about expected producer compensation, including information about alternative quotes, if any, based in whole or part on the sale and additional information about the specific internal producers involved in this transaction. This additional information regarding internal producer compensation may be requested via e-mail by writing to [GICompensation@prudential.com](mailto:GICompensation@prudential.com), or by calling 973-548-5100.