

Metropolitan Life Insurance Company
Customer Service Center
4150 N Mulberry Drive, Suite 300
Kansas City, MO 64116



October 23, 2007

BENEFITS ADMINISTRATOR
CITY OF ANGLETON
121 S. VELASCO STREET
ANGLETON, TX 77515

Re: Customer # 05599468

Dear Benefits Administrator:

We have completed our annual renewal evaluation of your group coverage with MetLife. Our analysis takes into consideration a variety of elements that include overall industry trends in claims incidence, shifts in employee composition as well as other financial or premium related issues that have a bearing on our cost structure.

After careful consideration of the above factors, we have established our pricing for the upcoming policy year. Following are both your current and renewal rates, which will be effective on January 1, 2008.

<u>Coverage</u>	<u>Current Rates</u>	<u>Renewal Rates</u>	<u>Rate Basis</u>
LIFE	\$0.214	\$0.214	per \$1000 of insurance
AD&D	\$0.043	\$0.043	per \$1000 of insurance
DENTAL	\$21.300	\$22.370	Employee
	\$50.270	\$52.780	Employee + Spouse
	\$38.720	\$40.660	Employee + Child(ren)
	\$71.740	\$75.330	Family

Billing statements on and after January 1, 2008 will reflect the renewal rates. Rates are guaranteed for 12 months subject to the terms, conditions and provisions of your group insurance policy. Any additional coverages not specifically mentioned in this letter that are active at the time of the renewal will have their rates continued through the coming year.

It is our expressed intent to provide the best possible relationship of benefit costs to the products we provide to your group. Please be assured that our analysis has been completed with this in mind. We appreciate the opportunity to provide your employee benefits and look forward to continuing our relationship. If you have any questions regarding our assessment, please do not hesitate to contact us at 800 ASK-4-MET.

Sincerely,

MetLife Renewal Underwriting

cc: CLYDE W NEAL JR
HOUSTON REGIONAL SALES OFFICE