City of Manitowoc

VOLUNTARY SHORT TERM DISABILITY INSURANCE ALTERNATIVES

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AM Best Rating A A+ A A+	AM Best Rating	A	A+	A	A+

NOTE: Company logos are for information purposes only. Agents are independent and are not affiliated with the company.

 $Not \ competitive: \ UNUM\ (rates\ are\ higher\ than\ Anthem\ \&\ MOO\ \&\ police/fire\ excluded).\ The\ Hartford\ (higher\ rates\ even\ w/\ requiring\ sick\ bank\ to\ be\ exhausted).$

DTQ: Lincoln Financial declined to quote due to police and fire being over 15% of total group & MetLife.

Our standard of care and legal duty to the insured in providing insurance products and services is to follow the instructions of the insured in good faith.

This constitutes only a summary of the Voluntary Short Term Disability plan involved. The actual contract or plan document must be consulted to determine the governing contractual provisions, limitations, or exclusions. There is no guarantee, expressed or implied by Associated Financial Group or vendors of plan provisions or level of payments.

Effective: 3/1/2016