

Sarpy County

Life and AD&D Cost Analysis

Effective July 1, 2015

| | 2015 - 2016 Reliance Standard |
|---|--|
| Life Amount | |
| Class 1 Full Time Salaried | \$45,000 |
| Class 2 Full Time Hourly | \$30,000 |
| Accidental Death & Dismemberment | Yes |
| Waiver of Premium | Yes |
| Living Benefit Rider | Yes |
| Reduction Schedule | 35% of pre-age 65 at age 65; an additional 25% pre-age 65 at age 70; an additional 20% of pre-age 65 at age 75 |
| Guarantee Issue | Full Benefit |
| Employer Contribution | 100% |

NOTE:

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| | <p>2015 - 2016 Reliance Standard</p> |
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1) This is a summary of benefits provided by the plans. Refer to the carrier's descriptive material for a full discussion of benefits.