From: Hagen, Paul T - DVA

To: ETF SMB Board Feedback

Subject: Income continuation insurance

Date: Monday, March 18, 2019 1:26:17 PM

Attachments: image001.png

I see that the premiums increased by 20% this year. After the big increase last year I cancelled my ICI. This years increase makes me that much more happy I did so.

The more you increase your price the more people will drop coverage. I'm saving about \$55.00 per month in after tax money by not having your insurance. That would be a huge burdon on my paycheck if I had not dropped.

Paul Hagen

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