

Exhibit II: Basic LTD Vendor Cost Analysis and Comparison

Proposed Group LTD Rates					
	Estimated Volume				
	\$64,479,684				
	Kansas City Life Insurance Company	Kansas City Life	Lincoln	MetLife	Voya
	CURRENT BASIC (City Paid) LTD Rates Per \$100 of Covered Payroll	Proposed BASIC (City Paid) LTD Rates Per \$100 of Covered Payroll	Proposed BASIC (City Paid) LTD Rates Per \$100 of Covered Payroll	Proposed BASIC (City Paid) LTD Rates Per \$100 of Covered Payroll	Proposed BASIC (City Paid) LTD Rates Per \$100 of Covered Payroll
Rate	\$0.100	\$0.085	\$0.070	\$0.115	\$0.240
Additional Costs	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Monthly Premiums	\$5,373	\$4,567	\$3,761	\$6,179	\$12,896
Annual Premiums	\$64,480	\$54,808	\$45,136	\$74,152	\$154,751
% vs. Current	0.0%	-15.0%	-30.0%	15.0%	140.0%
\$ vs. Current	\$0	-\$9,672	-\$19,344	\$9,672	\$90,272
Annual Communications		Included	Included	Included	Included
Assumptions					
Employer Contribution		100%	100%	100%	100%
Participation Requirements		100%	100%	100%	100%
Rate Guarantee		3 Years	3 Years	3 Years	3 Years
Commissions		Net	Net	Net	Net