



August 20, 2009

Ms. Jan Heller  
Mercer Human Resource Consulting  
One Union Square  
600 University Street, Suite 3200  
Seattle, WA 98101-3137

**Re: Everett School District  
Renewal - 01/01/2010**

Dear Jan,

MetLife appreciates the opportunity to be a part of the Everett School District benefit program. This letter confirms their renewal for the 01/01/2010 plan year.

Under the terms of their present rate guarantee, the rates currently in effect will continue for the next plan year beginning on 01/01/2010 and ending on 12/31/2010. In determining the rates for the plan year ahead, we have evaluated your plan experience, taking into account the credibility of the experience and the demographics of your group. Our objective in the renewal process is to identify rates that will maintain the overall financial stability of your benefit program.

We have set the following rates for the coming year:

	<b>Current/Renewal Rate(s)</b>	
Basic Life	\$5.50	/\$ 50,000
AD&D	\$1.00	/\$ 50,000
Optional Life		
< Age 30	\$0.06	/\$ 1000
30-34	\$0.08	/\$ 1000
35-39	\$0.09	/\$ 1000
40-44	\$0.13	/\$ 1000
45-49	\$0.22	/\$ 1000
50-54	\$0.37	/\$ 1000
55-59	\$0.63	/\$ 1000
60-64	\$0.84	/\$ 1000
65-69	\$1.29	/\$ 1000
70-74	\$2.06	/\$ 1000
75+	\$3.34	/\$ 1000
Dependent Spouse Life		
< Age 30	\$0.06	/\$ 1000
30-34	\$0.08	/\$ 1000
35-39	\$0.09	/\$ 1000
40-44	\$0.13	/\$ 1000
45-49	\$0.22	/\$ 1000
50-54	\$0.37	/\$ 1000
55-59	\$0.63	/\$ 1000
60-64	\$0.84	/\$ 1000
65-69	\$1.29	/\$ 1000

70-74	\$2.06 /\$ 1000
75+	\$3.34 /\$ 1000
Dependent Child Life	\$0.27 /\$ 2000

Additionally, we are pleased that we are able to offer extending the Life and AD&D rates for an additional year, through 12/31/2011.

The rates shown above assume your existing plan design, contribution structure and group demographics remain the same.

Please do not hesitate to contact me at (206)830-5934 if I may answer any questions or assist in any way.

Once again, thank you for the privilege you have extended to us. You are the reason we are in business. We look forward to continuing our relationship in the months and years ahead.

Sincerely,

Lisa Lampron

## **INTERMEDIARY COMPENSATION NOTICE**

MetLife enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products ("Products") with brokers, agents, consultants, third-party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such Products (each an "Intermediary"). MetLife may pay your Intermediary compensation, which may include base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of Products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your Products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your Products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. In addition, supplemental compensation may be payable to your Intermediary. Under MetLife's current supplemental compensation plan, the amount payable as supplemental compensation may range from 0% to 2.25% of premium. The supplemental compensation percentage may be based on: (1) the number of Products sold or inforce through your Intermediary during a prior one-year period; (2) the amount of premium or fees with respect to Products sold or inforce through your Intermediary during a prior one-year period; and/or (3) a fixed percentage of the premium for Products as set by MetLife. The supplemental compensation percentage will be set by MetLife prior to the beginning of each calendar year and it may not be changed until the following calendar year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 2.25% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our Products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your Products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., consulting or reinsurance arrangements).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Web site at [www.whymetlife.com/brokercompensation](http://www.whymetlife.com/brokercompensation). Questions regarding Intermediary compensation can be directed to [ask4met@metlifeservice.com](mailto:ask4met@metlifeservice.com), or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET.