Pam Smith Risk Management and Benefits



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May 21, 2015

To: Superintendent Wyrosdick and School Board Members

RE: Guardian Whole Life with LTC Rider

We received a request from Guernsey and Associates; North Florida Financial to establish a relationship with the school district as a vendor for our voluntary products program. Guardian is rated an "A++" company by A.M. Best. The products they would like to make available to our employees include:

Whole Life Policy with a Long Term Care Rider

The District Insurance Committee has reviewed the request and on their behalf, I would like to request your approval to add Guernsey and Associates; North Florida Financial to our list of approved vendors for voluntary products effective August 10, 2015. Guernsey and Associates will be placed in a "pending" status for 90 days. To move from a pending status to an active vendor status and qualify for a payroll deduction slot they must obtain a minimum of twenty new participants during the 90 day period.

Your consideration is greatly appreciated.

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