



January 1, 2017

Jessica Hull
City of Ann Arbor

Re: Flex Life/AD&D, Trad LTD and Trad STD Insurance with Unum Life Insurance Company of America

Policy 87165

Dear Jessica:

Thank you for choosing Unum as your benefits provider. We are committed to providing you insurance plans and service that is responsive to both your organization's – and to your employees' – unique and individual needs. This commitment has enabled Unum to become the world's leading provider of income protection and related coverages, and that leadership is benefiting you through innovative plan designs, unparalleled service offerings, and proven expertise in claimant care, return-to-work assistance and absence management.

As we near the time to renew our partnership with you, we have evaluated claim trends and activity in your industry and size segment. Based on this information and on your company's specific claims experience and history, the current rates will remain inforce, effective January 1, 2017:

Coverage	Inforce Rate	Renewal Rate	Rate Guarantee
Base Life/AD&D	\$.12/\$.035/ Per \$1000	\$.12/\$.035 Per \$1,000	January 1, 2019
Retiree Life	\$1.94 per \$1,000	\$1.94 per \$1,000	January 1, 2019
Traditional LTD	\$.34/\$100	\$.34\$100	January 1, 2019
Traditional STD	\$.403/\$10	\$.403/\$10	January 1, 2019

If you have any questions regarding any other benefits options, such as our **Internet Service Solutions**, visit our website at www.Unum.com or feel free to contact your local service representative at 1-800-621-2149.

Again, we thank you for choosing Unum as your benefits provider. We look forward to strengthening our relationship and continuing to serve your company's benefit needs.

Sincerely,

Mike Schiller
Account Executive

cc: Marsh & McLennan