



EQUITABLE

September 29, 2023

City of Cartersville, Georgia
1 N Erwin Street
Cartersville GA 30120

Re: Group #008574

Thank you for allowing us to provide coverage to help support your employees' needs. Our products are designed to meet the highest standards of a competitive modern workforce.

We have conducted a review of your current benefit plans. Based on this review, we are pleased to extend the current rates for your benefit plans with no changes. Effective January 01, 2024, your rates will remain at their current levels.

If you have any questions regarding your rates or the renewal process, the Equitable Sales and Account Management team are available to assist you in with all your employee benefit needs. We value your business and look forward to continuing to provide employee benefits that meet your changing needs.

Sincerely,

Equitable

cc: Jerry Milam



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Coverage	Rate Basis	Lives	Volume	Current Rate	Renewal Rate	Current Monthly Premium	Renewal Monthly Premium	Rate Action	Next Renewal Date
Basic Life	Per \$1,000	379	\$34,824,500	\$0.299	\$0.299	\$10,412.53	\$10,412.53	0%	01/01/2026
Basic AD&D	Per \$1,000	379	\$34,824,500	\$0.020	\$0.020	\$696.49	\$696.49	0%	01/01/2026
Basic Dependent Life	Per Unit	0	\$0	\$1.250	\$1.250	\$0.00	\$0.00	0%	01/01/2026
Basic Life	Per \$1,000	138	\$991,000	\$0.299	\$0.299	\$296.31	\$296.31	0%	01/01/2026
Short Term Disability Plan	Per \$10 WCB	50	\$28,583	\$0.820	\$0.820	\$2,343.81	\$2,343.81	0%	01/01/2026
Long Term Disability	Per \$100 MCP	140	\$758,046	\$0.240	\$0.240	\$1,819.31	\$1,819.31	0%	01/01/2026
Long Term Disability	Per \$100 MCP	239	\$942,018	\$0.240	\$0.240	\$2,260.84	\$2,260.84	0%	01/01/2026
Supplemental Life				Age Banded Rates Shown Below	Age Banded Rates Shown Below	Premium based on rates and volume by age band	Premium based on rates and volume by age band		
Supplemental AD&D	Per \$1,000	379	\$0	\$0.023	\$0.023	\$0.00	\$0.00	0%	01/01/2026
Supplemental Spouse Life				Age Banded Rates Shown Below	Age Banded Rates Shown Below	Premium based on rates and volume by age band	Premium based on rates and volume by age band		
Supplemental Spouse AD&D	Per \$1,000	0	\$0	\$0.020	\$0.020	\$0.00	\$0.00	0%	01/01/2026
Supplemental Child Life	Per \$1,000	0	\$0	\$0.131	\$0.131	\$0.00	\$0.00	0%	01/01/2026
Supplemental Child AD&D	Per \$1,000	0	\$0	\$0.010	\$0.010	\$0.00	\$0.00	0%	01/01/2026
Total Premium						\$21,712.82	\$21,712.82		



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Employee Renewal Quote for Amendment Quote for Supplemental Life									
Age Band	Rate Basis	Lives	Volume	Current Rate	Renewal Rate	Current Monthly Premium	Renewal Monthly Premium	Rate Action	Next Renewal Date
< 25	Per \$1,000	27	\$40,000	\$0.098	\$0.098	\$3.92	\$3.92	0%	01/01/2026
25-29	Per \$1,000	49	\$800,000	\$0.117	\$0.117	\$93.60	\$93.60	0%	01/01/2026
30-34	Per \$1,000	53	\$1,200,000	\$0.124	\$0.124	\$148.80	\$148.80	0%	01/01/2026
35-39	Per \$1,000	52	\$850,000	\$0.154	\$0.154	\$130.90	\$130.90	0%	01/01/2026
40-44	Per \$1,000	44	\$1,940,000	\$0.204	\$0.204	\$395.76	\$395.76	0%	01/01/2026
45-49	Per \$1,000	38	\$1,420,000	\$0.304	\$0.304	\$431.68	\$431.68	0%	01/01/2026
50-54	Per \$1,000	42	\$1,830,000	\$0.493	\$0.493	\$902.19	\$902.19	0%	01/01/2026
55-59	Per \$1,000	43	\$1,180,000	\$0.842	\$0.842	\$993.56	\$993.56	0%	01/01/2026
60-64	Per \$1,000	21	\$570,000	\$1.335	\$1.335	\$760.95	\$760.95	0%	01/01/2026
65-69	Per \$1,000	7	\$10,000	\$2.217	\$2.217	\$22.17	\$22.17	0%	01/01/2026
70-74	Per \$1,000	2	\$0	\$3.844	\$3.844	\$0.00	\$0.00	0%	01/01/2026
75-79	Per \$1,000	0	\$0	\$6.372	\$6.372	\$0.00	\$0.00	0%	01/01/2026
80+	Per \$1,000	1	\$0	\$6.372	\$6.372	\$0.00	\$0.00	0%	01/01/2026
Total Premium						\$3,883.53	\$3,883.53		

Spouse Renewal Quote for Amendment Quote for Supplemental Life									
Age Band	Rate Basis	Lives	Volume	Current Rate	Renewal Rate	Current Monthly Premium	Renewal Monthly Premium	Rate Action	Next Renewal Date
< 25	Per \$1,000	0	\$0	\$0.085	\$0.085	\$0.00	\$0.00	0%	01/01/2026
25-29	Per \$1,000	0	\$0	\$0.102	\$0.102	\$0.00	\$0.00	0%	01/01/2026
30-34	Per \$1,000	0	\$0	\$0.108	\$0.108	\$0.00	\$0.00	0%	01/01/2026
35-39	Per \$1,000	0	\$0	\$0.134	\$0.134	\$0.00	\$0.00	0%	01/01/2026
40-44	Per \$1,000	0	\$0	\$0.177	\$0.177	\$0.00	\$0.00	0%	01/01/2026
45-49	Per \$1,000	0	\$0	\$0.264	\$0.264	\$0.00	\$0.00	0%	01/01/2026
50-54	Per \$1,000	0	\$0	\$0.429	\$0.429	\$0.00	\$0.00	0%	01/01/2026
55-59	Per \$1,000	0	\$0	\$0.732	\$0.732	\$0.00	\$0.00	0%	01/01/2026
60-64	Per \$1,000	0	\$0	\$1.161	\$1.161	\$0.00	\$0.00	0%	01/01/2026
65-69	Per \$1,000	0	\$0	\$1.928	\$1.928	\$0.00	\$0.00	0%	01/01/2026
70-74	Per \$1,000	0	\$0	\$3.343	\$3.343	\$0.00	\$0.00	0%	01/01/2026
75-79	Per \$1,000	0	\$0	\$5.541	\$5.541	\$0.00	\$0.00	0%	01/01/2026
80+	Per \$1,000	0	\$0	\$5.541	\$5.541	\$0.00	\$0.00	0%	01/01/2026
Total Premium						\$0.00	\$0.00		