

Mr. Bradley
Group Administration Bureau

In Re: 5444-G - The Rubensid Co.

We issued this policy at the T rate but in 1931 we increased the rate to T+2 because of an unfavorable experience. As the experience has been favorable since the increase, we are willing to decrease the rate to T+1 as of the last renewal date, December 31st.

DCB:w

February 11th
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Group Life & Health Section
Actuarial Division

