MARKETING HISTORY ANALYSIS

CITY OF ODESSA

PRESENTED BY:
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ANNIVERSARY: JANUARY 1, 2021

S.T.A. BENEFITS, LTD

MARKETING HISTORY: 2018-Present

CARRIER	Marketing Response	Active Employee Life Insurance	Active Employee AD&D	Active Employee Total Rate	Retiree Life Insurance	Rate Guarantee
	2021 Marketing	**MONTHLY PREMIUMS PER $1,000**				
Aetna	No Response	N/A	N/A	N/A	N/A	
Aflac	No Response	N/A	N/A	N/A	N/A	
Cigna	No Response	N/A	N/A	N/A	N/A	
Dearborn	No Response	N/A	N/A	N/A	N/A	
Guardian	Declined	N/A	N/A	N/A	N/A	
Hartford	**Renewal**	$0.100	$0.020	$0.120	$2.190	
Humana	No Response	N/A	N/A	N/A	N/A	
Lincoln	Declined	N/A	N/A	N/A	N/A	
MetLife	Declined	N/A	N/A	N/A	N/A	
Mutual of Omaha	Declined	N/A	N/A	N/A	N/A	
Nippon Life	No Response	N/A	N/A	N/A	N/A	
OneAmerica	Declined	N/A	N/A	N/A	N/A	
Principal	Declined	N/A	N/A	N/A	N/A	
Prudential	No Response	N/A	N/A	N/A	N/A	
Standard	Quoted	$0.080	$0.015	$0.095	$2.190	**3 Years**
SunLife	Declined	N/A	N/A	N/A	N/A	
United	No Response	N/A	N/A	N/A	N/A	
Unum	Declined	N/A	N/A	N/A	N/A	
Voya	No Response	N/A	N/A	N/A	N/A	
	2020 Marketing	**MONTHLY PREMIUMS PER $1,000**				
Hartford	Renewal	$0.100	$0.020	$0.120	$2.190	**1 Year**
	2019 Marketing	**MONTHLY PREMIUMS PER $1,000**				
Hartford	Renewal	$0.100	$0.020	$0.120	$2.190	**2 Years**
	2018 Marketing	**MONTHLY PREMIUMS PER $1,000**				
Hartford	Renewal	$0.100	$0.020	$0.120	$2.190	**1 Year**

MARKETING HISTORY: 2016-17

CARRIER	Marketing Response	Active Employee Life Insurance	Active Employee AD&D	Active Employee Total Rate	Retiree Life Insurance	Rate Guarantee
	2017 Marketing	MONTHLY PREMIUMS PER $1,000				
Aetna	No Response	N/A	N/A	N/A	N/A	
Aflac	No Response	N/A	N/A	N/A	N/A	
Cigna	Quoted	$0.099	$0.020	$0.119	$2.500	
Dearborn	Declined	N/A	N/A	N/A	N/A	
Guardian	Quoted	$0.200	$0.025	$0.225	$2.920	
Hartford	Quoted	$0.100	$0.020	$0.120	$2.190	**2 Years**
Humana	Declined	N/A	N/A	N/A	N/A	
Liberty Mutual	Declined	N/A	N/A	N/A	N/A	
Lincoln	**Negotiated Renewal**	$0.120	$0.020	$0.140	$2.500	
MetLife	Quoted	$0.209	$0.035	$0.244	$0.209	
Mutual of Omaha	Quoted	$0.140	$0.030	$0.170	$2.500	
OneAmerica	Declined	N/A	N/A	N/A	N/A	
Principal	Declined	N/A	N/A	N/A	N/A	
Standard	Quoted	$0.100	$0.035	$0.135	$2.300	
SunLife	Quoted	$0.196	$0.027	$0.223	$2.151	
Unum	Declined	N/A	N/A	N/A	N/A	
	2016 Marketing	MONTHLY PREMIUMS PER $1,000				
Always Care	Declined	N/A	N/A	N/A	N/A	
AIG	Quoted	$0.220	$0.030	$0.250	$4.330	
Cigna	Quoted	$0.160	$0.040	$0.200	$2.090	
Dearborn	Declined	N/A	N/A	N/A	N/A	
Guardian	Quoted	$0.230	$0.030	$0.260	$3.930	
Hartford	Declined	N/A	N/A	N/A	N/A	
Kemper Benefits	Declined	N/A	N/A	N/A	N/A	
Lincoln	Quoted	$0.140	$0.030	$0.170	$2.500	**1 Year**
Metlife	Declined	N/A	N/A	N/A	N/A	
Mutual of Omaha	Declined	N/A	N/A	N/A	N/A	
Principal	Declined	N/A	N/A	N/A	N/A	
Prudential	No Response	N/A	N/A	N/A	N/A	
Standard	**Renewal**	$0.250	$0.040	$0.290	$3.250	
SunLife	Quoted	$0.240	$0.030	$0.270	$2.330	
Unum	Quoted	$0.310	$0.030	$0.340	$4.040	

MARKETING HISTORY: 2012-15

CARRIER	Marketing Response	Active Employee Life Insurance	Active Employee AD&D	Active Employee Total Rate	Retiree Life Insurance	Rate Guarantee
	2015 Marketing	MONTHLY PREMIUMS PER $1,000				
Standard	Renewal	$0.160	$0.040	$0.200	$2.090	**1 Year**
	2014 Marketing	MONTHLY PREMIUMS PER $1,000				
Standard	Renewal	$0.160	$0.040	$0.200	$2.090	**2 Years**
	2013 Marketing	MONTHLY PREMIUMS PER $1,000				
Standard	Renewal	$0.130	$0.040	$0.170	$1.700	**1 Year**
	2012 Marketing	MONTHLY PREMIUMS PER $1,000				
Standard	Renewal	$0.130	$0.040	$0.170	$1.700	**2 Years**

Protecting Your Privacy

STA BENEFITS, LTD.'s Annual Privacy Notice

At STA BENEFITS, LTD. (AN NFP COMPANY), maintaining our customers' trust and confidence is of paramount importance. We are committed to safeguarding your personal information and providing you with facts about our privacy policy.

Our Privacy Principles:

I. We do not sell customers' personal information.
II. We do not provide customers' personal information to unaffiliated persons or entities for their marketing purposes.
III. We only share customers' personal information with unaffiliated persons or entities for business purposes (e.g., process the transaction, printing services). We enter into contracts with such unaffiliated persons or entities to require them to protect the confidentiality of our customers' information.
IV. We afford prospective customers and former customers the same protections as existing customers with regard to the use of personal information.

This notice replaces all previous statements of our consumer privacy policy, and may be amended at any time. We will provide you with annual reminders of our policies and with revised policies if there are any changes in how we handle your personal information. If you have any questions about this privacy policy you may call us at (432) 337-1131.

I. Information We Collect

As part of providing you with our services, we obtain nonpublic personal information about you. The types of information we collect depends on the product or service you have with us. This information may include:

V. Information we receive from you on subscription documents or account applications, such as your name, address, social security number, assets, and income;
VI. Information about your transactions with us, our affiliates, and others, such as balances, payment history, parties to transactions, and account usage; and
VII. Information we receive from affiliates, credit reporting agencies and other third parties not affiliated with us, such as your creditworthiness and credit history.

VIII. Information That We Share

All investment advisors and insurance producers need to share customers' personal information to run their everyday business – to process transactions, maintain customer accounts, identify and protect customers against fraud, and provide proper customer service. We share your information for everyday business purposes in a limited and carefully controlled manner.

A. Sharing Information With STA BENEFITS, LTD.'s Affiliates. STA is part of the National Financial Partners Corp. family of companies. We share information about you with NFP affiliates, as permitted by law, in order to provide you with as many financial tools as possible. Our affiliates provide a wide range of financial services to meet your financial needs. Our affiliates include broker-dealers, investment advisors, financial planners and insurance brokers. We may share information about your transactions or experiences so that they can tell you about services and products that may be of special interest or value to you. We will not share credit reports or other information specifically related to credit-worthiness with our affiliates.

B. Sharing Information With Third Parties Not Affiliated With STA BENEFITS, LTD. We disclose information to unaffiliated third parties only as permitted by law for everyday business purposes or when required for a legal purpose. Please be assured that whatever the reason for sharing your personal information, we take steps to assure that those parties respect your privacy by limiting the use of the information to the purpose for which it was disclosed. These unaffiliated third parties may include:

IX. Companies that perform services to your account that we do not provide ourselves. Such services may include account valuation, preparation of account statements, determination of fees and printing services;
X. Companies that will help protect your account against fraud;
XI. Companies that provide services necessary to effect a transaction that you request or to service your account; and
XII. Government agencies, courts, parties to lawsuits, or regulators in response to subpoenas. In such cases, we share only the information that we are required or authorized to share.

III. Confidentiality and Security

The security of your personal information is important to us. Only those persons who need your information to perform their job have access to it. In addition, we use physical, electronic and procedural security measures that comply with federal regulations to protect your information.

IV. Former Customers

If you end your relationship with STA BENEFITS, LTD. we will continue to adhere to the policies and practices described in this notice.

As a subsidiary of National Financial Partners Corp. ("NFP"), we are a member of a financial services network containing approximately 140 owned firms and approximately 185 affiliated firms. Firms within the NFP network engage in one or more of its primary lines of business, which include corporate and executive benefits and property and casualty insurance brokerage. Firms are compensated through fees and commissions for services provided to clients in each of these lines of business. In addition to the standard commissions received for the services provided to you, we or our affiliates may earn additional compensation for our role in providing certain products and services to you under separate contracts with insurance companies and group benefits providers. Insurance companies and group benefits providers may pay us or our affiliates contingent compensation upon satisfaction of factors such as volume, persistency or profitability of the business placed with such insurance company or group benefits provider. In addition, such product and service providers may pay us or our affiliates fixed amounts related to the support of NFP company conferences, conventions and other marketing efforts.

If you are interested in receiving additional information on any of the matters discussed above, please contact us. As always, we value your business and appreciate the opportunity to provide you insurance and benefit services.