

Exhibit 1



GROUP BENEFIT
SOLUTIONS

Blane Clements
U500 Account Executive
Blane_Clements@newyorklife.com

Date: 5/9/2023

Subject: CITY OF CARSON – 7/1/2023 Life, Accident, and Disability Renewal
Policy Numbers: FLX 967822, LK 965343, LK 752174 & OK 969324

Thank you for choosing New York Life Group Benefit Solutions to provide Life, Accident, and Disability benefits for City of Carson these past years. We appreciate the opportunity to help meet the employee benefit needs of your client.

Based on our analysis of the group's demographics, current plans and rates, we have determined that the coverages for City of Carson require the following changes to the inforce rates:

- No Change: Basic Life, Vol Life, LTD, STD, AD&D

Please respond via email with your acceptance of the below rates. Thirty days prior to the above renewal date we will proceed with processing the amendments.

Sincerely,

Blane Clements
U500 Account Executive
New York Life Group Benefit Solutions

Renewal Rate Summary

Product, Policy Number	Inforce Rate	Renewal Rate	Coverage Basis	Volume	Inforce Premium	Renewal Premium	Annual Premium Change	% Change	Rate Guarantee
Basic Life FLX0967822	\$0.12	\$0.12	Per \$1,000 Face	26,725,000	\$38,484	\$38,484	\$0	0%	36 Months
Vol Life FLX0967822	\$0.49	\$0.49	Per \$1,000 Face	23,208,000	\$136,463	\$136,463	\$0	0%	36 Months
LTD LK 0965343	\$1.05	\$1.05	Per \$100 Monthly Covered Payroll	1,707,936	\$215,199	\$215,200	\$0	0%	36 Months
STD LK 0752174	\$0.38	\$0.38	Per \$10 WI	262,788	\$119,831	\$119,831	\$0	0%	36 Months
Carve-out OK 0969324	\$0.025	\$0.025	Per \$1,000 Face	26,725,000	\$8,018	\$8,108	\$0	0%	36 Months

* Rates shown in the table above represent the composite rates. For full rate details on products with age-banded or class level rates, please see appendix I of this memo or reference the policy.

* Vol Life rates, volume, and premium shown in the table above represent just employee values.

New York Life Group Benefit Solutions reserves the right to change premium rates if any of the following occurs:

- The policy terms change
- A division, subsidiary, eligible company, or class is added/deleted
- If there is a change of more than 10% in the number of insured employees since the date of the last census provided as pricing is based on the most recent census file
- If all products do not renew with NYL GBS; Rates were developed on a packaged basis

Appendix I: Age-Banded and Class Level Rates

Long Term Disability Rate Summary

Coverage	Monthly Covered Payroll	Monthly Rate per \$100 of Monthly Covered Payroll	Monthly Premium
LTD	1,707,936	\$1.050	\$17,933

Rates are guaranteed for 3 years

Rates are only valid if the product is sold as part of this package

Short Term Disability Rate Summary

Coverage	Weekly Gross Benefit	Monthly Rate per \$10 of Weekly Gross Benefit	Monthly Premium
STD	262,788	\$0.380	\$9,986

Rates are guaranteed for 3 years

Rates are only valid if the product is sold as part of this package

Basic Life Rate Summary

Coverage	Estimated Volume	Rate	Estimated Monthly Cost
Basic Employee Life			
Class 1	\$17,810,000	\$0.120 per \$1,000	\$2,137
Class 2	\$5,165,000	\$0.120 per \$1,000	\$619
Class 3	\$2,100,000	\$0.120 per \$1,000	\$252
Class 5	\$800,000	\$0.120 per \$1,000	\$96
Class 6	\$600,000	\$0.120 per \$1,000	\$72
Class 7	\$250,000	\$0.120 per \$1,000	\$30

Voluntary Life Rate Summary

Coverage	Premium Rate
Voluntary Life	
<i>Employee</i>	\$0.490 per \$1,000
Voluntary Dependent Life	
<i>Basic Family</i>	\$2.400 per family

Additional Benefits and Services

New York Life Employee Assistance and Wellness Support – NYL GBS offers our customers and the members of their household support with finding solutions to life's challenges. The program includes;

- Three face-to-face counseling sessions for a broad range of issues including stress, anxiety, depression, dealing with grief and loss, assistance with child or elder care concerns, concerns about substance abuse for yourself or a dependent through a 24/7 telephonic intake with a master's level PhD clinician.
- Five telephonic wellness coaching sessions with a certified coach to help address health and well-being issues before they evolve into long-term problems such as burnout, developing self-compassion, goal setting, time management and coping with stress.
- Family care services that provide customized research, tailored educational materials and prescreened referrals for childcare, adoption, elder care, education, pet care and personal convenience services.
- Three Critical Incident Stress Management events per year, up to 3 hours per event. This service provides knowledgeable and reliable crisis intervention and critical incident counseling with custom plans and preparation for emergencies, immediate response, 24/7 worldwide access to critical incident specialists, on-site counseling sessions and post-event reporting and consultation.

New York Life Financial, Legal & Estate Support – NYL GBS provides professional services that include unlimited financial, legal and estate support available to customers, their household members and NYL GBS Survivor Assurance beneficiaries. Assistance includes:

- Unlimited financial guidance for customers and their household members from qualified experts, including CPAs, CFP's and other financial professionals.
- Unlimited financial information on a broad range of issues including debt management, family budgeting, estate planning and tax planning.
- Interactive tools, calculators and in-depth financial assistance available online.
- Unlimited access to legal experts, unlimited attorney phone consultations, local attorney referrals and other professional resources.
- Referrals to local attorneys for a free 30-minute consultation and a 25% reduction in fees thereafter.
- Information on low cost or no cost legal options.
- Referrals to consumer advocacy groups and governmental organizations.

NYL GBS Survivor Assurance – New York Life Group Benefit Solutions' standard way of paying Life, AD&D or BTA claims for \$5,000 or more. Beneficiaries are provided access to:

- A Welcome Kit and a free, interest-bearing account for their proceeds.
- NYL GBS Life Assistance Program (LAP) for grief counseling
- My Secure Advantage financial wellness programs

NYL GBS Healthy Working Life – Pre-disability vocational services is a voluntary service feature of NYL GBS Healthy Working Life program to assist insured, actively at work employees, with a serious medical condition to remain productive and at work, while also helping them manage limitations that may be associated with their condition.

NYL GBS Secure Travel – Provides emergency medical, financial, legal, and communication assistance to covered individuals traveling domestically and internationally. Services include:

- Medical evacuation services
- 24-hour multi-lingual assistance
- Pre-departure services
- Assistance with lost or stolen items
- Travel arrangements for companion or dependent child
- Prescription refill services