



August 30, 2007

Steve Miller  
Employee Benefits Administrator  
The City of Las Vegas  
400 Stewart Avenue  
Las Vegas, NV 89101

### **Long Term Disability Insurance - RFP Summary**

Dear Steve:


An RFP was released on July 5, 2007, requesting bids from qualified insurance carriers for the employee long term disability plan. The RFP was sent to 18 qualified carriers, which resulted in proposals being submitted by 6 carriers.

During our review of the long term disability plans, we found the policy limits require an adjustment in order to provide full benefits to all covered employees. Following an analysis of the proposals submitted, Standard Life Insurance Company was determined to be the best overall proposal for the long term disability plan. The Standard Life proposal provides the adjusted policy limits along with significant cost savings as compared to the current plan. Standard Life's rates are guaranteed for 3 years.

Based on the information described above, we would recommend the selection of Standard Life Insurance Company for the long term disability plan.

Please contact me with any questions.

Sincerely,

  
Tanna Prince  
Vice President

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