

**Applied Intellect LLC 2025**  
**Life and Disability Comparisons**

**Basic Life and AD&D**

<i>Benefit Description</i>	<b>OPTION 1</b>
	<b>METLIFE</b>
<i>Life Benefit Amount</i>	\$50,000
<i>Benefit Reduction Schedule</i>	35% @Age 65, 50% @Age 70
<i>AD&amp;D Benefit Amount</i>	Equal to the Employee Life Benefit Amount
	<b>Current/Renewal Rates</b>
<i>Life Rates</i>	\$0.081 per \$1,000 benefit
<i>AD&amp;D Rates</i>	\$0.014 per \$1,000 benefit
<i>TOTAL COST</i>	

**Short Term Disability**

<i>Benefit Description</i>	<b>OPTION 1</b>
	<b>METLIFE</b>
<i>Weekly Benefit Percentage of Weekly Earnings</i>	60%
<i>Maximum Weekly Benefit</i>	\$1,500
<i>Elimination Period</i>	14 Days, Benefit Starts On 15th Day
<i>Duration of Benefits</i>	11 Weeks
	<b>Current/Renewal Rates</b>
<i>Short Term Disability Rates</i>	\$0.220 per \$10 Weekly Benefit
<i>TOTAL COST</i>	

**Long Term Disability**

<i>Benefit Description</i>	<b>OPTION 1</b>
	<b>METLIFE</b>
<i>Monthly Benefit Percentage of Monthly Earnings</i>	60%
<i>Maximum Monthly Benefit</i>	\$6,000
<i>Minimum Monthly Benefit</i>	Greater of \$100 or 10%
<i>Elimination Period</i>	90 Days
<i>Duration of Benefits</i>	Age 65 or SSNRA
	<b>Current/Renewal Rates</b>
<i>Long Term Disability Rates</i>	\$0.250 per \$100 of Covered Payroll
<i>TOTAL COST</i>	

	<b>MetLife</b>
<i>Complete Monthly TOTAL COST</i>	

renews 1/1/2027