

Exhibit I: Basic Life and AD & D Vendor Cost Analysis and Comparison

Proposed 2018 Group Life Rates							
Estimated Life Volume	\$47,915,000	\$47,915,000	\$74,542,000	\$47,915,000	\$74,542,000	\$47,915,000	\$74,542,000
Estimated AD&D Volume	\$47,915,000	\$47,915,000	\$74,542,000	\$47,915,000	\$74,542,000	\$47,915,000	\$74,542,000
	MetLife - CURRENT	Lincoln		MetLife		Voya	
	CURRENT Life / AD&D Rates per \$1,000 of coverage	Option 1 - Flat \$50,000 Benefit	Option 2 - 1x salary - Minimum of \$60,000 up to \$300,000	Option 1 - Flat \$50,000 Benefit	Option 2 - 1x salary - Minimum of \$60,000 up to \$300,000	Option 1 - Flat \$50,000 Benefit	Option 2 - 1x salary - Minimum of \$60,000 up to \$300,000
Life Monthly Rate	\$0.085	\$0.054	\$0.059	\$0.120	\$0.125	\$0.065	\$0.065
AD&D Monthly Rate	\$0.028	\$0.028	\$0.028	\$0.028	\$0.028	\$0.028	\$0.028
Monthly Premiums	\$5,414	\$3,929	\$6,485	\$7,091	\$11,405	\$4,456	\$6,932
Annual Premiums	\$64,973	\$47,148	\$77,822	\$85,097	\$136,859	\$53,473	\$83,189
% over Current		-27.4%	19.8%	31.0%	110.6%	-17.7%	28.0%
\$ over Current		-\$17,824	\$12,849	\$20,124	\$71,886	-\$11,500	\$18,216
Assumptions							
Employer Contribution		100%	100%	100%	100%	100%	100%
Participation Requirements		100%	100%	100%	100%	100%	20%
Rate Guarantee		3 Years	3 Years	1 Year	1 Year	3 Years	3 Years