

**Experience by Coverage**  
**Policy Number: 34175**  
**For the Period January 1, 2013 through December 31, 2013**

| Coverage                               | Earned<br>Premium  | Incurred<br>Claims | Incurred<br>Loss Ratio |
|----------------------------------------|--------------------|--------------------|------------------------|
| Employee Optional Term Life Insurance  | \$5,765,783        | \$4,383,160        | 76.0%                  |
| Spouse Optional Term Life Insurance    | 575,700            | 526,166            | 91.4%                  |
| Optional Child Term Life Rider         | 51,819             | 10,369             | 20.0%                  |
| <b>Total Life Coverages</b>            | <b>\$6,393,302</b> | <b>\$4,919,695</b> | <b>77.0%</b>           |
| Employee Optional Ported               | \$992,881          | \$1,943,119        | 195.7%                 |
| Spouse Optional Ported                 | 160,099            | 241,781            | 151.0%                 |
| Optional Child Rider Ported            | 4,322              | 0                  | 0.0%                   |
| <b>Total Ported Coverages</b>          | <b>\$1,157,302</b> | <b>\$2,184,900</b> | <b>188.8%</b>          |
| Total Employee Optional Insurance      | \$6,758,664        | \$6,326,279        | 93.6%                  |
| Total Spouse Optional Insurance        | 735,799            | 767,947            | 104.4%                 |
| Total Optional Child Rider             | 56,141             | 10,369             | 18.5%                  |
| <b>Total for All Lines of Coverage</b> | <b>\$7,550,604</b> | <b>\$7,104,595</b> | <b>94.1%</b>           |

## Notes:

Incurred Claims = Paid Claims + Interest  
+ Current Pending Claims - Prior Pending Claims  
+ Current Reported Waiver Reserve  
- Prior Reported Waiver Reserve  
+ Current Waiver IBNR Reserve - Prior Waiver IBNR Reserve  
+ Conversion Charges

**Lives and Volume by Coverage**  
**Policy Number: 34175**  
**For the Period January 1, 2013 through December 31, 2013**

| Coverage                               | Lives         | Volume               |
|----------------------------------------|---------------|----------------------|
| Employee Optional Term Life Insurance  | 19,443        | 2,426,259,500        |
| Spouse Optional Term Life Insurance    | 8,889         | 213,622,500          |
| Optional Child Term Life Rider         | 14,645        | 107,028,000          |
| <b>Total Life Coverages</b>            | <b>42,977</b> | <b>2,746,910,000</b> |
| Employee Optional Ported               | 2,486         | 190,620,000          |
| Spouse Optional Ported                 | 1,213         | 25,555,000           |
| Optional Child Rider Ported            | 1,345         | 6,718,500            |
| <b>Total Ported Coverages</b>          | <b>5,044</b>  | <b>222,893,500</b>   |
| Total Employee Optional Insurance      | 21,929        | 2,616,879,500        |
| Total Spouse Optional Insurance        | 10,102        | 239,177,500          |
| Total Optional Child Rider             | 15,990        | 113,746,500          |
| <b>Total for All Lines of Coverage</b> | <b>48,021</b> | <b>2,969,803,500</b> |



**Lives and Volume by Coverage**  
**Policy Number: 34175**  
**For the Period January 1, 2014 through December 31, 2014**

| Coverage                               | Lives         | Volume               |
|----------------------------------------|---------------|----------------------|
| Employee Optional Term Life Insurance  | 18,501        | 2,370,445,500        |
| Spouse Optional Term Life Insurance    | 8,342         | 202,092,500          |
| Optional Child Term Life Rider         | 13,778        | 103,738,500          |
| <b>Total Life Coverages</b>            | <b>40,621</b> | <b>2,676,276,500</b> |
| Employee Optional Ported               | 2,552         | 202,196,000          |
| Spouse Optional Ported                 | 1,200         | 25,337,500           |
| Optional Child Rider Ported            | 1,148         | 5,976,900            |
| <b>Total Ported Coverages</b>          | <b>4,900</b>  | <b>233,510,400</b>   |
| Total Employee Optional Insurance      | 21,053        | 2,572,641,500        |
| Total Spouse Optional Insurance        | 9,542         | 227,430,000          |
| Total Optional Child Rider             | 14,926        | 109,715,400          |
| <b>Total for All Lines of Coverage</b> | <b>45,521</b> | <b>2,909,786,900</b> |

**Experience by Coverage**  
**Policy Number: 34175**  
**For the Period January 1, 2015 through December 31, 2015**

| Coverage                               | Earned<br>Premium  | Incurred<br>Claims | Incurred<br>Loss Ratio |
|----------------------------------------|--------------------|--------------------|------------------------|
| Employee Optional Term Life Insurance  | \$7,231,984        | \$4,775,700        | 66.0%                  |
| Spouse Optional Term Life Insurance    | 666,414            | 646,104            | 97.0%                  |
| Optional Child Term Life Rider         | 68,289             | 43,674             | 64.0%                  |
| <b>Total Life Coverages</b>            | <b>\$7,966,687</b> | <b>\$5,465,478</b> | <b>68.6%</b>           |
| Employee Optional Ported               | \$1,180,601        | \$2,604,534        | 220.6%                 |
| Spouse Optional Ported                 | 167,025            | 290,695            | 174.0%                 |
| Optional Child Rider Ported            | 4,079              | 5,007              | 122.8%                 |
| <b>Total Ported Coverages</b>          | <b>\$1,351,705</b> | <b>\$2,900,236</b> | <b>214.6%</b>          |
| Total Employee Optional Insurance      | \$8,412,585        | \$7,380,234        | 87.7%                  |
| Total Spouse Optional Insurance        | 833,439            | 936,799            | 112.4%                 |
| Total Optional Child Rider             | 72,368             | 48,681             | 67.3%                  |
| <b>Total for All Lines of Coverage</b> | <b>\$9,318,392</b> | <b>\$8,365,714</b> | <b>89.8%</b>           |

Notes:                                    Incurred Claims =    Paid Claims + Interest  
                                                                                                                                          + Current Pending Claims - Prior Pending Claims  
                                                                                                                                          + Current Reported Waiver Reserve  
                                                                                                                                          - Prior Reported Waiver Reserve  
                                                                                                                                          + Current Waiver IBNR Reserve - Prior Waiver IBNR Reserve  
                                                                                                                                          + Conversion Charges

**Lives and Volume by Coverage**  
**Policy Number: 34175**  
**For the Period January 1, 2015 through December 31, 2015**

| Coverage                               | Lives         | Volume               |
|----------------------------------------|---------------|----------------------|
| Employee Optional Term Life Insurance  | 17,477        | 2,282,922,500        |
| Spouse Optional Term Life Insurance    | 7,634         | 186,162,500          |
| Optional Child Term Life Rider         | 12,925        | 99,211,500           |
| <b>Total Life Coverages</b>            | <b>38,036</b> | <b>2,568,296,500</b> |
| Employee Optional Ported               | 2,553         | 212,970,500          |
| Spouse Optional Ported                 | 1,175         | 25,167,500           |
| Optional Child Rider Ported            | 1,139         | 6,278,400            |
| <b>Total Ported Coverages</b>          | <b>4,867</b>  | <b>244,416,400</b>   |
| Total Employee Optional Insurance      | 20,030        | 2,495,893,000        |
| Total Spouse Optional Insurance        | 8,809         | 211,330,000          |
| Total Optional Child Rider             | 14,064        | 105,489,900          |
| <b>Total for All Lines of Coverage</b> | <b>42,903</b> | <b>2,812,712,900</b> |

**Experience by Coverage**  
**Policy Number: 34175**  
**For the Period January 1, 2016 through December 31, 2016**

| Coverage                               | Earned<br>Premium  | Incurred<br>Claims | Incurred<br>Loss Ratio |
|----------------------------------------|--------------------|--------------------|------------------------|
| Employee Voluntary Term Life Insurance | \$7,529,777        | \$5,675,314        | 75.4%                  |
| Spouse Voluntary Term Life Insurance   | 677,592            | 641,184            | 94.6%                  |
| Voluntary Child Term Life Rider        | 64,253             | 77,299             | 120.3%                 |
| <b>Total Life Coverages</b>            | <b>\$8,271,622</b> | <b>\$6,393,797</b> | <b>77.3%</b>           |
| Employee Voluntary Ported              | \$1,311,992        | \$2,938,381        | 224.0%                 |
| Spouse Voluntary Ported                | 174,451            | 195,486            | 112.1%                 |
| Voluntary Child Rider Ported           | 3,745              | 0                  | 0.0%                   |
| <b>Total Ported Coverages</b>          | <b>\$1,490,188</b> | <b>\$3,133,867</b> | <b>210.3%</b>          |
| Total Employee Voluntary Insurance     | \$8,841,769        | \$8,613,695        | 97.4%                  |
| Total Spouse Voluntary Insurance       | 852,043            | 836,670            | 98.2%                  |
| Total Voluntary Child Rider            | 67,998             | 77,299             | 113.7%                 |
| <b>Total for All Lines of Coverage</b> | <b>\$9,761,810</b> | <b>\$9,527,664</b> | <b>97.6%</b>           |

## Notes:

Incurred Claims = Paid Claims + Interest  
+ Current Pending Claims - Prior Pending Claims  
+ Current Reported Waiver Reserve  
- Prior Reported Waiver Reserve  
+ Current Waiver IBNR Reserve - Prior Waiver IBNR Reserve  
+ Conversion Charges

**Lives and Volume by Coverage**  
**Policy Number: 34175**  
**For the Period January 1, 2016 through December 31, 2016**

| Coverage                               | Lives         | Volume               |
|----------------------------------------|---------------|----------------------|
| Employee Voluntary Term Life Insurance | 16,846        | 2,244,016,500        |
| Spouse Voluntary Term Life Insurance   | 7,327         | 180,120,000          |
| Voluntary Child Term Life Rider        | 11,811        | 93,955,500           |
| <b>Total Life Coverages</b>            | <b>35,984</b> | <b>2,518,092,000</b> |
| Employee Voluntary Ported              | 2,490         | 215,380,500          |
| Spouse Voluntary Ported                | 1,143         | 24,732,500           |
| Voluntary Child Rider Ported           | 825           | 4,964,400            |
| <b>Total Ported Coverages</b>          | <b>4,458</b>  | <b>245,077,400</b>   |
| Total Employee Voluntary Insurance     | 19,336        | 2,459,397,000        |
| Total Spouse Voluntary Insurance       | 8,470         | 204,852,500          |
| Total Voluntary Child Rider            | 12,636        | 98,919,900           |
| <b>Total for All Lines of Coverage</b> | <b>40,442</b> | <b>2,763,169,400</b> |



**Nonparticipating Experience by Coverage**  
**Policy Number: 34175**  
**For the Period January 1, 2016 through December 31, 2016**  
**Estimate**

| Coverage                               | Earned<br>Premium  | Incurred<br>Claims  | Incurred<br>Loss Ratio |
|----------------------------------------|--------------------|---------------------|------------------------|
| Employee Voluntary Term Life Insurance | \$7,527,851        | \$6,074,059         | 80.7%                  |
| Spouse Voluntary Term Life Insurance   | 680,146            | 718,982             | 105.7%                 |
| Voluntary Child Term Life Rider        | 64,239             | 72,012              | 112.1%                 |
| <b>Total Life Coverages</b>            | <b>\$8,272,236</b> | <b>\$6,865,053</b>  | <b>83.0%</b>           |
| Employee Voluntary Ported              | \$1,306,075        | \$3,075,329         | 235.5%                 |
| Spouse Voluntary Ported                | 174,015            | 207,644             | 119.3%                 |
| Voluntary Child Rider Ported           | 3,730              | 275                 | 7.4%                   |
| <b>Total Ported Coverages</b>          | <b>\$1,483,820</b> | <b>\$3,283,248</b>  | <b>221.3%</b>          |
| Total Employee Voluntary Insurance     | \$8,833,926        | \$9,149,388         | 103.6%                 |
| Total Spouse Voluntary Insurance       | 854,161            | 926,626             | 108.5%                 |
| Total Voluntary Child Rider            | 67,969             | 72,287              | 106.4%                 |
| <b>Total for All Lines of Coverage</b> | <b>\$9,756,056</b> | <b>\$10,148,301</b> | <b>104.0%</b>          |

## Notes:

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+ Current Waiver IBNR Reserve - Prior Waiver IBNR Reserve  
+ Life IBNR  
+ Conversion Charges

**Lives and Volume by Coverage**  
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**For the Period January 1, 2016 through December 31, 2016**  
**Estimate**

| Coverage                               | Lives         | Volume               |
|----------------------------------------|---------------|----------------------|
| Employee Voluntary Term Life Insurance | 16,846        | 2,244,016,500        |
| Spouse Voluntary Term Life Insurance   | 7,327         | 180,120,000          |
| Voluntary Child Term Life Rider        | 11,811        | 93,955,500           |
| <b>Total Life Coverages</b>            | <b>35,984</b> | <b>2,518,092,000</b> |
| Employee Voluntary Ported              | 2,490         | 215,380,500          |
| Spouse Voluntary Ported                | 1,143         | 24,732,500           |
| Voluntary Child Rider Ported           | 825           | 4,964,400            |
| <b>Total Ported Coverages</b>          | <b>4,458</b>  | <b>245,077,400</b>   |
| Total Employee Voluntary Insurance     | 19,336        | 2,459,397,000        |
| Total Spouse Voluntary Insurance       | 8,470         | 204,852,500          |
| Total Voluntary Child Rider            | 12,636        | 98,919,900           |
| <b>Total for All Lines of Coverage</b> | <b>40,442</b> | <b>2,763,169,400</b> |