Summary of Annual LTD Rate Activity

APPENDIX B

Long Term Disability Plan

Renewal History	Sept. 2013	Sept. 2014	Sept. 2015	Sept. 2016	Sept. 2017	Sept. 2018	Sept. 2019
Overall LTD Rate Action	0%	+ 6.5%	+ 30%	+ 23.8%	-0.9%	-2.5%	+ 19.6%