

February 9, 2010

Dear Client:

Several clients have requested Voluntary Life Insurance and Disability Insurance through Administrative Resources.

We would like for you to take this opportunity to review the spreadsheets to follow. Before these plans can be effective, we must meet a minimum participation requirement. We must have thirty (30) employees elect Voluntary Life Insurance and forty-five (45) employees elect the Disability coverage.

Voluntary Life Insurance - to find your rate, simply find your age bracket and select the amount of desired coverage. Your monthly rate is a post tax deduction; so the benefit amount is not taxable. You may elect up to \$150,000.00 in coverage for yourself without any medical questions. You may elect up to \$20,000.00 for your spouse and \$10,000.00 per child.

Disability Insurance - the package includes both Short Term and Long Term coverage. Short Term benefits begin on the 7th day and will continue for 12 weeks. Maximum benefit amount per week is \$500.00. Long Term coverage begins on the 91st day and will continue for 24 months. Maximum benefit amount per week is \$1250.00 or \$5000.00 per month. Pre-existing conditions will not be covered for 12 months.

See the Disability spreadsheet to determine your monthly premium. This will be a post-tax deduction; so you will not be taxed on the benefit. The disability policy is only available to employees.

We would like to have these benefits in effect for you on April 1. Deductions would begin on March 1. If you are interested, please complete the application and fax to Brandy at 423-283-4221. If we do not receive enough participation, we will contact you.

Thank you for reviewing this information.



LeAnn Morris
Manager