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COMPANY INFORMATION PAGE (JURAT)
Life Risk-Based Capital
For the Year Ending December 31, 2012

(A)	Company Name	Investors Consolidated Insurance Company				
(B)	NAIC Group Code	1117	(C) NAIC Company Code	85189	(D) Employer's ID Number	56-1090947
(E)	Organized under the Laws of the State of	New Hampshire				
	Contact Person for Life Risk-Based Capital:					
(F)	First Name	Kent	(G) Middle	William	(H) Last Name	Lamb
(I)	Mail Address of Contact Person	2727 Allen Parkway, Wortham Tower, Suite 500 (Street and Number of P.O. Box)				
(J)	City	Houston	(K) State	TX	(L) Zip	77019
(M)	Phone Number of RBC Contact Person	713-821-6529	Extension			
(N)	Email Address of RBC Contact Person	klamb@manhattanlife.com				
(O)	Date Prepared	02/27/2013				
(P)	Preparer (if different than Contact)	First Name		Middle Name		Last Name
(Q)	Is this filing an Original, Amended or Refiling?	Original				
(Q1)	If Amended, Amendment Number:					
(R)	Were any items that come directly from the annual statement entered manually for this filing? (Yes or No)	No				
	Officers Name:	Daniel James George		Kent William Lamb		Mary Lou Rainey
	Officers Title:	President and Treasurer		Chief Financial Officer		Secretary

Each says that they are the above described officers of the said insurer, and that this risk-based capital report is a true and fair representation of the company's affairs and has been completed in accordance with the NAIC instructions according to the best of their information, knowledge and belief, respectively.

(Signature)	(Signature)	(Signature)

LR001

BONDS - LR002

	SVO Bond Rating Category	Annual Statement Source	(1) Book / Adjusted Carrying Value	Factor	(2) RBC Requirement
	Long Term Bonds				
(1)	Exempt Obligations	AVR Default Component Column 1 Line 1	12,908,823	0.000	
(2)	Asset Class 1	AVR Default Component Column 1 Line 2 - Schedule D Part 1A Section 1 Column 6 Line 7.1		0.004	
(3)	Asset Class 2	AVR Default Component Column 1 Line 3 - Schedule D Part 1A Section 1 Column 6 Line 7.2		0.013	
(4)	Asset Class 3	AVR Default Component Column 1 Line 4 - Schedule D Part 1A Section 1 Column 6 Line 7.3		0.046	
(5)	Asset Class 4	AVR Default Component Column 1 Line 5 - Schedule D Part 1A Section 1 Column 6 Line 7.4		0.100	
(6)	Asset Class 5	AVR Default Component Column 1 Line 6 - Schedule D Part 1A Section 1 Column 6 Line 7.5		0.230	
(7)	Asset Class 6	AVR Default Component Column 1 Line 7 - Schedule D Part 1A Section 1 Column 6 Line 7.6		0.300	
(8)	Total Long-Term Bonds (Column (1) should equal Page 2 Column 3 Line 1 + Schedule DL Part 1 Column 6 Line 6599999 - Schedule D Part 1A Section 1 Column 6 Line 7.7)	Sum of Lines (1) through (7)	12,908,823		
	Short Term Bonds				
(9)	Exempt Obligations	AVR Default Component Column 1 Line 18	1,609,062	0.000	
(10)	Asset Class 1	AVR Default Component Column 1 Line 19		0.004	
(11)	Asset Class 2	AVR Default Component Column 1 Line 20		0.013	
(12)	Asset Class 3	AVR Default Component Column 1 Line 21		0.046	
(13)	Asset Class 4	AVR Default Component Column 1 Line 22		0.100	
(14)	Asset Class 5	AVR Default Component Column 1 Line 23		0.230	
(15)	Asset Class 6	AVR Default Component Column 1 Line 24		0.300	
(16)	Total Short-Term Bonds (Column (1) should equal Schedule DA Part 1 Column 8 Lines 8399999 + 8899999 + 8999999 + Schedule DL Part 1 Column 6 Line 8999999 + LR012 Miscellaneous Assets Column (1) Line (2.2))	Sum of Lines (9) through (15)	1,609,062		
(17)	Total Long-Term and Short-Term Bonds (pre-MODCO/Funds Withheld)	Line (8) + (16)	14,517,885		
(18)	Credit for Hedging	LR014 Hedged Asset Bond Schedule Column 13 Line 0399999			
(19)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	LR042 Modco or Funds Withheld Reinsurance Ceded - Bonds C-1o Column (4) Line (9999999)			
(20)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	LR043 Modco or Funds Withheld Reinsurance Assumed - Bonds C-1o Column (4) Line (9999999)			
(21)	Total Long-Term and Short-Term Bonds (including MODCO/Funds Withheld and Credit for Hedging adjustments.)	Lines (17) - (18) - (19) + (20)	14,517,885		
(22)	Non-exempt Asset Class 1 U.S. Government Agency Bonds	Schedule D Part 1 Class 1 Bonds and Schedule DA Part 1 Class 1 Bonds, in part †		0.004	
(23)	Bonds Subject to Size Factor	Line (21) - Line (1) - Line (9) - Line (22)			
(24)	Number of Issuers	Company Records	16		
(25)	Size Factor for Bonds				2.500
(26)	Bonds Subject to Size Factor after the Size Factor is Applied	Line (23) x Line (25)			
(27)	Total Bonds	Line (22) + Line (26)			

† Only investments in asset Class 1 U.S. Government agency bonds previously reported in Lines (2) and (10), net of those included on Line (19), plus the portion of Line (20) attributable to ceding companies' Lines (2) and (10) should be included on Line (22). No other class 1 bonds should be included on this line. Exempt U.S. Government bonds shown on Lines (1) and (9) should not be included on Line (22). Refer to the bond section of the risk-based capital instructions for more clarification.

MORTGAGE EXPERIENCE ADJUSTMENT - LR003

		(1)
(1)	Does the company have 5 plus years of mortgage experience? Enter "Yes" or "No".	YES

	Quarter and Year	(2) Farm and Commercial Mortgages With Restructured Terms	(3) Farm and Commercial Mortgages 90 Days Overdue	(4) Farm and Commercial Mortgages In Process of Foreclosure	(5) Year-to-Date Farm and Commercial Mortgages Transferred to Real Estate	(6) Farm and Commercial Mortgages In Good Standing	(7) Ratio †	
(2)	September 2010						X X X	
(3)	December 2010							
(4)	March 2011							‡
(5)	June 2011							
(6)	September 2011							
(7)	December 2011							
(8)	March 2012							‡
(9)	June 2012							
(10)	September 2012							

(11)	Company Normalized Loss Ratio (Average of Column (7) Lines (3) through (10))	
(12)	Industry Normalized Loss Ratio (Provided by the NAIC) §	0.009
(13)	Mortgage Experience Adjustment Factor for Mortgages in Good Standing	80.000

Company Normalized Loss Ratio Line (11) divided by Industry Normalized Loss Ratio Line (12) (not more than 350 percent nor less than 50 percent)
(For year-end 2012 and 2013 only, Line (13) will be not more than 175 percent nor less than 80 percent)

† Column (7) calculation for quarterly amounts:
[0.010 multiplied by the average of [Column (2) current quarter plus Column (2) previous quarter]
plus 0.020 multiplied by the average of [Column (3) current quarter plus Column (3) previous quarter]
plus 0.025 multiplied by the average of [Column (4) current quarter plus Column (4) previous quarter]
plus 0.120 multiplied by [Column (5) current quarter less Column (5) previous quarter]]
divided by
[the average of [Columns (2), (3), (4) and (6) current quarter plus Columns (2), (3), (4) and (6) previous quarter]
plus one-half of [Column (5) current quarter less Column (5) previous quarter]]

‡ Column (7) calculation for first quarterly amounts:
[0.010 multiplied by the average of [Column (2) current quarter plus Column (2) previous quarter]
plus 0.020 multiplied by the average of [Column (3) current quarter plus Column (3) previous quarter]
plus 0.025 multiplied by the average of [Column (4) current quarter plus Column (4) previous quarter]
plus 0.120 multiplied by Column (5) current quarter]
divided by
[the average of [Columns (2), (3), (4) and (6) current quarter plus Columns (2), (3), (4) and (6) previous quarter]
plus one-half of Column (5) current quarter]

§ The 2012 Industry Normalized Loss Ratio will be available December 2012.

MORTGAGES - LR004

		Annual Statement Source	(1) Book / Adjusted Carrying Value	(2) Involuntary Reserve Adjustment †	(3) RBC Subtotal	(4) Cumulative Writedowns ‡	(5) Average Factor		(6) RBC Requirement
	In Good Standing								
(1)	Farm Mortgages	AVR Default Component Column 1 Line 35				X X X	0.0208	§	
(2)	Residential Mortgages-Insured or Guaranteed	AVR Default Component Column 1 Line 36				X X X	0.0014		
(3)	Residential Mortgages-All Other	AVR Default Component Column 1 Line 37				X X X	0.0068		
(4)	Commercial Mortgages-Insured or Guaranteed	AVR Default Component Column 1 Line 38				X X X	0.0014		
(5)	Commercial Mortgages-All Other	AVR Default Component Column 1 Line 39				X X X	0.0208	§	
(6)	Restructured Mortgages	AVR Default Component Column 1 Line 40				X X X	0.0900	*	
	90 Days Overdue, Not in Process of Foreclosure								
(7)	Farm Mortgages	AVR Default Component Column 1 Line 41						£	
(8)	Residential Mortgages-Insured or Guaranteed	AVR Default Component Column 1 Line 42						£	
(9)	Residential Mortgages-All Other	AVR Default Component Column 1 Line 43						£	
(10)	Commercial Mortgages-Insured or Guaranteed	AVR Default Component Column 1 Line 44						£	
(11)	Commercial Mortgages-All Other	AVR Default Component Column 1 Line 45						£	
	In Process of Foreclosure								
(12)	Farm Mortgages	AVR Default Component Column 1 Line 46						£	
(13)	Residential Mortgages-Insured or Guaranteed	AVR Default Component Column 1 Line 47						£	
(14)	Residential Mortgages-All Other	AVR Default Component Column 1 Line 48						£	
(15)	Commercial Mortgages-Insured or Guaranteed	AVR Default Component Column 1 Line 49						£	
(16)	Commercial Mortgages-All Other	AVR Default Component Column 1 Line 50						£	
	Due and Unpaid Taxes								
(17)	Due and Unpaid Taxes on Mortgages Overdue, Not in Process of Foreclosure	Schedule B Part 1 Footnote #3 1st amount					1.000		
(18)	Due and Unpaid Taxes on Foreclosed Mortgages	Schedule B Part 1 Footnote #4 1st amount					1.000		
(19)	Total Mortgages (including due and unpaid taxes) (Column (1) should equal Page 2 Column 3 Lines 3.1 + 3.2 + Schedule B Part 1 Footnote #3 1st amount + Schedule B Part 1 Footnote #4 1st amount).	Sum of Lines (1) through (18)							
(20)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)							
(21)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)							
(22)	Total Mortgages (including MODCO/Funds Withheld.)	Lines (19) - (20) + (21)							

† Involuntary reserves are reserves that are held as an offset to a particular asset that is clearly a troubled asset and are included on Page 3 Line 25 of the Annual Statement.
‡ Cumulative writedowns include the total amount of writedowns, non-admissions, and involuntary reserves that have been taken or established with respect to a particular mortgage.
§ For Lines (1) and (5), Column (5) is equal to 0.0260 multiplied times the experience adjustment factor on LR003 Mortgage Experience Adjustment Factor Line (13).
* For Line (6), Column (5) is the greater of 0.0900 or 0.0260 multiplied by [the experience adjustment factor calculated on LR003 Mortgage Experience Adjustment Factor Line (13)] plus 0.0200.
£ For Lines (7) through (16), Column (5) is calculated as Column (6) divided by Column (3).

UNAFFILIATED PREFERRED AND COMMON STOCK - LR005

		Annual Statement Source	(1) Book / Adjusted Carrying Value	(2) Less Affiliated Preferred Stock Without AVR	(3) RBC Subtotal	(4) Factor	(5) RBC Requirement
	Unaffiliated Preferred Stock						
(1)	Preferred Stock Asset Class 1	AVR Default Component Column 1 Line 10				0.004	
(2)	Preferred Stock Asset Class 2	AVR Default Component Column 1 Line 11				0.013	
(3)	Preferred Stock Asset Class 3	AVR Default Component Column 1 Line 12				0.046	
(4)	Preferred Stock Asset Class 4	AVR Default Component Column 1 Line 13				0.100	
(5)	Preferred Stock Asset Class 5	AVR Default Component Column 1 Line 14				0.230	
(6)	Preferred Stock Asset Class 6	AVR Default Component Column 1 Line 15				0.300	
(7)	Total Unaffiliated Preferred Stock (pre-MODCO/Funds Withheld) (Column (1) should equal Page 2 Column 3 Line 2.1 less Asset Valuation Reserve Default Component Column 1 Line 16.) (Column (2) should equal Schedule D Summary Column 1 Line 18 less Asset Valuation Reserve Default Component Column 1 Line 16.)	Sum of Lines (1) through (6)					
	Hybrid Securities						
(8)	Hybrid Securities Asset Class 1	Schedule D Part 1A Section 1 Column 6 Line 7.1				0.004	
(9)	Hybrid Securities Asset Class 2	Schedule D Part 1A Section 1 Column 6 Line 7.2				0.013	
(10)	Hybrid Securities Asset Class 3	Schedule D Part 1A Section 1 Column 6 Line 7.3				0.046	
(11)	Hybrid Securities Asset Class 4	Schedule D Part 1A Section 1 Column 6 Line 7.4				0.100	
(12)	Hybrid Securities Asset Class 5	Schedule D Part 1A Section 1 Column 6 Line 7.5				0.230	
(13)	Hybrid Securities Asset Class 6	Schedule D Part 1A Section 1 Column 6 Line 7.6				0.300	
(14)	Total Hybrid Securities (pre-MODCO/Funds Withheld)	Sum of Lines (8) through (13)					
(15)	Total Unaffiliated Preferred Stock Including Hybrid Securities (pre-MODCO/Funds Withheld)	Sum of Lines (7) + Line (14)					
(16)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)					
(17)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)					
(18)	Total Unaffiliated Preferred Stock and Hybrid Securities (including MODCO/Funds Withheld.)	Lines (15) - (16) + (17)					
	Unaffiliated Common Stock						
(19)	Total Common Stock	Schedule D Summary Column 1 Line 25					
(20)	Less Affiliated Common Stock	Schedule D Summary Column 1 Line 24					
(21)	Less Non-Admitted Unaffiliated Common Stock included in Line (19)	Company Records					
(22)	Less Money Market Mutual Funds	Schedule D Part 2 Section 2 Column 6 Line 9399999				0.004	
(23)	Less Federal Home Loan Bank Common Stock	AVR Equity Component Column 1 Line 3				0.011	
(24)	Less Unaffiliated Private Common Stock	AVR Equity Component Column 1 Line 2				0.300	
(25)	Net Other Unaffiliated Public Common Stock	Lines (19) - (20) - (21) - (22) - (23) - (24)					†
(26)	Total Admitted Unaffiliated Common Stock (pre-MODCO/Funds Withheld) (Column 1 should equal Schedule D Summary by Country Column 1 Line 25 less Line 24 less Line (21))	Lines (22) + (23) + (24) + (25)					
(27)	Credit for Hedging	Hedged Asset Common Stock Schedule Column 10 Line 0299999					
(28)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)					
(29)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)					
(30)	Total Admitted Unaffiliated Common Stock (including MODCO/Funds Withheld and Credit for Hedging.)	Lines (26) - (27) - (28) + (29)					

† The factor for publicly traded common stock should equal 30 percent adjusted up or down by the weighted average beta for the publicly traded common stock portfolio subject to a minimum of 22.5 percent and a maximum of 45 percent in the same manner that the similar 13 percent factor for publicly traded common stock in the Asset Valuation Reserve (AVR) calculation is adjusted up or down. The rules for calculating the beta adjustment are set forth in the AVR section of the annual statement instructions.

SEPARATE ACCOUNTS - LR006

		Annual Statement Source	(1) Book / Adjusted Carrying Value	(2) Factor or Calc		(3) RBC Requirement	
	Separate Accounts with Guarantees						
(1)	Guaranteed Indexed	Page 2 Column 3 Line 27 in part			§		*
(2)	Non-Indexed, Reserved at Book Value	Company records		RBC x 1.000			
(3)	Non-Indexed, Reserved at Fair Value	Company records		RBC x 1.000			
				(less "haircut")			
(4)	Total Assets in Separate Accounts with Guarantees † (pre-MODCO/Funds Withheld)	Lines (1) + (2) + (3)					
(5)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)					
(6)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)					
(7)	Total Assets in Separate Accounts with Guarantees (including MODCO/Funds Withheld.)	Lines (4) - (5) + (6)					
	Synthetic GIC's						
(8)	Synthetic GIC's C-1 Requirement	Company Records (enter a pre-tax amount)		RBC x 1.000 (less "haircut")			
	Surplus in Non-Guaranteed Separate Accounts						
(9)	Assets in Separate Accounts	Page 2 Column 3 Line 27 in part		0.110			
(10)	Less Liabilities in Separate Accounts	Page 3 Column 1 Line 27 in part		0.110			
(11)	Expense Allowance Transfers - All Other	Page 3 Column 1 Line 13 ‡ in part		0.110			
(12)	Expense Allowance Transfers - Surrender Charge Based on Fund Contribution and the Fund Balance Exceeds the Sum of the Premiums Less Withdrawals	Page 3 Column 1 Line 13 ‡ in part		0.024			
(13)	Total Surplus in Non-Guaranteed Separate Accounts †	Lines (9) - (10) + (11) + (12)					
(14)	Total Separate Accounts Assets (Column (1) should equal Page 2 Column 3 Line 27)	Lines (4) + (9)					

† The amount reported in Column (3) should not be less than zero.

‡ The expense allowance transfers for Lines (11) and (12) should be entered as a positive value in Column (1).

§ If Column (1) is not equal to zero, Column (2) is calculated as Column (3) divided by Column (1).

* Column (3) is calculated according to the risk-based capital instructions.

REAL ESTATE - LR007

		Annual Statement Source	(1) Book / Adjusted Carrying Value	(2) Average Factor		(3) RBC Requirement ‡
	Real Estate					
(1)	Company Occupied Real Estate	AVR Equity Component Column 1 Line 19				
(2)	Company Occupied Encumbrances	AVR Equity Component Column 3 Line 19				
(3)	Total Company Occupied Real Estate	Line (1) + (2)			†	
(4)	Foreclosed Real Estate	AVR Equity Component Column 1 Line 21				
(5)	Foreclosed Encumbrances	AVR Equity Component Column 3 Line 21				
(6)	Total Foreclosed Real Estate	Line (4) + (5)			†	
(7)	Investment Real Estate	AVR Equity Component Column 1 Line 20				
(8)	Investment Encumbrances	AVR Equity Component Column 3 Line 20				
(9)	Total Investment Real Estate	Line (7) + (8)			†	
(10)	Total Real Estate (pre-MODCO/Funds Withheld)	Lines (3) + (6) + (9)				
(11)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)				
(12)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)				
(13)	Total Real Estate (including MODCO/Funds Withheld.)	Lines (10) - (11) + (12)				
	Schedule BA Real Estate					
(14)	Schedule BA Real Estate	Schedule BA Part 1 Column 12 Line 1799999 + Line 1899999 + 3399999 + 3499999 + 3599999 + 3699999, in part				
(15)	Schedule BA Real Estate Encumbrances	Schedule BA Part 1 Column 12 Line 1799999 + Line 1899999 + 3399999 + 3499999 + 3599999 + 3699999, in part				
(16)	Total Schedule BA Real Estate Excluding Low Income Housing Tax Credits Included Below	Line (14) + (15)			†	
(17)	Guaranteed Low Income Housing Tax Credits	AVR Equity Component Column 1 Line 66		0.0014		
(18)	Non-Guaranteed Low Income Housing Tax Credits	AVR Equity Component Column 1 Line 67		0.0260		
(19)	Total Schedule BA Real Estate (pre-MODCO/Funds Withheld)	Lines (16) + (17) + (18)				
(20)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)				
(21)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)				
(22)	Total Schedule BA Real Estate (including MODCO/Funds Withheld.)	Lines (19) - (20) + (21)				

† Column (2) is calculated as Column (3) divided by Column (1).

‡ The RBC requirement is calculated for each individual property and then summarized on this page. Refer to the worksheet included in the Real Estate portion of the instructions.

OTHER LONG-TERM ASSETS - LR008

		Annual Statement Source	(1) Book / Adjusted Carrying Value	(2) Unrated Items ‡	(3) RBC Subtotal †	(4) Factor	(5) RBC Requirement
	Schedule BA - Fixed Income - Bonds						
(1)	Exempt Obligations	AVR Equity Component Column 1 Line 23				0.000	
(2)	Asset Class 1	AVR Equity Component Column 1 Line 24				0.004	
(3)	Asset Class 2	AVR Equity Component Column 1 Line 25				0.013	
(4)	Asset Class 3	AVR Equity Component Column 1 Line 26				0.046	
(5)	Asset Class 4	AVR Equity Component Column 1 Line 27				0.100	
(6)	Asset Class 5	AVR Equity Component Column 1 Line 28				0.230	
(7)	Asset Class 6	AVR Equity Component Column 1 Line 29				0.300	
(8)	Total Schedule BA Bonds (pre-MODCO/Funds Withheld)	Sum of Lines (1) through (7)					
(9)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)					
(10)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)					
(11)	Total Schedule BA Bonds (including MODCO/Funds Withheld.)	Lines (8) - (9) + (10)					
	Schedule BA - Fixed Income - Preferred Stock						
(12.1)	Asset Class 1	AVR Equity Component Column 1 Line 31					
(12.2)	Less Rated Class 1 Surplus Notes and Capital Notes	Column (1) Line (22) + Column (1) Line (32)					
(12.3)	Net Asset Class 1	Line (12.1) - (12.2)				0.004	
(13)	Asset Class 2	AVR Equity Component Column 1 Line 32				0.013	
(14)	Asset Class 3	AVR Equity Component Column 1 Line 33				0.046	
(15)	Asset Class 4	AVR Equity Component Column 1 Line 34				0.100	
(16)	Asset Class 5	AVR Equity Component Column 1 Line 35				0.230	
(17)	Asset Class 6	AVR Equity Component Column 1 Line 36				0.300	
(18)	Total Schedule BA Preferred Stock (pre-MODCO/Funds Withheld)	Sum of Lines (12.3) through (17)					
(19)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)					
(20)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)					
(21)	Total Schedule BA Preferred Stock (including MODCO/Funds Withheld.)	Lines (18) - (19) + (20)					

† Fixed income instruments and surplus notes rated by the NAIC Capital Markets and Investment Analysis Office or considered exempt from filing as specified in the Purposes and Procedures Manual of the NAIC Securities Valuation Office should be reported in Column (3).

‡ Column (2) is calculated as Column (1) less Column (3) for Lines (1) through (17). Column (2) equals Column (3) - Column (1) for Line (51.3).

OTHER LONG-TERM ASSETS - LR008 - Continued

		Annual Statement Source	(1) Book / Adjusted Carrying Value	(2) Unrated Items ‡	(3) RBC Subtotal †	(4) Factor	(5) RBC Requirement
	Rated Surplus Notes						
(22)	Rated Class 1 Surplus Notes	Schedule BA Part 1 Column 12 Line 2199999 + 2299999, in part				0.004	
(23)	Rated Class 2 Surplus Notes	Schedule BA Part 1 Column 12 Line 2199999 + 2299999, in part				0.013	
(24)	Rated Class 3 Surplus Notes	Schedule BA Part 1 Column 12 Line 2199999 + 2299999, in part				0.046	
(25)	Rated Class 4 Surplus Notes	Schedule BA Part 1 Column 12 Line 2199999 + 2299999, in part				0.100	
(26)	Rated Class 5 Surplus Notes	Schedule BA Part 1 Column 12 Line 2199999 + 2299999, in part				0.230	
(27)	Rated Class 6 Surplus Notes	Schedule BA Part 1 Column 12 Line 2199999 + 2299999, in part				0.300	
(28)	Total Rated Surplus Notes (pre-MODCO/Funds Withheld)	Sum of Lines (22) through (27)					
(29)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)					
(30)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)					
(31)	Total Rated Surplus Notes (including MODCO/Funds Withheld.)	Lines (28) - (29) + (30)					
	Rated Capital Notes						
(32)	Rated Class 1 Capital Notes	Schedule BA Part 1 Column 12 Line 2799999 + 2899999, in part				0.004	
(33)	Rated Class 2 Capital Notes	Schedule BA Part 1 Column 12 Line 2799999 + 2899999, in part				0.013	
(34)	Rated Class 3 Capital Notes	Schedule BA Part 1 Column 12 Line 2799999 + 2899999, in part				0.046	
(35)	Rated Class 4 Capital Notes	Schedule BA Part 1 Column 12 Line 2799999 + 2899999, in part				0.100	
(36)	Rated Class 5 Capital Notes	Schedule BA Part 1 Column 12 Line 2799999 + 2899999, in part				0.230	
(37)	Rated Class 6 Capital Notes	Schedule BA Part 1 Column 12 Line 2799999 + 2899999, in part				0.300	
(38)	Total Rated Capital Notes (pre-MODCO/Funds Withheld)	Sum of Lines (32) through (37)					
(39)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)					
(40)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)					
(41)	Total Rated Capital Notes (including MODCO/Funds Withheld.)	Lines (38) - (39) + (40)					

† Fixed income instruments and surplus notes rated by the NAIC Capital Markets and Investment Analysis Office or considered exempt from filing as specified in the Purposes and Procedures Manual of the NAIC Securities Valuation Office should be reported in Column (3).

‡ Column (2) is calculated as Column (1) less Column (3) for Lines (1) through (17). Column (2) equals Column (3) - Column (1) for Line (51.3).

OTHER LONG-TERM ASSETS - LR008 - Continued

		Annual Statement Source	(1) Book / Adjusted Carrying Value	(2) Unrated Items ‡	(3) RBC Subtotal †	(4) Factor		(5) RBC Requirement
	Schedule BA - Unaffiliated Common Stock							
(42)	Schedule BA Unaffiliated Common Stock-Public	AVR Equity Component Column 1 Line 56					§	
(43)	Schedule BA Unaffiliated Common Stock-Private	AVR Equity Component Column 1 Line 57				0.300		
(44)	Total Schedule BA Unaffiliated Common Stock (pre-MODCO/Funds Withheld)	Line (42) + (43)						
(45)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)						
(46)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)						
(47)	Total Schedule BA Unaffiliated Common Stock (including MODCO/Funds Withheld.)	Lines (44) - (45) + (46)						
	Schedule BA - All Other							
(48.1)	BA Affiliated Common Stock - Life with AVR	AVR Equity Component Column 1 Line 58						
(48.2)	BA Affiliated Common Stock - Certain Other	AVR Equity Component Column 1 Line 59						
(48.3)	Total Schedule BA Affiliated Common Stock - C-1o	Line (48.1) + (48.2)				0.300		
(49.1)	BA Affiliated Common Stock - All Other	AVR Equity Component Column 1 Line 60						
(49.2)	Total Sch. BA Affiliated Common Stock - C-1cs	Line (49.1)				0.300		
(50)	Schedule BA Collateral Loans	Schedule BA Part 1 Column 12 Line 2399999 + Line 2499999				0.068		
(51.1)	Other Schedule BA Assets	AVR Equity Component Column 1 Line 71						
(51.2)	Less Class 2 thru 6 Rated Surplus Notes and Capital Notes	Column (1) Lines (23) through (27) + Column (1) Lines (33) through (37)						
(51.3)	Net Other Schedule BA Assets	Line (51.1) less (51.2)				0.300		
(52)	Total Schedule BA Assets C-1o (pre-MODCO/Funds Withheld)	Lines (11) + (21) + (31) + (41) + (48.3) + (50) + (51.3)						
(53)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)						
(54)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)						
(55)	Total Schedule BA Assets C-1o (including MODCO/Funds Withheld.)	Lines (52) - (53) + (54)						
(56)	Total Schedule BA Assets Excluding Mortgages and Real Estate	Line (47) + (49.2) + (55)						

† Fixed income instruments and surplus notes rated by the NAIC Capital Markets and Investment Analysis Office or considered exempt from filing as specified in the Purposes and Procedures Manual of the NAIC Securities Valuation Office should be reported in Column (3).

‡ Column (2) is calculated as Column (1) less Column (3) for Lines (1) through (17). Column (2) equals Column (3) - Column (1) for Line (51.3).

§ The factor for Schedule BA publicly traded common stock should equal 30 percent adjusted up or down by the weighted average beta for the Schedule BA publicly traded common stock portfolio subject to a minimum of 22.5 percent and a maximum of 45 percent in the same manner that the similar 13 percent factor for Schedule BA publicly traded common stock in the Asset Valuation Reserve (AVR) calculation is adjusted up or down. The rules for calculating the beta adjustment are set forth in the AVR section of the annual statement instructions.

SCHEDULE BA MORTGAGES - LR009

		Annual Statement Source	(1) Book / Adjusted Carrying Value	(2) Involuntary Reserve Adjustment †	(3) RBC Subtotal	(4) Cumulative Writedowns ‡	(5) Average Factor		(6) RBC Requirement
(1)	Insured or Guaranteed in Good Standing	Schedule BA Part 1 Column 12 Line 0999999 + Line1099999, in part				X X X	0.0014		
(2)	All Other in Good Standing	Schedule BA Part 1 Column 12 Line 0999999 + Line1099999, in part				X X X	0.0208	§	
(3)	Restructured	AVR Equity Component Column 1 Line 44				X X X	0.0900	*	
(4)	Insured or Guaranteed 90 Days Overdue	Schedule BA Part 1 Column 12 Line 0999999 + Line1099999, in part						£	
(5)	All Other 90 Days Overdue	Schedule BA Part 1 Column 12 Line 0999999 + Line1099999, in part						£	
(6)	Insured or Guaranteed in Process of Foreclosure	Schedule BA Part 1 Column 12 Line 0999999 + Line1099999, in part						£	
(7)	All Other in Process of Foreclosure	Schedule BA Part 1 Column 12 Line 0999999 + Line1099999, in part						£	
(8)	Total Schedule BA Mortgages (pre-MODCO/Funds Withheld)	Sum of Lines (1) through (7)							
(9)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)							
(10)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)							
(11)	Total Schedule BA Mortgages (including MODCO/Funds Withheld.)	Lines (8) - (9) + (10)							

† Involuntary reserves are reserves that are held as an offset to a particular asset that is clearly a troubled asset and are included on Page 3 Line 25 of the Annual Statement.

‡ Cumulative writedowns include the total amount of writedowns, non-admissions, and involuntary reserves that have been taken or established with respect to a particular mortgage.

§ For Line (2), Column (5) is equal to 0.0260 multiplied times the experience adjustment factor on LR003 Mortgage Experience Adjustment Factor Line (13).

* For Line (3), Column (5) is the greater of 0.0900 or 0.0260 multiplied by [the experience adjustment factor calculated on LR003 Mortgage Experience Adjustment Factor Line (13)] plus 0.0200.

£ For Lines (4) through (7), Column (5) is calculated as Column (6) divided by Column (3).

ASSET CONCENTRATION FACTOR - LR010

Issuer Name: Grand Total

Issuer #:		(1) Asset Type	(2) Book / Adjusted Carrying Value	(3) Factor		(4) Additional RBC	(5) Adjustment/ Subsidiary RBC	(6) RBC Requirement
GT	(1)	Bond Asset Class 2		0.0130				
GT	(2)	Bond Asset Class 3		0.0460				
GT	(3)	Bond Asset Class 4		0.1000				
GT	(4)	Bond Asset Class 5		0.2200				
GT	(5)	Bond Asset Class 6		0.1500				
GT	(6)	Bond Asset Class 1 †		0.0040				
GT	(7)	Unaffiliated Preferred Stock Class 2		0.0130				
GT	(8)	Unaffiliated Preferred Stock Class 3		0.0460				
GT	(9)	Unaffiliated Preferred Stock Class 4		0.1000				
GT	(10)	Unaffiliated Preferred Stock Class 5		0.2200				
GT	(11)	Unaffiliated Preferred Stock Class 6		0.1500				
GT	(12)	Unaffiliated Preferred Stock Class 1 †		0.0040				
GT	(13)	Hybrid Securities Class 2		0.0130				
GT	(14)	Hybrid Securities Class 3		0.0460				
GT	(15)	Hybrid Securities Class 4		0.1000				
GT	(16)	Hybrid Securities Class 5		0.2200				
GT	(17)	Hybrid Securities Class 6		0.1500				
GT	(18)	Hybrid Securities Class 1†		0.0040				
GT	(19)	Collateral Loans		0.0680				
GT	(20)	Receivable for Securities		0.0680				
GT	(21)	Write-ins for Invested Assets		0.0680				
GT	(22)	Premium Notes		0.0680				
GT	(23)	Real Estate - Foreclosed						
GT	(24)	Real Estate - Foreclosed Encumbrances			‡			
GT	(25)	Real Estate - Investments						
GT	(26)	Real Estate - Investment Encumbrances			‡			
GT	(27)	Real Estate - Schedule BA						
GT	(28)	Real Estate - Schedule BA Encumbrances			‡			
GT	(29)	Farm Mortgages in Good Standing			‡			
GT	(30)	Commercial Mortgages in Good Standing			‡			
GT	(31)	Commercial Mortgages in Good Standing w/Restructured Terms			‡			
GT	(32)	Farm Mortgages - 90 Days Overdue						
GT	(33)	Farm Mortgages - 90 Days Overdue - Cumulative Writedowns			‡			
GT	(34)	Residential Mortgages - 90 Days Overdue						
GT	(35)	Residential Mortgages - 90 Days Overdue - Cumulative Writedowns			‡			
GT	(36)	Commercial Mortgages - 90 Days Overdue						
GT	(37)	Commercial Mortgages - 90 Days Overdue - Cumulative Writedowns			‡			
GT	(38)	Farm Mortgages in Foreclosure						
GT	(39)	Farm Mortgages in Foreclosure - Cumulative Writedowns			‡			
GT	(40)	Residential Mortgages in Foreclosure						
GT	(41)	Residential Mortgages in Foreclosure - Cumulative Writedowns			‡			
GT	(42)	Commercial Mortgages in Foreclosure						
GT	(43)	Commercial Mortgages in Foreclosure - Cumulative Writedowns			‡			
GT	(44)	Schedule BA Mortgages in Good Standing			‡			
GT	(45)	Schedule BA Mortgages 90 Days Overdue						
GT	(46)	Schedule BA Mortgages 90 Days Overdue - Cumulative Writedowns			‡			
GT	(47)	Schedule BA Mortgages in Process of Foreclosure						
GT	(48)	Schedule BA Mortgages Foreclosed - Cumulative Writedowns			‡			
GT	(49)	Non-Guaranteed Low Income Housing Tax Credits		0.0230				
GT	(50)	Other Schedule BA Assets		0.1500				
GT	(51)	Sum of Lines (1) through (50)						

† After the ten largest issuer exposures are chosen, any class 1 bonds or preferred stocks from any of these issuers should be included.

‡ Refer to the instructions for the Asset Concentration Factor for details of this calculation.

COMMON STOCK CONCENTRATION FACTOR - LR011

		(1) Issuer Name	(2) Book / Adjusted Carrying Value	(3) Factor		(4) Additional RBC	(5) Adjustment / Subsidiary RBC	(6) RBC Requirement
(1)	Issuer #1				†			
(2)	Issuer #2				†			
(3)	Issuer #3				†			
(4)	Issuer #4				†			
(5)	Issuer #5				†			
(6)		Sum of Lines (1) through (5)						

† The factor for each common stock holding should equal 15 percent adjusted in the case of publicly traded common stock by the beta of a particular holding subject to a minimum of 11.25 percent and a maximum of 22.5 percent. The rules for calculating the beta adjustment are set forth in the Asset Valuation Reserve (AVR) section of the annual statement instructions.

MISCELLANEOUS ASSETS - LR012

		Annual Statement Source	(1) Book / Adjusted Carrying Value	Factor	(2) RBC Requirement
	Miscellaneous				
(1)	Cash	Page 2 Line 5, inside amount 1	(19,994)	0.004	
(2.1)	Cash Equivalents	Page 2 Line 5, inside amount 2			
(2.2)	Less Cash Equivalent Bonds Already Included with Page LR002 Bonds	Schedule E Part 2 Column 6 Line 8399999, in part			
(2.3)	Net Cash Equivalents	Line (2.1) - Line (2.2)		0.004	
(3.1)	Short-Term Investments	Page 2 Line 5, inside amount 3	1,609,062		
(3.2)	Less Short-Term Bonds	Schedule DA Part 1 Column 8 Line 8399999			
(3.3)	Less Exempt Money Market Funds	Schedule DA Part 1 Column 8 Line 8899999	1,609,064		
(3.4)	Less Class One Money Market Funds	Schedule DA Part 1 Column 8 Line 8999999			
(3.5)	Net Short-Term Investments	Lines (3.1) - (3.2) - (3.3) - (3.4)	(2)	0.004	
(4)	Premium Notes	Page 2 Line 6 first inside amount		0.068	
(5)	Receivable for Securities	Page 2 Column 3 Line 9		0.068	
(6.1)	Aggregate Write-ins for Invested Assets	Page 2 Column 3 Line 11			
(6.2)	Less Derivative Instruments	Page 2 Column 3 Line 11, Derivatives reported as part of total			
(6.3)	Net Write-ins for Invested Assets	Line (6.1) - Line (6.2)		0.068	
(7)	Total Miscellaneous Excluding Derivative Instruments	Lines (1) + (2.3) + (3.5) + (4) + (5) + (6.3)	(19,996)		
	Derivative Instruments				
(8)	Collateral - Off Balance Sheet	Schedule DB Part D Column 4 Line 0899999, in part		0.004	
(9)	Collateral - On Balance Sheet	Schedule DB Part D Column 4 Line 0899999, in part		0.000	
(10)	Exchange Traded	Asset Valuation Reserve Default Component Column 1 Line 26		0.004	
(11)	Over the Counter Class 1	Asset Valuation Reserve Default Component Column 1 Line 27		0.004	
(12)	Over the Counter Class 2	Asset Valuation Reserve Default Component Column 1 Line 28		0.013	
(13)	Over the Counter Class 3	Asset Valuation Reserve Default Component Column 1 Line 29		0.046	
(14)	Over the Counter Class 4	Asset Valuation Reserve Default Component Column 1 Line 30		0.100	
(15)	Over the Counter Class 5	Asset Valuation Reserve Default Component Column 1 Line 31		0.230	
(16)	Over the Counter Class 6	Asset Valuation Reserve Default Component Column 1 Line 32		0.300	
(17)	Total Derivative Instruments	Sum of Lines (8) through (16)			
(18)	Total Miscellaneous Assets (pre-MODCO/Funds Withheld)	Lines (7) + (17)	(19,996)		
(19)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)			
(20)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)			
(21)	Total Miscellaneous Assets (including MODCO/Funds Withheld.)	Lines (18) - (19) + (20)	(19,996)		

LR013

REPLICATION (SYNTHETIC ASSET) TRANSACTIONS AND MANDATORILY CONVERTIBLE SECURITIES - LR013

	(1) RSAT Number	(2) Type	(3) CUSIP	(4) Description of Asset(s)	(5) NAIC Designation or Other Description of Asset	(6) Value of Asset	(7) RBC Requirement
9999999	Total	X X X	X X X	X X X	X X X		

HEDGED ASSET BOND SCHEDULE - LR014

As of: 12/31/2012

Type of Hedged Asset	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Hedging Instruments				Hedged Asset - Bonds								RBC Credit	
Bonds	Description †	Notional Amount †	Relationship Type of the Hedging Instrument and Hedged Asset	Maturity Date †	Description †	CUSIP †	Book Adjusted Carrying Value †	Overlap with Insurer's Bond Portfolio ‡	Maturity Date †	NAIC Designation †	RBC Factor §	Gross RBC Charge *	RBC Credit for Hedging Instruments £	Net RBC Charge **
0399999	Total		X X X	X X X	Total	X X X			X X X	X X X	X X X			

LR014

Note: For the intermediate category of hedging, we recommend that the risk mitigation and resulting RBC credit be determined as if each specific security common to both the index/basket hedge and the portfolio is a basic hedge with the entire basic hedge methodology applied to each matching name. This includes the application of the maturity mismatch formula and the maximum RBC credit of 94% of the C-1 asset charge for fixed income hedges.

† Columns are derived from Investment Schedules

‡ The portion of Column (2) Notional Amount of the Hedging Instrument that hedges Column (7) Book Adjusted Carrying Value. This amount cannot exceed Column (7) Book Adjusted Carrying Value.

§ Factor based on Column (10) NAIC Designation and NAIC C-1 RBC factors table.

* Column (7) Book Adjusted Carrying Value multiplied by Column (11) RBC Factor.

£ Column (13) is calculated according to the risk-based capital instructions.

** Column (12) Gross RBC Charge minus Column (13) RBC Credit for Hedging Instruments.

HEDGED ASSET COMMON STOCK SCHEDULE - LR015

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Hedging Instruments			Hedged Asset - Common Stock						RBC Credit	
Common Stock	Description †	Notional Amount †	Relationship Type of the Hedging Instrument and Hedged Asset	Description †	CUSIP †	Book Adjusted Carrying Value †	Overlap with Insurer's Bond Portfolio ‡	RBC Factor §	Gross RBC Charge *	RBC Credit for Hedging Instruments £	Net RBC Charge **
0299999	Total		X X X	Total	X X X			X X X			

Note: For the intermediate category of hedging, we recommend that the risk mitigation and resulting RBC credit be determined as if each specific security common to both the index/basket hedge and the portfolio is a basic hedge with the entire basic hedge methodology applied to each matching name. This includes the maximum RBC credit of 94% of the C-1 asset charge for common stock hedges.

† Columns are derived from Investment Schedules

‡ The portion of Column (2) Notional Amount of the Hedging Instrument that hedges Column (6) Book Adjusted Carrying Value. This amount cannot exceed Column (6) Book Adjusted Carrying Value.

§ Factor based on NAIC C-1 RBC factors table.

* Column (6) Book Adjusted Carrying Value multiplied by Column (8) RBC Factor.

£ RBC credit for equity market risk reduction is limited to 94% of the C-1 Asset charge. Calculation: Column (7) Overlap with Insurer's Stock Portfolio multiplied by Column (8) RBC Factor multiplied by 94%.

** Column (9) Gross RBC Charge minus Column (10) RBC Credit for Hedging Instruments.

REINSURANCE - LR016

		Annual Statement Source	(1) Statement Value	(2) 100% Owned Affiliates	(3) RBC Subtotal	Factor	(4) RBC Requirement
	Reinsurance Ceded †						
(1)	Recoverable on Paid Losses (Life)	Schedule S Part 2 Column 6 Line 0799999				0.008	
(2)	Recoverable on Paid Losses (A&H)	Schedule S Part 2 Column 6 Line 1499999				0.008	
(3)	Recoverable on Unpaid Losses (Life)	Schedule S Part 2 Column 7 Line 0799999				0.008	
(4)	Recoverable on Unpaid Losses (A&H)	Schedule S Part 2 Column 7 Line 1499999				0.008	
(5)	Unearned Premiums (A&H)	Schedule S Part 3 Section 2 Column 8 Line 2299999				0.008	
(6)	Other Reserve Credits (A&H)	Schedule S Part 3 Section 2 Column 9 Line 2299999				0.008	
(7)	Reserve Credit (Life)	Schedule S Part 3 Section 1 Column 8 Line 2299999				0.008	
	Reinsurance Assumed Credit		(1) Statement Value	(2) Other than 100% Owned Affiliates	(3) RBC Subtotal	Factor	(4) RBC Requirement
(8)	Affiliate Reserve Credit (Life)	Schedule S Part 1 Section 1 Column 8 Line 0399999				-0.008	
(9)	Affiliate Reinsurance Payable (Life)	Schedule S Part 1 Section 1 Column 10 Line 0399999				-0.008	
(10)	Reinsurance Assumed on Unearned Premiums (A&H)	Schedule S Part 1 Section 2 Column 8 Line 0399999				-0.008	
(11)	Reinsurance Assumed Other Reserved Credits (A&H)	Schedule S Part 1 Section 2 Column 9 Line 0399999				-0.008	
(12)	Reinsurance Assumed - Losses (A&H)	Schedule S Part 1 Section 2 Column 10 Line 0399999				-0.008	
	Reinsurance Payable Credit						
(13)	Reinsurance in Unauthorized and Certified Companies	Page 3 Column 1 Line 24.02				-0.008	
(14)	Funds Held in Unauthorized and Certified Reinsurers	Page 3 Column 1 Line 24.03				-0.008	
(15)	Funds Held in Authorized Reinsurers and Trusteed Collateral Supporting Authorized Reinsurance	Page 3 Column 1 Line 25 in part and Company Records				-0.008	
(16)	Other Reinsurance Recoverable or Reserves "Reestablished" on Page 3	Page 3 Column 1 Line 25 in part				-0.008	
(17)	Total Reinsurance	Sum of Lines (1) through (16)					

† Statement values should be net of policy loans if policy loans are part of the reinsurance transaction.

OFF-BALANCE SHEET AND OTHER ITEMS - LR017

		Annual Statement Source	(1) Statement Value	(2) Less Noncontrolled Assets Funding Guaranteed Separate Accounts or Synthetic GIC's	(3) Subtotal	(4) Factor	(5) RBC Requirement	(6) Yes / No Response
	Noncontrolled Assets							
(1)	Loaned to Others - Conforming Securities Lending Program	General Interrogatories Part 1 Line 24.05				0.002		
(2)	Loaned to Others - Securities Lending Programs - Other	General Interrogatories Part 1 Line 24.06				0.013		
(3)	Subject to Repurchase Agreements	General Interrogatories Part 1 Line 25.21				0.013		
(4)	Subject to Reverse Repurchase Agreements	General Interrogatories Part 1 Line 25.22				0.013		
(5)	Subject to Dollar Repurchase Agreements	General Interrogatories Part 1 Line 25.23				0.013		
(6)	Subject to Reverse Dollar Repurchase Agreements	General Interrogatories Part 1 Line 25.24				0.013		
(7)	Pledged as Collateral	General Interrogatories Part 1 Line 25.25			†	0.013		
(8)	Assets Placed Under Option Agreements	General Interrogatories Part 1 Line 25.26				0.013		
(9)	Letter Stock or Other Securities Restricted	General Interrogatories Part 1 Line 25.27				0.013		
(10)	On Deposit with State or Other Regulatory Body	General Interrogatories Part 1 Line 25.28	4,059,562		4,059,562	0.013	52,774	
(11)	Other	General Interrogatories Part 1 Line 25.29				0.013		
(12)	Total Noncontrolled Assets	Sum of Lines (1) through (11)	4,059,562		4,059,562		52,774	
	Derivative Instruments							
(13)	Exchange Traded	Schedule DB Part D Column 12, Line 0199999				0.004		
(14)	Off-Balance Sheet Exposure Class 1	Schedule DB Part D Column 12, Line 0299999				0.004		
(15)	Off-Balance Sheet Exposure Class 2	Schedule DB Part D Column 12, Line 0399999				0.013		
(16)	Off-Balance Sheet Exposure Class 3	Schedule DB Part D Column 12, Line 0499999				0.046		
(17)	Off-Balance Sheet Exposure Class 4	Schedule DB Part D Column 12, Line 0599999				0.100		
(18)	Off-Balance Sheet Exposure Class 5	Schedule DB Part D Column 12, Line 0699999				0.230		
(19)	Off-Balance Sheet Exposure Class 6	Schedule DB Part D Column 12, Line 0799999				0.300		
(20)	Total Derivative Instruments Off-Balance Sheet Exposure	Sum of Lines (13) through (19)						
(21)	Guarantees for Affiliates	Notes to Financial Statements Number 14A3a				0.013		
(22)	Contingent Liabilities	Notes to Financial Statements Number 14A1				0.013		
(23)	Long Term Leases	Notes to Financial Statements Number 15A2a1				0.000		
(24)	Total Off-Balance Sheet Items (pre-MODCO/Funds Withheld)	Lines (12) + (20) + (21) + (22) + (23)	4,059,562		4,059,562		52,774	
(25)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)						
(26)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)						
(27)	Total Off-Balance Sheet Items (including MODCO/Funds Withheld.)	Lines (24) - (25) + (26)	4,059,562		4,059,562		52,774	
	Other Items							
(28)	Is the entity responsible for filing the U.S. Federal income tax return for the reporting insurer a regulated insurance company?	"Yes", "No", or "N/A" in Column (6)						YES
(29)	SSAP No. 101 Paragraph 11a Deferred Tax Assets	Notes to Financial Statements Item 9A2(a)				0.005 ‡		
(30)	SSAP No. 101 Paragraph 11b Deferred Tax Assets	Notes to Financial Statements Item 9A2(b)				0.010		
(31)	Total Off-Balance Sheet and Other Items	Line (27) + Line (29) + Line (30)	4,059,562		4,059,562		52,774	

† For Column (2) Line (7), include assets pledged as collateral to the Federal Reserve's Term Asset Loan Facility (TALF).

‡ If Line (28) Column (6) is "Yes", then the factor is 0.005. If Line (28) Column (6) is "No", then the factor is 0.010. If Line (28) Column (6) is "N/A", then the factor is 0.000.

OFF-BALANCE SHEET COLLATERAL - LR018

(Including any Schedule DL, Part 1 Assets not Included in the Asset Valuation Reserve)

		Annual Statement Source	(1) Book / Adjusted Carrying Value	(2) Factor		(3) RBC Requirement
	Fixed Income - Bonds					
(1)	Exempt Obligations	Company Records		0.000		
(2)	Asset Class 1	Company Records		0.004		
(3)	Asset Class 2	Company Records		0.013		
(4)	Asset Class 3	Company Records		0.046		
(5)	Asset Class 4	Company Records		0.100		
(6)	Asset Class 5	Company Records		0.230		
(7)	Asset Class 6	Company Records		0.300		
(8)	Total Bonds	Sum of Lines (1) through (7)				
	Fixed Income - Preferred Stock					
(9)	Asset Class 1	Company Records		0.004		
(10)	Asset Class 2	Company Records		0.013		
(11)	Asset Class 3	Company Records		0.046		
(12)	Asset Class 4	Company Records		0.100		
(13)	Asset Class 5	Company Records		0.230		
(14)	Asset Class 6	Company Records		0.300		
(15)	Total Preferred Stock	Sum of Lines (9) through (14)				
(16)	Common Stock	Company Records			†	
(17)	Schedule BA - Other Invested Assets	Company Records		0.300		
(18)	Other Invested Assets	Company Records		0.300		
(19)	Total Off-Balance Sheet Collateral	Lines (8) + (15) + (16) + (17) + (18)				

† The factor for common stock can vary depending on the type of stock. The factor would be subject to a minimum of 22.5 percent and a maximum of 45 percent.

HEALTH PREMIUMS - LR019

		Annual Statement Source	(1) Statement Value	Factor	(2) RBC Requirement
	Medical Insurance Premiums - Individual Morbidity				
(1)	Usual and Customary Major Medical and Hospital	Earned Premium (Schedule H Part 1 Line 2 in part)		†	X X X
(2)	Medicare Supplement	Earned Premium (Schedule H Part 1 Line 2 in part)		†	X X X
(3)	Dental and Vision	Earned Premium (Schedule H Part 1 Line 2 in part)		†	X X X
(4)	Stand-Alone Medicare Part D Coverage	Earned Premium (Schedule H Part 1 Line 2 in part)		†	X X X
(5)	Supplemental benefits within Stand-Alone Part D Coverage	Earned Premium (Schedule H Part 1 Line 2 in part)		0.350	
(6)	Hospital Indemnity and Specified Disease	Earned Premium (Schedule H Part 1 Line 2 in part)	125,401	*	54,389
(7)	AD&D (Maximum Retained Risk Per Life)	Earned Premium (Schedule H Part 1 Line 2 in part)		‡	
(8)	Other Accident	Earned Premium (Schedule H Part 1 Line 2 in part)	254,830	0.050	12,742
	Medical Insurance Premiums - Group and Credit Morbidity				
(9)	Usual and Customary Major Medical, Hospital	Earned Premium (Schedule H Part 1 Line 2 in part)		†	X X X
(10)	Dental and Vision	Earned Premium (Schedule H Part 1 Line 2 in part)	85,776	†	X X X
(11)	Stop Loss and Minimum Premium	Earned Premium (Schedule H Part 1 Line 2 in part)		0.250	
(12)	Medicare Supplement	Earned Premium (Schedule H Part 1 Line 2 in part)		†	X X X
(13)	Stand-Alone Medicare Part D Coverage (see instructions for limits)	Earned Premium (Schedule H Part 1 Line 2 in part)		†	X X X
(14)	Supplemental benefits within Stand-Alone Part D Coverage	Earned Premium (Schedule H Part 1 Line 2 in part)		0.350	
(15)	Hospital Indemnity and Specified Disease	Earned Premium (Schedule H Part 1 Line 2 in part)		*	
(16)	AD&D (Maximum Retained Risk Per Life)	Earned Premium (Schedule H Part 1 Line 2 in part)		‡	
(17)	Other Accident	Earned Premium (Schedule H Part 1 Line 2 in part)		0.050	
(18)	Federal Employee Health Benefit Plan	Earned Premium (Schedule H Part 1 Line 2 in part)			
	Disability Income Premium				
(19)	Noncancellable Disability Income - Individual Morbidity	Earned Premium (Schedule H Part 1 Line 2 in part)		‡	
(20)	Other Disability Income - Individual Morbidity	Earned Premium (Schedule H Part 1 Line 2 in part)	57,390	0.385	22,095
(21)	Disability Income - Credit Monthly Balance Plans	Earned Premium (Schedule H Part 1 Line 2 in part)		‡	
(22)	Disability Income - Group Long-Term	Earned Premium (Schedule H Part 1 Line 2 in part)		‡	
(23)	Disability Income - Credit Single Premium with Additional Reserves	Earned Premium (Schedule H Part 1 Line 2 in part)		‡	
(24)	Disability Income - Credit Single Premium without Additional Reserves	Earned Premium (Schedule H Part 1 Line 2 in part)		‡	
(25)	Disability Income - Group Short-Term	Earned Premium (Schedule H Part 1 Line 2 in part)		‡	
	Long-Term Care				
(26)	Noncancellable Long-Term Care Premium - Rate Risk**	Earned Premium (Schedule H Part 1 Line 2 in part)		0.154**	
(27)	Other Long-Term Care Premium ‡‡	Earned Premium (Schedule H Part 1 Line 2 in part)			‡‡
	Health Premium With Limited Underwriting Risk				
(28)	ASC Business Reported as Revenue Premium	Earned Premium (Schedule H Part 1 Line 2 in part)			
	Other Health				
(29)	Workers Compensation Carve-Out	Earned Premium (Schedule H Part 1 Line 2 in part)			
(30)	Other Health	Earned Premium (Schedule H Part 1 Line 2 in part)		0.120	
(31)	Total Earned Premiums (Column (1) should equal Schedule H Part 1 Column 1 Line 2)	Sum of Lines (1) through (30)	523,397		89,226
(32)	Additional Reserves for Credit Disability Plans	Exhibit 6, Column 3, Line 2		§	
(33)	Additional Reserves for Credit Disability Plans, prior year	Exhibit 6, Column 3, Line 2, prior year		§	

† The premium amounts in these lines are transferred to LR020 Underwriting Risk – Experience Fluctuation Risk Lines (1.1) and (1.2) for the calculation of risk-based capital. The premium amounts are included here to assist in the balancing of total health premium. If managed care arrangements have been entered into, the company may also complete LR022 Underwriting Risk – Managed Care Credit. In which case, the company will also need to complete LR028 Health Credit Risk in the (C-3) portion of the formula. If there are amounts in any of lines (1), (2), (3), (9), (10) or (12) on page LR019 Health Premiums, the company will also be directed to complete the Health Administrative Expense portion of LR029 Business Risk in the (C-4) portion of the formula.

‡ The two tiered calculation is illustrated in the risk-based capital instructions for LR019 Health Premiums.

‡‡ The balance of the RBC requirement for Long Term Care - Morbidity Risk is calculated on page LR023. The premium is shown to allow totals to check to Schedule H.

* If there is premium included on either or both of these lines, the RBC Requirement in Column (2) will include 3.5 percent of such premium and $50,000 (included in the line with the larger premium).

** The factor applies to all Noncancellable premium.

§ These amounts are used to adjust the premium base for single premium credit disability plans that carry additional tabular reserves.

UNDERWRITING RISK - LR020

Experience Fluctuation Risk

	Line of Business	(1) Comprehensive Medical	(2) Medicare Supplement	(3) Dental & Vision	(4) Stand-Alone Medicare Part D Coverage	(5) Total
(1.1)	Premium – Individual					
(1.2)	Premium – Group			85,776		85,776
(1.3)	Premium – Total = Line (1.1) + Line (1.2)			85,776		85,776
(2)	Title XVIII-Medicare †		X X X			
(3)	Title XIX-Medicaid †		X X X			
(4)	Other Health Risk Revenue †		X X X			
(5)	Underwriting Risk Revenue = Lines (1.3) + (2) + (3) + (4)			85,776		85,776
(6)	Net Incurred Claims			61,279		61,279
(7)	Fee-for-Service Offset †		X X X			
(8)	Underwriting Risk Incurred Claims = Line (6) – Line (7)			61,279		61,279
(9)	Underwriting Risk Claims Ratio = Line (8) / Line (5)			0.714		X X X
(10.1)	Underwriting Risk Factor for Initial Amounts Of Premium ‡	0.150	0.105	0.120	0.251	X X X
(10.2)	Underwriting Risk Factor for Excess of Initial Amount ‡	0.090	0.067	0.076	0.151	X X X
(10.3)	Composite Underwriting Risk Factor			0.120		X X X
(11)	Base Underwriting Risk RBC = Line (5) x Line (9) x Line (10.3)			7,349		7,349
(12)	Managed Care Discount Factor = LR022 Line (17)	1.000	1.000	1.000	1.000	X X X
(13)	Base RBC After Managed Care Discount = Line (11) x Line (12)			7,349		7,349
(14)	RBC Adjustment For Individual = [[Line(1.1) x 1.2 + Line (1.2)] / Line (1.3)] x Line (13) §			7,349		7,349
(15)	Maximum Per-Individual Risk After Reinsurance †			1,000		X X X
(16)	Alternate Risk Charge *			2,000		2,000
(17)	Net Alternate Risk Charge £			2,000		2,000
(18)	Net Underwriting Risk RBC (Maximum of Line (14) or Line (17))			7,349		7,349

† Source is company records unless already included in premiums.

‡ For Comprehensive Medical, the Initial Premium Amount is $25,000,000 or the amount in Line (1.3) if smaller. For Medicare Supplement and Dental & Vision, the Initial Premium Amount is $3,000,000 or the amount in Line (1.3) if smaller. For Stand-Alone Medicare Part D, the Initial Premium Amount is $25,000,000 or the amount in Line (1.3) if smaller.

§ Formula applies only to Column (1), for all other columns Line (14) should equal Line (13).

* The Line (16) Alternate Risk Charge is calculated as follows:

LESSER OF:	$1,500,000 or 2 x Maximum Individual Risk	$50,000 or 2 x Maximum Individual Risk	$50,000 or 2 x Maximum Individual Risk	$150,000 or 6 x Maximum Individual Risk	Maximum of Columns (1), (2), (3) and (4)

£ Applicable only if Line (16) for a column equals Line (16) for Column (5), otherwise zero.

UNDERWRITING RISK - OTHER - LR021

		Annual Statement Source	(1) Amount	Factor	(2) RBC Requirement
(1)	Business with Rate Guarantees Between 15-36 Months	Company Records		0.024	
(2)	Business with Rate Guarantees Over 36 Months	Company Records		0.064	
(3)	Federal Employees Health Benefit Program (FEHBP) Claims Incurred	Company Records		0.020	
	Workers Compensation Carve-Out Risk				
(4)	Net Premiums Written	Workers Compensation Carve Out Supplement Underwriting and Investment Exhibit Part 2 Column 5 Line 1		0.364	
(5)	Claim Liability and Reserve	Workers Compensation Carve Out Supplement Schedule P Part 1 Column 24 Line 12 x 1000		0.347	
(6.1)	Reinsurance Recoverable Balances	Workers Compensation Carve Out Supplement Schedule F Part 2 Column 15 Lines 0399999, 0599999, 0799999, 0899999, 1299999, 1499999, 1699999, 1799999, 2199999, 2399999, 2599999, and 2699999 x 1000			
(6.2)	Reinsurance Recoverable for Qualifying Voluntary Pools	Company Records			
(6.3)	All Other Reinsurance Recoverable Balances	Line (6.1) - Line (6.2)		0.060	
(7)	Total, Other Underwriting Risk	Lines (1) + (2) + (3) + (4) + (5) + (6.3)			

UNDERWRITING RISK – MANAGED CARE CREDIT - LR022

		Annual Statement Source		(2) Paid Claims	Factor	(3) Weighted Claims *	(4) Part D Weighted Claims **
	Comprehensive Medical, Medicare Supplement and Dental Claim Payments						
(1)	Category 0 - Arrangements not Included in Other Categories	Company Records			0.000		
(2)	Category 1 - Payments Made According to Contractual Arrangements	Company Records			0.150		
(3)	Category 2a - Subject to Withholds or Bonuses – Otherwise Category 0	Company Records			†		
(4)	Category 2b - Subject to Withholds or Bonuses – Otherwise Category 1	Company Records			‡		
(5)	Category 3a - Capitated Payments Directly to Providers	Company Records			0.600		
(6)	Category 3b - Capitated Payments to Regulated Intermediaries	Company Records			0.600		
(7)	Category 3c - Capitated Payments to Non-Regulated Intermediaries	Company Records			0.600		
(8)	Category 4 - Medical & Hospital Expense Paid as Salary to Providers	Company Records			0.750		
(9)	Subtotal Paid Claims	Sum of Lines (1) through (8)					
	Stand-Alone Medicare Part D Coverage Claim Payments						
(10)	Category 0 - No Federal Reinsurance or Risk Corridor Protection	Company Records		X X X	X X X		X X X
(11)	Category 1 - Federal Reinsurance but no Risk Corridor Protection	Company Records		X X X	X X X		X X X
(12)	Category 2a - No Federal Reinsurance but Risk Corridor Protection	Company Records			0.667		
(13)	Category 3a - Federal Reinsurance and Risk Corridor Protection apply	Company Records			0.767		
(14)	Subtotal Stand-Alone Medicare Part D Paid Claims	Sum of Lines (10) through (13)					
(15)	Total Paid Claims	Line (9) + Line (14)					
(16)	Weighted Average Managed Care Discount	Column (3) = Column (3) Line (9) / Column (2) Line (9) Column (4) = Column (4) Line (14) / Column (2) Line (14)					
(17)	Weighted Average Managed Care Risk Adjustment Factor	1.0 - Line (16)				1.000	1.000
	Calculation of Category 2 Managed Care Factor (Comprehensive Medical and Dental only)		(1) Amount				
(18)	Withhold & bonus payments, prior year	Company Records					
(19)	Withhold & bonuses available, prior year	Company Records					
(20)	Managed Care Credit Multiplier – average withhold returned	Line (18) / Line (19)					
(21)	Withholds & bonuses available, prior year	Line (19)					
(22)	Claims payments subject to withhold, prior year	Company Records					
(23)	Average withhold rate, prior year	Line (21) / Line (22)					
(24)	Managed Care Credit Discount Factor, Category 2	Minimum of 0.25 or Line (20) x Line (23)					

† Category 2 Managed Care Factor calculated on Line (24).
‡ Category 2 Managed Care Factor calculated on Line (24) with a minimum factor of 15 percent.
* This column is for a single result for the Comprehensive Medical & Hospital, Medicare Supplement and Dental managed care discount factor.
** This column is for the Stand-Alone Medicare Part D managed care discount factor.

LONG-TERM CARE - LR023

		Annual Statement Source		(1) Amount	Factor		(2) RBC Requirement
	Long-Term Care (LTC) Insurance Premium						
(1)	All LTC Premium - Morbidity Risk (to $50 million)	Line (4.1) Column (1) up to 50 million			0.154		
(2)	LTC Premium (over $50 million) - Morbidity Risk	Remainder of Line (4.1) Column (1) over 50 million			0.046		
(3)	Premium-based RBC	Column (2), Line (1) + Line (2)					
	Historical Loss Ratio Experience		(1) Premiums	(2) Incurred Claims	(3) Col. (2)/(1) Loss Ratio	§	(4) RBC Requirement
(4.1)	Current Year	Company Records					
(4.2)	Immediate Prior Year	Company Records					
(4.3)	Average Loss Ratio	If loss ratios are used, [Column (3) Line (4.1) + Line (4.2)]/2, otherwise zero					
(5)	Adjusted LTC Claims for RBC	If Column (3) Line (4.3) <> 0, then [Column (1) Line (1) + Line (2)] X Column (3) Line (4.3), else Column (2) Line (4.1)					
(5.1)	Claims (to $35 million) - Morbidity Risk	Lower of Column (2) Line (5) and $35 million			0.569	†	
(5.2)	Claims (over $35 million) - Morbidity Risk	Excess of Column (2) Line (5) over $35 million			0.185	‡	
(6)	Claims-based RBC	Line (5.1) + (5.2)					
(7)	LTC Morbidity Risk	Column (2) Line (3) + Column (4) Line (6)					

† If Column (1), Line (4.1) is positive, then a factor of 0.385 is used. Otherwise, a higher factor of 0.569 is used.

‡ If Column (1), Line (4.1) is positive, then a factor of 0.123 is used. Otherwise, a higher factor of 0.185 is used.

§ If Column (1), Line (4.1) or (4.2) are less than or equal to zero or if Column (2), Line (4.1) or (4.2) are less than zero, the loss ratios are not used and Column (3), Line (4.3) is set to zero.

HEALTH CLAIMS RESERVES - LR024

		Annual Statement Source	(1) Statement Value	(2) Less Workers Compensation Carve Out	(3) RBC Subtotal	Factor	(4) RBC Requirement
	Individual Claim Reserves						
(1)	Exhibit 6 Collectively Renewable Claim Reserves	Exhibit 6 Column 4 Line 16					
(2)	Exhibit 6 Non-Cancellable Claim Reserves	Exhibit 6 Column 5 Line 16					
(3)	Exhibit 6 Guaranteed Renewable Claim Reserves	Exhibit 6 Column 6 Line 16					
(4)	Exhibit 6 Non-Renewable for Stated Reason Only Claim Reserves	Exhibit 6 Column 7 Line 16					
(5)	Exhibit 6 Other Accident Only Claim Reserves	Exhibit 6 Column 8 Line 16					
(6)	Exhibit 6 All Other Claim Reserves	Exhibit 6 Column 9 Line 16					
(7)	Modified Coinsurance Assumed Reserves	Schedule S Part 1 Section 2 Column 11, in part †					
(8)	Less Modified Coinsurance Ceded Reserves	Schedule S Part 3 Section 2 Column 12, in part †					
(9)	Disability Income and Long-Term Care Claim Reserves	Company Records				0.077	
(10)	Total Individual Claim Reserves	Lines (1) + (2) + (3) + (4) + (5) + (6) + (7) - (8) - (9)				0.050	
	Group and Credit Claim Reserves						
(11)	Exhibit 6 Group Claim Reserves	Exhibit 6 Column 2 Line 16					
(12)	Exhibit 6 Credit Claim Reserves	Exhibit 6 Column 3 Line 16					
(13)	Modified Coinsurance Assumed Reserves	Schedule S Part 1 Section 2 Column 11, in part †					
(14)	Less Modified Coinsurance Ceded Reserves	Schedule S Part 3 Section 2 Column 12, in part †					
(15)	Disability Income and Long-Term Care Claim Reserves	Company Records				0.077	
(16)	Total Exhibit 6 Group and Credit Claim Reserves	Lines (11) + (12) + (13) - (14) - (15)				0.050	
(17)	Total Claim Reserves	Lines (9) + (10) + (15) + (16)					
(18)	Total Health RBC	LR019 Health Premiums Column (2) Line (31) + LR020 Underwriting Risk Experience Fluctuation Risk Column (5) Line (18) + LR021 Underwriting Risk Other Column (2) Line (7) + LR023 Long-Term Care Morbidity Risk Column (4) Line (7) + LR024 Health Claim Reserves Column (4) Line (17)					96,575

† Include only the portion which relates to claim reserves that, if written on a direct basis, would be included on Exhibit 6.

LIFE INSURANCE - LR025

		Annual Statement Source	(1) Statement Value	Factor	(2) RBC Requirement
	Individual & Industrial Net Amount at Risk				
(1)	Ordinary Life In Force	Exhibit of Life Insurance Column 4 Line 23 x 1000	789,000		
(2)	Less Ordinary Life Reserves	Exhibit 5 Column 4 Line 0199999	130,350		
(3)	Plus Industrial Life In Force	Exhibit of Life Insurance Column 2 Line 23 x 1000			
(4)	Less Industrial Life Reserves	Exhibit 5 Column 3 Line 0199999			
(5)	Less Separate Accounts	Separate Accounts Exhibit 3 Column 3 Line 0199999			
(6)	Less Modified Coinsurance Assumed Reserves	Schedule S Part 1 Section 1 Column 11, in part ‡			
(7)	Plus Modified Coinsurance Ceded Reserves	Schedule S Part 3 Section 1 Column 13, in part ‡			
(8)	Total Individual and Industrial Net Amount at Risk	Lines (1) + (3) + (7) - (2) - (4) - (5) - (6)	658,650	†	1,515
	Group and Credit Net Amount at Risk				
(9)	Group Life In Force	Exhibit of Life Insurance Column 9 Line 23 x 1000	26,246,000		
(10)	Less Group FEGLI	Exhibit of Life Insurance Column 4 Line 43 x 1000			
(11)	Less Group SGLI	Exhibit of Life Insurance Column 4 Line 44 x 1000			
(12)	Less Group Life Reserves	Exhibit 5 Column 6 Line 0199999	5,555,550		
(13)	Plus Credit Life In Force	Exhibit of Life Insurance Column 6 Line 23 x 1000			
(14)	Less Credit FEGLI	Exhibit of Life Insurance Column 2 Line 43 x 1000			
(15)	Less Credit SGLI	Exhibit of Life Insurance Column 2 Line 44 x 1000			
(16)	Less Credit Life Reserves	Exhibit 5 Column 5 Line 0199999			
(17)	Less Separate Accounts	Separate Accounts Exhibit 3 Column 4 Line 0199999			
(18)	Less Modified Coinsurance Assumed Reserves	Schedule S Part 1 Section 1 Column 11, in part ‡			
(19)	Plus Modified Coinsurance Ceded Reserves	Schedule S Part 3 Section 1 Column 13, in part ‡			
(20)	Total Group and Credit Net Amount at Risk	Lines (9) + (13) + (19) - (10) - (11) - (12) - (14) - (15) - (16) - (17) - (18)	20,690,450	†	37,243
(21)	FEGLI/SGLI Life In Force	Exhibit of Life Insurance Column 2 and 4 Line 43 and 44 x 1000		0.0008	
(22)	Total Life	Lines (8) + (20) + (21)			38,758

† The tiered calculation is illustrated in the Life Insurance section of the risk-based capital instructions.

‡ Include only the portion which relates to policy reserves that, if written on a direct basis, would be included on Exhibit 5.

PREMIUM STABILIZATION RESERVES - LR026

		Annual Statement Source	(1) Statement Value	Factor	(2) RBC Requirement
	Group and Credit Life and Health Reported Premium Stabilization Reserves				
(1)	Stabilization Reserves and Experience Rating Refunds included in Line 3	Page 3 Column 1 Line 3 in part		0.500	
(2)	Provision for Experience Rating Refunds	Page 3 Column 1 Line 9.2 in part		0.500	
(3)	Reserve for Group Rate Credits	Exhibit 6 Column 2 Line 5		0.500	
(4)	Reserve for Credit Rate Credits	Exhibit 6 Column 3 Line 5		0.500	
(5)	Premium Stabilization Reserves	Page 3 Column 1 Line 25 in part		0.500	
(6)	Total of Preliminary Premium Stabilization Reserve Credit	Sum of Lines (1) through (5)			
	Group & Credit Life and Health Risk-Based Capital				
(7)	Life	LR025 Life Insurance Column (2) Line (20)	37,243		
(8)	Health	LR024 Health Claim Reserves Column (4) Line (16) + [LR024 Column (4) Line (15) x 0.65] + LR019 Health Premiums Column (2) Lines (11), (15), (16) and (17) + [[LR019 Column (2) Lines (21), (22), and (25)] x 0.65] + [LR020 Underwriting Risk - Experience Fluctuation Risk Column (5) Line 18 - Column (4) Line (18) x Line (1.2) / Line (1.3)]	7,349		
(9)	Maximum Risk-Based Capital	Lines (7) + (8)	44,592		
(10)	Final Premium Stabilization Reserve	Column (2) Line (6), but not more than Column (1) Line (9)		-1.000	

INTEREST RATE RISK AND MARKET RISK - LR027

			(1)
(1.1)	Unqualified Actuarial Opinion Based on Asset Adequacy Testing?	["Yes" or "No" in Column (1)]	YES
(1.2)	C-3 RBC Cash Flow Testing on Certain Products? (See the instructions for specific details)	["Yes" or "No" in Column (1)]	NO
(1.3)	If Line (1.2) is "Yes", is the Appointed Actuary C-3 Assumption Statement Attached?	["Yes" or "No" in Column (1)]	NO
(1.4)	If applicable, have the appropriate certifications been attached?	["Yes" or "No" or "N/A" in Column (1)]	YES

	RESERVES THAT WERE CASH FLOW TESTED FOR ASSET ADEQUACY (See Appendix 1 of the instructions for more details.)	Annual Statement Source	(2) Statement Value	Factor †	(3) RBC Requirement
	Low Risk Category				
(2)	Annuity Reserve with Fair Value Adjustment (excluding unitized separate accounts) *	Notes to Financial Statements Item 32 Line A1, in part ‡		0.0077	
(3)	Annuity Reserve not Withdrawable (excluding structured settlements) *	Notes to Financial Statements Item 32 Line B, in part ‡	27,560	0.0077	212
(4)	Guaranteed Investment Contract (GIC) Reserve within 1 Year of Maturity £	Notes to Financial Statements Item 32 Various Lines, in part ‡		0.0077	
(5.1)	Single Premium Life Insurance Reserves Net of Reinsurance	Exhibit 5 Column 2 Line 0199999, in part			
(5.2)	Less Single Premium Life Insurance Reserves Policy Loans	Page 2 Line 6, in part			
(5.3)	Plus Modified Coinsurance Assumed Single Premium Life Reserves net of Modified Coinsurance Assumed Policy Loans	Schedule S Part 1 Section 1 Column 11, in part ‡			
(5.4)	Less Modified Coinsurance Ceded Single Premium Life Reserves net of Modified Coinsurance Ceded Policy Loans	Schedule S Part 3 Section 1 Column 13, in part ‡			
(5.5)	Single Premium Life Insurance Reserves	Line (5.1) - (5.2) + (5.3) - (5.4)		0.0077	
(6)	Total Low Risk	Lines (2) + (3) + (4) + (5.5)			212
	Medium Risk Category				
(7)	Annuity Reserve at Book Value Less Surrender Charge of 5 Percent or More *	Notes to Financial Statements Item 32 Line A2, in part ‡		0.0154	
(8)	Exhibit 7 Reserve not Included Elsewhere §	Exhibit 7 Line 14 amounts not included elsewhere in Interest Rate Risk (C-3) ‡		0.0154	
(9)	Structured Settlements	Notes to Financial Statements Item 32 Line B, in part ‡		0.0154	
(10)	Additional Actuarial Reserves for Annuities and Single Premium Life - Asset/Liability Analysis	Exhibit 5 Column 2 Line 0799997, in part		0.0154	
(11)	Total Medium Risk	Sum of Lines (7) through (10)			

INTEREST RATE RISK AND MARKET RISK - LR027 - Continued

	RESERVES THAT WERE CASH FLOW TESTED FOR ASSET ADEQUACY (See Appendix 1 of the instructions for more details.)	Annual Statement Source	(2) Statement Value	Factor †	(3) RBC Requirement
	High Risk Category				
(12)	Annuity Reserve at Book Value Without Adjustment (minimal or no charge or adjustment)*	Notes to Financial Statements Item 32 Line A5, in part ‡	88,956	0.0308	2,740
(13)	Debt with GIC-like Characteristics (see Appendix 1 & 1b Instructions)	Company records (enter a pre-tax amount)			
(14)	Total High Risk	Line (12) + (13)			2,740
	Synthetic GIC's				
(15)	Synthetic GIC's C-3 Requirement	Company records (enter a pre-tax amount)			
	Callable/Pre-Payable Assets				
(16)	Callable/Pre-Payable Assets Assigned to Products Categorized Above	Company records (enter a pre-tax amount)			
(17)	Subtotal of Factor Based RBC For Products Categorized Above	Lines (6) + (11) + (14) + (15)			2,952

	ALL OTHER RESERVES (exclude statement amounts included in Lines (2) to (17) above)	Annual Statement Source	(2) Statement Value	Factor †	(3) RBC Requirement
	Low Risk Category				
(18)	Annuity Reserve with Fair Value Adjustment (excluding unitized separate accounts and eligible experience rated pension and separate accounts with guarantees)*	Notes to Financial Statements Item 32 Line A1, in part ‡		0.0077	
(19)	Annuity Reserve not Withdrawable (excluding structured settlements and eligible experience rated pension and separate accounts with guarantees) *	Notes to Financial Statements Item 32 Line B, in part ‡		0.0077	
(20)	Guaranteed Investment Contract (GIC) Reserve within 1 Year of Maturity £	Notes to Financial Statements Item 32 Various Lines, in part ‡		0.0077	
(21.1)	Life Insurance Reserves Net of Reinsurance	Exhibit 5 Column 2 Line 0199999, in part	5,685,901		
(21.2)	Less Life Insurance Reserves Policy Loans	Page 2 Line 6, in part	748		
(21.3)	Plus Modified Coinsurance Assumed Reserves net of Modified Coinsurance Assumed Policy Loans	Schedule S Part 1 Section 1 Column 11, in part ‡			
(21.4)	Less Modified Coinsurance Ceded Reserves net of Modified Coinsurance Ceded Policy Loans	Schedule S Part 3 Section 1 Column 13, in part ‡			
(21.5)	Life Insurance Reserves	Line (21.1) - (21.2) + (21.3) - (21.4)	5,685,153	0.0077	43,776
(22)	Total Low Risk	Lines (18) + (19) + (20) + (21.5)			43,776

INTEREST RATE RISK AND MARKET RISK - LR027 - Continued

	ALL OTHER RESERVES (exclude statement amounts included in Lines (2) to (17) above)	Annual Statement Source	(2) Statement Value	Factor †	(3) RBC Requirement
	Medium Risk Category				
(23)	Annuity Reserve at Book Value Less Surrender Charge of 5 Percent or More*	Notes to Financial Statements Item 32 Line A2, in part ‡		0.0154	
(24)	Exhibit 7 Reserve not Included Elsewhere §	Exhibit 7 Line 14 amounts not included elsewhere in Interest Rate Risk (C-3) ‡		0.0154	
(25)	Structured Settlements	Notes to Financial Statements Item 32 Line B, in part ‡		0.0154	
(26)	Additional Actuarial Reserves - Asset/Liability Analysis	Exhibit 5 Column 2 Line 0799997, in part		0.0154	
(27)	Total Medium Risk	Sum of Lines (23) through (26)			
	High Risk Category				
(28)	Annuity Reserve at Book Value Without Adjustment (minimal or no charge or adjustment)*	Notes to Financial Statements Item 32 Line A5, in part ‡		0.0308	
(29)	Total High Risk	Line (28)			
	Synthetic GIC's				
(30)	Synthetic GIC's C-3 Requirement	Company records (enter a pre-tax amount)		RBC x 1.000 (less "haircut")	
	Callable/Pre-Payable Assets				
(31)	Callable/Pre-Payable Assets Not Allocated to Line (16). Include Callable/Pre-Payable Assets Allocated to Surplus	Company records (enter a pre-tax amount)			
(32)	Interest Rate Risk Based Completely on Factors	Lines (16) + (17) + (22) + (27) + (29) + (30) + (31)			46,728
(33)	C-3 RBC Cash Flow Testing Interest Rate Risk (If Line (1.2) = "Yes")	Company records (enter a pre-tax amount)		C-3 RBC Cash Flow Testing	
(34)	Sub-Total Interest Rate Risk	If Line (33) = 0, then Line (34) = Line (32). Otherwise, Line (34) = Line (32) + (33) - (16) - (17), subject to a minimum of 0.5 times Line (32)			46,728
(35)	Interest Rate Risk Component (See the instructions for specific detail.)	Company records (enter a pre-tax amount)			
(36)	Total Interest Rate Risk	Lines (34) + (35)			46,728
(37)	Total Market Risk	Company Records (enter pre-tax amount)			

† The factors are decreased by one-third if the company submits an unqualified actuarial opinion based on asset adequacy testing. The RBC software automatically recalculates the factor, depending on the answer to Line (1.1).

‡ Net of reinsurance, less policy loans, plus modified coinsurance assumed reserves, less modified coinsurance ceded reserves.

§ Excluding any non-policyholder reserves (e.g., reserves that are not related to specific policies).

* Excluding GICs within 1 year of maturity.

£ Includes GICs within 1 year of maturity subtracted elsewhere.

HEALTH CREDIT RISK - LR028

		Annual Statement Source	(1) Amount	Factor	(2) RBC Requirement
	Capitations to Intermediaries				
(1)	Total Capitations Paid Directly to Providers	LR022 Underwriting Risk Managed Care Credit Column (2) Line (5)			
(2)	Less Secured Capitations to Providers	Company Records †			
(3)	Net Capitations to Providers Subject to Credit Risk Charge	Line (1) – Line (2)		0.020	
(4)	Total Capitations to Intermediaries	LR022 Column (2) Lines (6) + (7)			
(5)	Less Secured Capitations to Intermediaries	Company Records †			
(6)	Net Capitations to Intermediaries Subject to Credit Risk Charge	Line (4) – Line (5)		0.040	
(7)	Capitation Credit Risk RBC	Line (3) + Line (6)			

† Amounts entered on capitations worksheets.

BUSINESS RISK - LR029

		Annual Statement Source	(1) Statement Value	Factor	(2) RBC Requirement
	Life Insurance Premiums				
(1)	Total Life Premiums	Schedule T Column 2 Line 59	354,348		
(2)	Less American Samoa Life Premiums	Schedule T Column 2 Line 52			
(3)	Less Guam Life Premiums	Schedule T Column 2 Line 53			
(4)	Less Puerto Rico Life Premiums	Schedule T Column 2 Line 54			
(5)	Less U.S. Virgin Islands Life Premiums	Schedule T Column 2 Line 55			
(6)	Less Northern Mariana Islands Life Premiums	Schedule T Column 2 Line 56			
(7)	Less Canada Life Premiums	Schedule T Column 2 Line 57			
(8)	Less Other Alien Life Premiums	Schedule T Column 2 Line 58	2		
(9)	Subtotal Net Life Premiums	Line (1) less the Sum of Lines (2) through (8)	354,346		
(10)	Plus Foreign Variable and Other Life Premiums	See Instructions †			
(11)	Less Total Variable and Other Life Premiums	See Instructions †			
(12)	Net Life Premiums	Line (9) plus Line (10) less Line (11)	354,346	0.0308	10,914
	Annuity Considerations				
(13)	Total Annuity Considerations	Schedule T Column 3 Line 59	336		
(14)	Less American Samoa Annuity Considerations	Schedule T Column 3 Line 52			
(15)	Less Guam Annuity Considerations	Schedule T Column 3 Line 53			
(16)	Less Puerto Rico Annuity Considerations	Schedule T Column 3 Line 54			
(17)	Less U.S. Virgin Islands Annuity Considerations	Schedule T Column 3 Line 55			
(18)	Less Northern Mariana Islands Annuity Considerations	Schedule T Column 3 Line 56			
(19)	Less Canada Annuity Considerations	Schedule T Column 3 Line 57			
(20)	Less Other Alien Annuity Considerations	Schedule T Column 3 Line 58			
(21)	Subtotal Net Annuity Considerations	Line (13) less the Sum of Lines (14) through (20)	336		
(22)	Plus Foreign Variable and Other Annuity Considerations	See Instructions †			
(23)	Less Total Variable and Other Annuity Considerations	See Instructions †			
(24)	Net Annuity Considerations	Line (21) plus Line (22) less Line (23)	336	0.0308	10
	Accident and Health Premiums				
(25)	Total Accident and Health Premiums	Schedule T Column 4 Line 59	512,441		
(26)	Less American Samoa Accident and Health Premiums	Schedule T Column 4 Line 52			
(27)	Less Guam Accident and Health Premiums	Schedule T Column 4 Line 53			
(28)	Less Puerto Rico Accident and Health Premiums	Schedule T Column 4 Line 54			
(29)	Less U.S. Virgin Islands Accident and Health Premiums	Schedule T Column 4 Line 55			
(30)	Less Northern Mariana Islands Accident and Health Premiums	Schedule T Column 4 Line 56			
(31)	Less Canada Accident and Health Premiums	Schedule T Column 4 Line 57			
(32)	Less Other Alien Accident and Health Premiums	Schedule T Column 4 Line 58	277		
(33)	Subtotal Net Accident and Health Premiums	Line (25) less the Sum of Lines (26) through (32)	512,164		
(34)	Plus Foreign Variable and Other A&H Premiums	See Instructions †			
(35)	Less Total Variable and Other A&H Premiums	See Instructions †			
(36)	Net Accident and Health Premiums	Line (33) plus Line (34) less Line (35)	512,164	0.0077	3,944

BUSINESS RISK - LR029 - Continued

		Annual Statement Source	(1) Statement Value	Factor	(2) RBC Requirement
	Separate Account Liabilities				
(37)	Total Liabilities from Separate Accounts Statement	Page 3 Column 1 Line 27			
(38)	Transfers to Separate Accounts Due or Accrued	Page 3 Column 1 Line 13			
(39)	Total Separate Account Liabilities	Line (37) plus Line (38)		0.0008	
(40)	Business Risk (C-4a)	Lines (12) + (24) + (36) + (39)	866,846		14,868
	Administrative Expenses for Certain A&H Coverages				
(41)	Total Accident and Health Premiums	LR019 Health Premiums Column (1) Line (31)	523,397		
(42)	Accident and Health Premiums from Underwriting Risk	LR020 Underwriting Risk Column (5) Line (1.3)	85,776		
(43)	Accident and Health Premiums Factor	Line (42) / Line (41)	0.164		
(44)	Exhibit 2 Administrative Expenses for Health Insurance	Exhibit 2 Column 2 + Column 3 Line 10	108,740		
(45)	Exhibit 3 Administrative Expenses for Health Insurance	Exhibit 3 Column 2 Line 7	54,463		
(46)	Less Administrative Expenses for Administrative Service Contracts (ASC)	Included in Exhibit 2 Col. 2 + Col. 3 and Exhibit 3 Col. 2			
(47)	Less Administrative Expenses for Administrative Services Only (ASO) Business	Included in Exhibit 2 Col. 2 + Col. 3 and Exhibit 3 Col. 2			
(48)	Less Administrative Expenses for Commissions and Premium Taxes	Included in Exhibit 2 Col. 2 + Col. 3 and Exhibit 3 Col. 2			
(49)	Net Administrative Expenses	Lines (44) + (45) - (46) - (47) - (48)	163,203		
(50)	Composite Health Administrative Expense Risk Factor	7% of Line (42) up to $25 million + 4% of excess/Line (42)	0.070		
(51)	Administrative Expense Component for Health	Line (49) x factor Line (43) x factor Line (50)			1,874
	Health ASO/ASC				
(52)	Administrative Expenses for ASC Business	Company Records §		0.0200	
(53)	Administrative Expenses for ASO Business	Company Records §		0.0200	
(54)	ASC Claims Reported as Incurred Claims	Company Records		0.0100	
(55)	Other Medical Costs Paid through ASC Arrangements	Company Records		0.0100	
(56)	Fee-for-Service Received from Health Entities	Company Records		0.0100	
(57)	Business Risk (C-4b)	Column (2) Lines (51) + (52) + (53) + (54) + (55) + (56)			1,874

† Enter amounts only if included in Schedule T Column 2 (life), Column 3 (annuity) or Column 4 (accident and health).

§ Line (52) should be greater than or equal to Line (46). Line (53) should be greater than or equal to Line (47).

CALCULATION OF TAX EFFECT FOR LIFE RISK-BASED CAPITAL - LR030

	ASSET RISKS	Source	(1) RBC Amount	Tax Factor	(2) RBC Tax Effect	
	Bonds					
(001)	Long-term Bonds – Class 1	LR002 Bonds Column (2) Line (2) + LR018 Off-Balance Sheet Collateral Column (3) Line (2)		0.2625		
(002)	Long-term Bonds – Class 2	LR002 Bonds Column (2) Line (3) + LR018 Off-Balance Sheet Collateral Column (3) Line (3)		0.2625		
(003)	Long-term Bonds – Class 3	LR002 Bonds Column (2) Line (4) + LR018 Off-Balance Sheet Collateral Column (3) Line (4)		0.2625		
(004)	Long-term Bonds – Class 4	LR002 Bonds Column (2) Line (5) + LR018 Off-Balance Sheet Collateral Column (3) Line (5)		0.2625		
(005)	Long-term Bonds – Class 5	LR002 Bonds Column (2) Line (6) + LR018 Off-Balance Sheet Collateral Column (3) Line (6)		0.2625		
(006)	Long-term Bonds – Class 6	LR002 Bonds Column (2) Line (7) + LR018 Off-Balance Sheet Collateral Column (3) Line (7)		0.3500		
(007)	Short-term Bonds – Class 1	LR002 Bonds Column (2) Line (10)		0.2625		
(008)	Short-term Bonds – Class 2	LR002 Bonds Column (2) Line (11)		0.2625		
(009)	Short-term Bonds – Class 3	LR002 Bonds Column (2) Line (12)		0.2625		
(010)	Short-term Bonds – Class 4	LR002 Bonds Column (2) Line (13)		0.2625		
(011)	Short-term Bonds – Class 5	LR002 Bonds Column (2) Line (14)		0.2625		
(012)	Short-term Bonds – Class 6	LR002 Bonds Column (2) Line (15)		0.3500		
(013)	Credit for Hedging - Class 1 Through 5 Bonds	LR014 Hedged Asset Bond Schedule Column (13) Line (0199999)		0.2625		†
(014)	Credit for Hedging - Class 6 Bonds	LR014 Hedged Asset Bond Schedule Column (13) Line (0299999)		0.3500		†
(015)	Bond Reduction - Reinsurance	LR002 Bonds Column (2) Line (19)		0.3500		†
(016)	Bond Increase - Reinsurance	LR002 Bonds Column (2) Line (20)		0.3500		
(017)	Non-Exempt Class 1 U.S. Government Agency	LR002 Bonds Column (2) Line (22)		0.2625		
(018)	Bonds Size Factor	LR002 Bonds Column (2) Line (26) - LR002 Bonds Column (2) Line (21)		0.2625		
	Mortgages - In Good Standing					
(019)	Farm Mortgages	LR004 Mortgages Column (6) Line (1)		0.2625		
(020)	Residential Mortgages - Insured	LR004 Mortgages Column (6) Line (2)		0.2625		
(021)	Residential Mortgages - Other	LR004 Mortgages Column (6) Line (3)		0.2625		
(022)	Commercial Mortgages - Insured	LR004 Mortgages Column (6) Line (4)		0.2625		
(023)	Commercial Mortgages - Other	LR004 Mortgages Column (6) Line (5)		0.2625		
(024)	Restructured Mortgages	LR004 Mortgages Column (6) Line (6)		0.2625		
	Mortgages - 90 Days Overdue					
(025)	Farm Mortgages	LR004 Mortgages Column (6) Line (7)		0.2625		
(026)	Residential Mortgages - Insured	LR004 Mortgages Column (6) Line (8)		0.2625		
(027)	Residential Mortgages - Other	LR004 Mortgages Column (6) Line (9)		0.2625		
(028)	Commercial Mortgages - Insured	LR004 Mortgages Column (6) Line (10)		0.2625		
(029)	Commercial Mortgages - Other	LR004 Mortgages Column (6) Line (11)		0.2625		
	Mortgages - In Process of Foreclosure					
(030)	Farm Mortgages	LR004 Mortgages Column (6) Line (12)		0.2625		
(031)	Residential Mortgages - Insured	LR004 Mortgages Column (6) Line (13)		0.2625		
(032)	Residential Mortgages - Other	LR004 Mortgages Column (6) Line (14)		0.2625		
(033)	Commercial Mortgages - Insured	LR004 Mortgages Column (6) Line (15)		0.2625		
(034)	Commercial Mortgages - Other	LR004 Mortgages Column (6) Line (16)		0.2625		
(035)	Due & Unpaid Taxes Mortgages	LR004 Mortgages Column (6) Line (17)		0.2625		
(036)	Due & Unpaid Taxes-Foreclosures	LR004 Mortgages Column (6) Line (18)		0.2625		
(037)	Mortgage Reduction - Reinsurance	LR004 Mortgages Column (6) Line (20)		0.3500		†
(038)	Mortgage Increase - Reinsurance	LR004 Mortgages Column (6) Line (21)		0.3500		

CALCULATION OF TAX EFFECT FOR LIFE RISK-BASED CAPITAL - LR030 - Continued

	ASSET RISKS	Source	(1) RBC Amount	Tax Factor	(2) RBC Tax Effect	
	Preferred Stock and Hybrid Securities					
(039)	Unaffiliated Preferred Stock and Hybrids Class 1	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (1) + Line (8) + LR018 Off-Balance Sheet Collateral Column (3) Line (9)		0.2625		
(040)	Unaffiliated Preferred Stock and Hybrids Class 2	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (2) + Line (9) + LR018 Off-Balance Sheet Collateral Column (3) Line (10)		0.2625		
(041)	Unaffiliated Preferred Stock and Hybrids Class 3	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (3) + Line (10) + LR018 Off-Balance Sheet Collateral Column (3) Line (11)		0.2625		
(042)	Unaffiliated Preferred Stock and Hybrids Class 4	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (4) + Line (11) + LR018 Off-Balance Sheet Collateral Column (3) Line (12)		0.2625		
(043)	Unaffiliated Preferred Stock and Hybrids Class 5	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (5) + Line (12) + LR018 Off-Balance Sheet Collateral Column (3) Line (13)		0.2625		
(044)	Unaffiliated Preferred Stock and Hybrids Class 6	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (6) + Line (13) + LR018 Off-Balance Sheet Collateral Column (3) Line (14)		0.3500		
(045)	Preferred Stock Reduction-Reinsurance	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (16)		0.3500		†
(046)	Preferred Stock Increase-Reinsurance	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (17)		0.3500		
	Separate Accounts					
(047)	Guaranteed Index	LR006 Separate Accounts Column (3) Line (1)		0.2625		
(048)	Nonindex-Book Reserve	LR006 Separate Accounts Column (3) Line (2)		0.2625		
(049)	Separate Accounts Nonindex-Market Reserve	LR006 Separate Accounts Column (3) Line (3)		0.2625		
(050)	Separate Accounts Reduction-Reinsurance	LR006 Separate Accounts Column (3) Line (5)		0.3500		†
(051)	Separate Accounts Increase-Reinsurance	LR006 Separate Accounts Column (3) Line (6)		0.3500		
(052)	Synthetic GICs	LR006 Separate Accounts Column (3) Line (8)		0.2625		
(053)	Separate Account Surplus	LR006 Separate Accounts Column (3) Line (13)		0.2625		
	Real Estate					
(054)	Company Occupied Real Estate	LR007 Real Estate Column (3) Line (3)		0.3500		
(055)	Foreclosed Real Estate	LR007 Real Estate Column (3) Line (6)		0.3500		
(056)	Investment Real Estate	LR007 Real Estate Column (3) Line (9)		0.3500		
(057)	Real Estate Reduction - Reinsurance	LR007 Real Estate Column (3) Line (11)		0.3500		†
(058)	Real Estate Increase - Reinsurance	LR007 Real Estate Column (3) Line (12)		0.3500		
	Schedule BA					
(059)	Sch BA Real Estate Excluding Low Income Housing Tax Credits	LR007 Real Estate Column (3) Line (16)		0.3500		
(060)	Guaranteed Low Income Housing Tax Credits	LR007 Real Estate Column (3) Line (17)				
(061)	Non-Guaranteed Low Income Housing Tax Credits	LR007 Real Estate Column (3) Line (18)				
(062)	Sch BA Real Estate Reduction - Reinsurance	LR007 Real Estate Column (3) Line (20)		0.3500		†
(063)	Sch BA Real Estate Increase - Reinsurance	LR007 Real Estate Column (3) Line (21)		0.3500		
(064)	Sch BA Bond Class 1	LR008 Other Long-Term Assets Column (5) Line (2)		0.2625		
(065)	Sch BA Bond Class 2	LR008 Other Long-Term Assets Column (5) Line (3)		0.2625		
(066)	Sch BA Bond Class 3	LR008 Other Long-Term Assets Column (5) Line (4)		0.2625		
(067)	Sch BA Bond Class 4	LR008 Other Long-Term Assets Column (5) Line (5)		0.2625		
(068)	Sch BA Bond Class 5	LR008 Other Long-Term Assets Column (5) Line (6)		0.2625		
(069)	Sch BA Bond Class 6	LR008 Other Long-Term Assets Column (5) Line (7)		0.3500		
(070)	BA Bond Reduction - Reinsurance	LR008 Other Long-Term Assets Column (5) Line (9)		0.3500		†
(071)	BA Bond Increase - Reinsurance	LR008 Other Long-Term Assets Column (5) Line (10)		0.3500		
(072)	BA Preferred Stock Class 1	LR008 Other Long-Term Assets Column (5) Line (12.3)		0.2625		
(073)	BA Preferred Stock Class 2	LR008 Other Long-Term Assets Column (5) Line (13)		0.2625		
(074)	BA Preferred Stock Class 3	LR008 Other Long-Term Assets Column (5) Line (14)		0.2625		
(075)	BA Preferred Stock Class 4	LR008 Other Long-Term Assets Column (5) Line (15)		0.2625		
(076)	BA Preferred Stock Class 5	LR008 Other Long-Term Assets Column (5) Line (16)		0.2625		
(077)	BA Preferred Stock Class 6	LR008 Other Long-Term Assets Column (5) Line (17)		0.3500		

CALCULATION OF TAX EFFECT FOR LIFE RISK-BASED CAPITAL - LR030 - Continued

	ASSET RISKS	Source	(1) RBC Amount	Tax Factor	(2) RBC Tax Effect	
(078)	BA Preferred Stock Reduction-Reinsurance	LR008 Other Long-Term Assets Column (5) Line (19)		0.3500		†
(079)	BA Preferred Stock Increase - Reinsurance	LR008 Other Long-Term Assets Column (5) Line (20)		0.3500		
(080)	Rated Surplus Notes	LR008 Other Long-Term Assets Column (5) Line (31)		0.2625		
(081)	Rated Capital Notes	LR008 Other Long-Term Assets Column (5) Line (41)		0.2625		
(082)	BA Common Stock Affiliated	LR008 Other Long-Term Assets Column (5) Line (48.3)		0.3500		
(083)	BA Collateral Loans	LR008 Other Long-Term Assets Column (5) Line (50)		0.2625		
(084)	Other BA Assets	LR008 Other Long-Term Assets Column (5) Line (51.3) + LR018 Off-Balance Sheet Collateral Column (3) Line (17) + Line (18)		0.3500		
(085)	Other BA Assets Reduction-Reinsurance	LR008 Other Long-Term Assets Column (5) Line (53)		0.3500		†
(086)	Other BA Assets Increase - Reinsurance	LR008 Other Long-Term Assets Column (5) Line (54)		0.3500		
(087)	BA Mortgages - Insured	LR009 Schedule BA Mortgages Column (6) Line (1)		0.2625		
(088)	BA Mortgages-All Other	LR009 Schedule BA Mortgages Column (6) Line (2)		0.2625		
(089)	BA Restructured Mortgages	LR009 Schedule BA Mortgages Column (6) Line (3)		0.2625		
(090)	BA Mortgages 90 days Overdue	LR009 Schedule BA Mortgages Column (6) Line (4) + Line (5)		0.2625		
(091)	BA Mortgages Foreclosed - Insured	LR009 Schedule BA Mortgages Column (6) Line (6)		0.2625		
(092)	BA Mortgages Foreclosed - All Other	LR009 Schedule BA Mortgages Column (6) Line (7)		0.2625		
(093)	Reduction - Reinsurance	LR009 Schedule BA Mortgages Column (6) Line (9)		0.3500		†
(094)	Increase - Reinsurance	LR009 Schedule BA Mortgages Column (6) Line (10)		0.3500		
	Miscellaneous					
(095)	Asset Concentration Factor	LR010 Asset Concentration Factor Column (6) Line (51) Grand Total Page		0.2625		
(096)	Miscellaneous Assets	LR012 Miscellaneous Assets Column (2) Line (7)		0.2625		
(097)	Derivatives - Collateral and Exchange Traded	LR012 Miscellaneous Assets Column (2) Lines (8) + (9) + (10)		0.2625		
(098)	Derivatives Class 1	LR012 Miscellaneous Assets Column (2) Line (11)		0.2625		
(099)	Derivatives Class 2	LR012 Miscellaneous Assets Column (2) Line (12)		0.2625		
(100)	Derivatives Class 3	LR012 Miscellaneous Assets Column (2) Line (13)		0.2625		
(101)	Derivatives Class 4	LR012 Miscellaneous Assets Column (2) Line (14)		0.2625		
(102)	Derivatives Class 5	LR012 Miscellaneous Assets Column (2) Line (15)		0.2625		
(103)	Derivatives Class 6	LR012 Miscellaneous Assets Column (2) Line (16)		0.3500		
(104)	Miscellaneous Assets Reduction-Reinsurance	LR012 Miscellaneous Assets Column (2) Line (19)		0.3500		†
(105)	Miscellaneous Assets Increase-Reinsurance	LR012 Miscellaneous Assets Column (2) Line (20)		0.3500		
(106)	Replications	LR013 Replication (Synthetic Asset) Transactions and Mandatorily Convertible Securities Column (7) Line (9999999)		0.2625		
(107)	Reinsurance	LR016 Reinsurance Column (4) Line (17)		0.3500		
(108)	Investment Affiliates	LR039 Summary for Affiliated Investments Column (4) Line (6)		0.3500		
(109)	Investment in Parent	LR039 Summary for Affiliated Investments Column (4) Line (10)		0.3500		
(110)	Other Affiliate: Property and Casualty Insurers not Subject to Risk-Based Capital	LR039 Summary for Affiliated Investments Column (4) Line (11)		0.3500		
(111)	Other Affiliate: Life Insurers not Subject to Risk-Based Capital	LR039 Summary for Affiliated Investments Column (4) Line (12)		0.3500		
(112)	Publicly Traded Insurance Affiliates	LR039 Summary for Affiliated Investments Column (4) Line (14)		0.3500		
(113)	Subtotal for C-1o Assets	Sum of Lines (1) through (112), Recognizing the Deduction of Lines (013), (014), (015), (037), (045), (050), (057), (062), (070), (078), (085), (093) and (104)				

CALCULATION OF TAX EFFECT FOR LIFE RISK-BASED CAPITAL - LR030 - Continued

	ASSET RISKS	Source	(1) RBC Amount	Tax Factor	(2) RBC Tax Effect	
	C-0 Affiliated Common Stock					
(114)	Off-Balance Sheet and Other Items	LR017 Off-Balance Sheet and Other Items Column (5) Line (24)	52,774	0.2625	13,853	
(115)	Off-Balance Sheet Items Reduction-Reinsurance	LR017 Off-Balance Sheet and Other Items Column (5) Line (25)		0.3500		†
(116)	Off-Balance Sheet Items Increase-Reinsurance	LR017 Off-Balance Sheet and Other Items Column (5) Line (26)		0.3500		
(117)	Affiliated US Property-Casualty Insurers Directly Owned	LR039 Summary for Affiliated Investments Column (4) Line (1)		0.3500		
(118)	Affiliated US Life Insurers Directly Owned	LR039 Summary for Affiliated Investments Column (4) Line (2)		0.3500		
(119)	Affiliated US Health Insurers Directly and Indirectly Owned	LR039 Summary for Affiliated Investments Column (4) Line (3)		0.3500		
(120)	Affiliated US Property-Casualty Insurers Indirectly Owned	LR039 Summary for Affiliated Investments Column (4) Line (4)		0.3500		
(121)	Affiliated US Life Insurers Indirectly Owned	LR039 Summary for Affiliated Investments Column (4) Line (5)		0.3500		
(122)	Affiliated Alien Life Insurers - Canadian	LR039 Summary for Affiliated Investments Column (4) Line (8)		0.3500		
(123)	Affiliated Alien Life Insurers - All Others	LR039 Summary for Affiliated Investments Column (4) Line (9)				
(124)	Subtotal for C-0 Affiliated Common Stock	Lines (114)-(115)+(116)+(117)+(118)+(119)+(120)+(121)+(122)+(123)	52,774		13,853	
	Common Stock					
(125)	Unaffiliated Common Stock	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (26) + LR018 Off-Balance Sheet Collateral Column (3) Line (16)		0.3500		
(126)	Credit for Hedging - Common Stock	LR015 Hedged Asset Common Stock Schedule Column (10) Line (0299999)		0.3500		†
(127)	Stock Reduction - Reinsurance	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (28)		0.3500		†
(128)	Stock Increase - Reinsurance	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (29)		0.3500		
(129)	BA Common Stock Unaffiliated	LR008 Other Long-Term Assets Column (5) Line (47)		0.3500		
(130)	BA Common Stock Affiliated - C-1cs	LR008 Other Long-Term Assets Column (5) Line (49.2)		0.3500		
(131)	Common Stock Concentration Factor	LR011 Common Stock Concentration Factor Column (6) Line (6)		0.3500		
(132)	Affiliated Preferred Stock and Common Stock - Holding Company in Excess of Indirect Subs	LR039 Summary for Affiliated Investments Column (4) Line (7)		0.3500		
(133)	Affiliated Preferred Stock and Common Stock - All Other	LR039 Summary for Affiliated Investments Column (4) Line (13)		0.3500		
(134)	Total for C-1cs Assets	Lines (125) - (126) - (127) + (128) + (129) + (130) + (131) + (132) + (133)				
	Insurance Risk					
(135)	Disability Income Premium	LR019 Health Premiums Column (2) Lines (19) through (25)	22,095	0.3500	7,733	
(136)	Long-Term Care Premium	LR019 Health Premiums Column (2) Line (26) + LR023 Long-Term Care Column (4) Line (7)		0.3500		
(137)	Life Insurance C-2 Risk	LR025 Life Insurance Column (2) Line (8)	1,515	0.3500	530	
(138)	Group Insurance C-2 Risk	LR025 Life Insurance Column (2) Lines (20) and (21)	37,243	0.3500	13,035	
(139)	Disability and Long-Term Care Health Claim Reserves	LR024 Health Claim Reserves Column (4) Line (9) + Line (15)		0.3500		
(140)	Premium Stabilization Credit	LR026 Premium Stabilization Reserves Column (2) Line (10)				
(141)	Total C-2 Risk	Lines (135) + (136) + (137) + (138) + (139) + (140)	60,853		21,298	
(142)	Interest Rate Risk C-3a	LR027 Interest Rate Risk Column (3) Line (36)	46,728	0.3500	16,355	
(143)	Health Credit Risk	LR028 Health Credit Risk Column (2) Line (7)				
(144)	Market Risk	LR027 Interest Rate Risk Column (3) Line (37)		0.3500		
(145)	Business Risk	LR029 Business Risk Column (2) Line (40)	14,868	0.3500	5,204	
(146)	Health Administrative Expenses	LR029 Business Risk Column (2) Line (57)	1,874			
(147)	Total Tax Effect	Lines (113) + (124) + (134) + (141) + (142) + (143) + (144) + (145) + (146)	177,097		56,710	

† Denotes lines that are deducted from the total rather than added.

CALCULATION OF AUTHORIZED CONTROL LEVEL RISK-BASED CAPITAL - LR031

		Source	(1) RBC Requirement
	Asset Risk - Affiliated Amounts (C-0)		
(1)	Affiliated US Property-Casualty Insurers Directly Owned	LR039 Summary for Affiliated Investments Column (4) Line (1)	
(2)	Affiliated US Life Insurers Directly Owned	LR039 Summary for Affiliated Investments Column (4) Line (2)	
(3)	Affiliated US Health Insurers Directly and Indirectly Owned	LR039 Summary for Affiliated Investments Column (4) Line (3)	
(4)	Affiliated US Property-Casualty Insurers Indirectly Owned	LR039 Summary for Affiliated Investments Column (4) Line (4)	
(5)	Affiliated US Life Insurers Indirectly Owned	LR039 Summary for Affiliated Investments Column (4) Line (5)	
(6)	Affiliated Alien Life Insurers - Canadian	LR039 Summary for Affiliated Investments Column (4) Line (8)	
(7)	Affiliated Alien Life Insurers - All Others	LR039 Summary for Affiliated Investments Column (4) Line (9)	
(8)	Off-Balance Sheet and Other Items	LR017 Off-Balance Sheet and Other Items Column (5) Line (31)	52,774
(9)	Total (C-0) - Pre-Tax	Sum of Lines (1) through (8)	52,774
(10)	(C-0) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (124)	13,853
(11)	Net (C-0) - Post-Tax	Line (9) - Line (10)	38,921
	Asset Risk – Unaffiliated Common Stock and Affiliated Non-Insurance Stock (C-1cs)		
(12)	Schedule D Unaffiliated Common Stock	LR005 Unaffiliated Common Stock Column (5) Line (30) + LR018 Off-Balance Sheet Collateral Column (3) Line (16)	
(13)	Schedule BA Unaffiliated Common Stock	LR008 Other Long-Term Assets Column (5) line (47)	
(14)	Schedule BA Affiliated Common Stock - C-1cs	LR008 Other Long-Term Assets Column (5) line (49.2)	
(15)	Common Stock Concentration Factor	LR011 Common Stock Concentration Factor Column (6) Line (6)	
(16)	Affiliated Preferred Stock and Common Stock - Holding Company in Excess of Indirect Subsidiaries	LR039 Summary for Affiliated Investments Column (4) Line (7)	
(17)	Affiliated Preferred Stock and Common Stock - All Other	LR039 Summary for Affiliated Investments Column (4) Line (13)	
(18)	Total (C-1cs) - Pre-Tax	Sum of Lines (12) through (17)	
(19)	(C-1cs) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (134)	
(20)	Net (C-1cs) - Post-Tax	Line (18) - Line (19)	
	Asset Risk - All Other (C-1o)		
(21)	Bonds after Size Factor	LR002 Bonds Column (2) Line (27) + LR018 Off-Balance Sheet Collateral Column (3) Line (8)	
(22)	Mortgages (including past due and unpaid taxes)	LR004 Mortgages Column (6) Line (22)	
(23)	Unaffiliated Preferred Stock Including Hybrids	LR005 Unaffiliated Preferred Stock Column (5) Line (18) + LR018 Off-Balance Sheet Collateral Column (3) Line (15)	
(24)	Affiliated Preferred Stock and Common Stock - Investment Subsidiaries	LR039 Summary for Affiliated Investments Column (4) Line (6)	
(25)	Affiliated Preferred Stock and Common Stock - Parent	LR039 Summary for Affiliated Investments Column (4) Line (10)	
(26)	Affiliated Preferred Stock and Common Stock - Property and Casualty Insurers not Subject to Risk-Based Capital	LR039 Summary for Affiliated Investments Column (4) Line (11)	
(27)	Affiliated Preferred Stock and Common Stock - Life Insurers not Subject to Risk-Based Capital	LR039 Summary for Affiliated Investments Column (4) Line (12)	
(28)	Affiliated Preferred Stock and Common Stock - Publicly Traded Insurers Held at Fair Value (excess of statement value over book value)	LR039 Summary for Affiliated Investments Column (4) Line (14)	
(29)	Separate Accounts with Guarantees	LR006 Separate Accounts Column (3) Line (7)	
(30)	Synthetic GIC's (C-1o)	LR006 Separate Accounts Column (3) Line (8)	
(31)	Surplus in Non-Guaranteed Separate Accounts	LR006 Separate Accounts Column (3) Line (13)	
(32)	Real Estate (gross of encumbrances)	LR007 Real Estate Column (3) Line (13)	
(33)	Schedule BA Real Estate (gross of encumbrances)	LR007 Real Estate Column (3) Line (22)	

CALCULATION OF AUTHORIZED CONTROL LEVEL RISK-BASED CAPITAL (CONTINUED) - LR031

		Source	(1) RBC Requirement
(34)	Other Long-Term Assets	LR008 Other Long-Term Assets Column (5) Line (55) + LR018 Off-Balance Sheet Collateral Column (3) Line (17) + Line (18)	
(35)	Schedule BA Mortgages	LR009 Schedule BA Mortgages Column (6) Line (11)	
(36)	Concentration Factor	LR010 Asset Concentration Factor Column (6) Line (51) Grand Total Page	
(37)	Miscellaneous	LR012 Miscellaneous Assets Column (2) Line (21)	
(38)	Replication Transactions and Manditorily Convertible Securities	LR013 Replication (Synthetic Asset) Transactions and Mandatorily Convertible Securities Column (7) Line (9999999)	
(39)	Reinsurance	LR016 Reinsurance Column (4) Line (17)	
(40)	Total (C-1o) - Pre-Tax	Sum of Lines (21) through (39)	
(41)	(C-1o) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (113)	
(42)	Net (C-1o) - Post-Tax	Line (40) - Line (41)	
	Insurance Risk (C-2)		
(43)	Individual and Industrial Life Insurance	LR025 Life Insurance Column (2) Line (8)	1,515
(44)	Group and Credit Life Insurance and FEGI/SGLI	LR025 Life Insurance Column (2) Lines (20) and (21)	37,243
(45)	Total Health Insurance	LR024 Health Claim Reserves Column (4) Line (18)	96,575
(46)	Premium Stabilization Reserve Credit	LR026 Premium Stabilization Reserves Column (2) Line (10)	
(47)	Total (C-2) - Pre-Tax	Sum of Lines (43) through (46)	135,333
(48)	(C-2) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (141)	21,298
(49)	Net (C-2) - Post-Tax	Line (47) - Line (48)	114,035
	Interest Rate Risk (C-3a)		
(50)	Total Interest Rate Risk - Pre-Tax	LR027 Interest Rate Risk Column (3) Line (36)	46,728
(51)	(C-3a) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (142)	16,355
(52)	Net (C-3a) - Post-Tax	Line (50) - Line (51)	30,373
	Health Credit Risk (C-3b)		
(53)	Total Health Credit Risk - Pre-Tax	LR028 Health Credit Risk Column (2) Line (7)	
(54)	(C-3b) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (143)	
(55)	Net (C-3b) - Post-Tax	Line (53) - Line (54)	
	Market Risk (C-3c)		
(56)	Total Market Risk - Pre-Tax	LR027 Interest Rate Risk Column (3) Line (37)	
(57)	(C-3c) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (144)	
(58)	Net (C-3c) - Post-Tax	Line (56) - Line (57)	
	Business Risk (C-4a)		
(59)	Premium Component	LR029 Business Risk Column (2) Lines (12) + (24) + (36)	14,868
(60)	Liability Component	LR029 Business Risk Column (2) Line (39)	
(61)	Subtotal Business Risk (C-4a) - Pre-Tax	Lines (59) + (60)	14,868
(62)	(C-4a) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (145)	5,204
(63)	Net (C-4a) - Post-Tax	Line (61) - Line (62)	9,664
	Business Risk (C-4b)		
(64)	Health Administrative Expense Component of Business Risk (C-4b) - Pre-Tax	LR029 Business Risk Column (2) Line (57)	1,874
(65)	(C-4b) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (146)	
(66)	Net (C-4b) - Post-Tax	Line (64) - Line (65)	1,874
	Total Risk-Based Capital After Covariance		
(67)	C-0 + C-4a + Square Root of $[(C\text{-}1o + C\text{-}3a)^2 + (C\text{-}1cs + C\text{-}3c)^2 + (C\text{-}2)^2 + (C\text{-}3b)^2 + (C\text{-}4b)^2]$	REPORT AMOUNT ON PARENT COMPANY'S RBC IF APPLICABLE $L(11)+L(63) + \text{Square Root of } [(L(42) + L(52))^2 + (L(20) + L(58))^2 + L(49)^2 + L(55)^2 + L(66)^2]$	166,610
	Authorized Control Level Risk-Based Capital (After Covariance Adjustment)		
(68)	Total Risk-Based Capital After Covariance Times Fifty Percent	Line (67) x 0.50	83,305
	Tax Sensitivity Test		
(69)	Tax Sensitivity Test: Total Risk-Based Capital After Covariance	$L(9)+L(61) + \text{Square Root of } [(L(40) + L(50))^2 + (L(18) + L(56))^2 + L(47)^2 + L(53)^2 + L(64)^2]$	210,827
(70)	Tax Sensitivity Test: Authorized Control Level Risk-Based Capital	Line (69) x 0.50	105,414

CAPITAL NOTES BEFORE LIMITATION - LR032

	Years to Maturity at the Time of the Statement	(1) Original Principal Amount	Limitation Factor	(2) Limitation on Principal Amount	(3) Current Principal Amount	(4) Credit to Total Adjusted Capital †
	Capital Notes Maturing 15 Years or less from the Year of Issue					
(1)	Greater than 0 and less than or equal to 1		0.0			
(2)	Greater than 1 and less than or equal to 2		0.2			
(3)	Greater than 2 and less than or equal to 3		0.4			
(4)	Greater than 3 and less than or equal to 4		0.6			
(5)	Greater than 4 and less than or equal to 5		0.8			
(6)	Greater than 5		1.0			
	Capital Notes Maturing more than 15 Years from the Year of Issue					
(7)	Greater than 0 and less than or equal to 1		0.0			
(8)	Greater than 1 and less than or equal to 2		0.1			
(9)	Greater than 2 and less than or equal to 3		0.2			
(10)	Greater than 3 and less than or equal to 4		0.3			
(11)	Greater than 4 and less than or equal to 5		0.4			
(12)	Greater than 5 and less than or equal to 6		0.5			
(13)	Greater than 6 and less than or equal to 7		0.6			
(14)	Greater than 7 and less than or equal to 8		0.7			
(15)	Greater than 8 and less than or equal to 9		0.8			
(16)	Greater than 9 and less than or equal to 10		0.9			
(17)	Greater than 10		1.0			
(18)	Credit for Capital Notes Before Limitation (sum of lines (1) through (17))					

† Column (4) is calculated as the lesser of Column (2) or Column (3).

CALCULATION OF TOTAL ADJUSTED CAPITAL - LR033

(Including Total Adjusted Capital Tax Sensitivity Test)

		Annual Statement Source	(1) Statement Value	Factor	(2) Adjusted Capital
	Company Amounts				
(1)	Capital and Surplus	Page 3 Column 1 Line 38	7,517,971	1.000	7,517,971
(2)	Asset Valuation Reserve	Page 3 Column 1 Line 24.01		1.000	
(3)	Dividends Apportioned for Payment	Page 3 Column 1 Line 6.1, in part		0.500	
(4)	Dividends Not Yet Apportioned	Page 3 Column 1 Line 6.2, in part		0.500	
(5)	Hedging Fair Value Adjustment	Company Records		-1.000	
	Life Subsidiary Company Amounts †				
(6)	Asset Valuation Reserve	Subsidiaries' Annual Statement Page 3 Column 1 Line 24.01 ‡		1.000	
(7)	Dividend Liability	Subsidiaries' Annual Statement Page 3 Column 1 Line 6.1 + Line 6.2 ‡		0.500	
	Property and Casualty and Other Non-U.S. Affiliated Amounts				
(8)	Non-Tabular discount	Included in Subsidiaries' Annual Statement Page 3 Column 1 Line 1 + 3 ‡ and/or Schedule D Part 6, Section 1 Column 8 Line 0599999 and Line 1499999, in part		1.000	
(9)	Total Adjusted Capital Before Capital Notes	Sum of Lines (1) through (7) less Line (8)	7,517,971		7,517,971
	Credit for Capital Notes				
(10.1)	Surplus Notes	Page 3 Column 1 Line 32			
(10.2)	Limitation on Capital Notes	0.5 x [Line (9) - Line (10.1)] - Line (10.1), but not less than 0	3,758,986		
(10.3)	Capital Notes Before Limitation	LR032 Capital Notes Before Limitation Column (4) Line (18)			
(10.4)	Credit for Capital Notes	Lesser of Column (1) Line (10.2) or Line (10.3)			
(11)	Total Adjusted Capital	Line (9) + Line (10.4)			7,517,971
	Tax Sensitivity Test Company Amounts				
(12)	Deferred Tax Asset (DTA) Value	Page 2, Column 3, Line 18.2	782,613	-1.000	(782,613)
(13)	Deferred Tax Liability (DTL) Value	Page 3, Column 1, Line 15.2		1.000	
	Subsidiary Amounts				
(14)	Deferred Tax Asset (DTA) Value	Company Records		-1.000	
(15)	Deferred Tax Liability (DTL) Value	Company Records		1.000	
(16)	Tax Sensitivity Test: Total Adjusted Capital	Line (11) + (12) + (13) + (14) + (15)			6,735,358
	Ex DTA ACL RBC Ratio Sensitivity Test				
(17)	Deferred Tax Asset - Company Amounts	Page 2 Column 3 Line 18.2	782,613	1.000	782,613
(18)	Total Adjusted Capital Less Deferred Tax Asset Amounts	Line (11) less Line (17)			6,735,358
(19)	Authorized Control Level RBC	LR034 Risk-Based Capital Level of Action Line (4)	83,305	1.000	83,305
(20)	Ex DTA ACL RBC Ratio	Line (18) / Line (19)			8085.179

† Including subsidiaries owned by holding companies.

‡ Multiply statement value by percent of ownership.

RISK-BASED CAPITAL LEVEL OF ACTION - LR034

(Including Tax Sensitivity Test)

		Source	(1) RBC Amount
(1)	Total Adjusted Capital - REPORT AMOUNT IN FIVE-YEAR HISTORICAL DATA PAGE 22 COLUMN 1 LINE 30	LR033 Calculation of Total Adjusted Capital Column (2) Line (11)	7,517,971
	Trigger Points for Level of Regulatory Action:		
(2)	Company Action Level = 200% of Authorized Control Level Risk-Based Capital	2.0 times LR031 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (68)	166,610
(3)	Regulatory Action Level = 150% of Authorized Control Level Risk-Based Capital	1.5 times LR031 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (68)	124,958
(4)	Authorized Control Level Risk-Based Capital - REPORT AMOUNT IN FIVE-YEAR HISTORICAL DATA PAGE 22 COLUMN 1 LINE 31	1.0 times LR031 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (68)	83,305
(5)	Mandatory Control Level = 70% of Authorized Control Level Risk-Based Capital	0.7 times LR031 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (68)	58,314
(6)	Level of Action †:	None	
	Tax Sensitivity Test		
(7)	Tax Sensitivity Test: Total Adjusted Capital	LR033 Calculation of Total Adjusted Capital Column (2) Line (16)	6,735,358
(8)	Tax Sensitivity Test: Company Action Level = 200% of Authorized Control Level Risk-Based Capital	2.0 times LR031 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (70)	210,828
(9)	Tax Sensitivity Test: Regulatory Action Level = 150% of Authorized Control Level Risk-Based Capital	1.5 times LR031 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (70)	158,121
(10)	Tax Sensitivity Test: Authorized Control Level Risk-Based Capital	1.0 times LR031 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (70)	105,414
(11)	Tax Sensitivity Test: Mandatory Control Level = 70% of Authorized Control Level Risk-Based Capital	0.7 times LR031 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (70)	73,790
(12)	Tax Sensitivity Test: Level of Action:	None	

† If Total Adjusted Capital Line (1) exceeds Company Action Level Risk-Based Capital Line (2), None will be indicated (unless the Trend Test triggers Company Action Level).
Otherwise, the appropriate level of action will be indicated.
If the trend test is applicable for the company, the level that the trend applies to for the state of domicile as reported on LR035 Trend Test Line (18) is indicated as being:

(0000001) If 3.0 had been selected for LR035 Trend Test Line (18) as the state of domicile level, the Line (6) level of action above would have been: _____

(0000002) If 2.5 had been selected for LR035 Trend Test Line (18) as the state of domicile level, the Line (6) level of action above would have been: _____

TREND TEST - LR035

		Source	(1) 3.0 Amount	(2) 3.0 Result	(3) 2.5 Amount	(4) 2.5 Result
	Criteria for Applying Trend Test					
(1)	Authorized Control Level Risk-Based Capital	LR031 Calculation of Authorized Control Level Risk-Based Capital Column (1) Line (68)	83,305		83,305	
(2)	Trend Test Safe Harbor	Column (1)= 3.0 x Line (1), Column (3)= 2.5 x Line (1)	249,915		208,263	
(3)	Total Adjusted Capital	LR033 Calculation of Total Adjusted Capital Line (11)	7,517,971		7,517,971	
	Trend Test Data					
(4)	First Prior Year Total Adjusted Capital	Five-Year Historical Data Page 22 Column 2 Line 30	7,285,029		7,285,029	
(5)	First Prior Year Authorized Control Level Risk-Based Capital	Five-Year Historical Data Page 22 Column 2 Line 31	86,918		86,918	
(6)	Third Prior Year Total Adjusted Capital	Five-Year Historical Data Page 22 Column 4 Line 30	8,170,503		8,170,503	
(7)	Third Prior Year Authorized Control Level Risk-Based Capital	Five-Year Historical Data Page 22 Column 4 Line 31	130,329		130,329	
	Trend Test Calculation (only if applicable †)					
(8)	Current Year Margin	Line (3) - Line (1)				
(9)	First Prior Year Margin	Line (4) - Line (5)				
(10)	Third Prior Year Margin	Line (6) - Line (7)				
(11)	Decrease in Margin from First Prior Year	Line (9) - Line (8) (use zero if negative)				
(12)	Decrease in Margin from Third Prior Year	Line (10) - Line (8) (use zero if negative)				
(13)	Average decrease in Last Three Years	1/3 of Line (12)				
(14)	Marginal Difference	Greater of Line (11) and Line (13)				
(15)	Total Adjusted Capital Less Margin Difference	Line (3) - Line (14)				
(16)	Level of Risk-Based Capital ‡	1.9 x Line (1)				
(17)	Negative Trend? ‡			NO		NO
(18)	For companies where one of the above trend tests applies, does the state of domicile require action at 2.5 or 3.0 times Authorized Control Level RBC?	Select "2.5", "3.0", or "N/A"		N/A		

† The Trend Test applies only if Total Adjusted Capital Line (3) is less than the Trend Test Safe Harbor Line (2) and the LR034 Risk-Based Capital Level of Action Line (6) is “None”.

‡ If Line (15) is less than Line (16), the company triggers regulatory attention at the Company Action Level based on the trend test. The NAIC is in the process of changing the upper level where the trend test can be triggered from 2.5 times the Authorized Control Level RBC to 3.0 times the Authorized Control Level RBC. Until all states have transitioned to the 3.0 standard, there may be differences between states as to whether columns (1) and (2) or columns (3) and (4) of the LR035 Trend Test page apply to a particular company, so information is provided to alert users to potential alternative trend test results during the transition period.

ADDITIONAL INFORMATION REQUIRED - LR036

		Source	(1) Statement Value
(1.2)	Other Affiliates: Subsidiaries	Subsidiaries' Life Risk-Based Capital LR039 Summary for Affiliated Investments Column (1) Line (13); Property and Casualty Risk-Based Capital PR004 Summary For Subsidiary, Controlled and Affiliated Investments for Cross-Checking Statement Values Column (1) and Line (8) and Line (17)	
(2.2)	Noncontrolled Assets: Subsidiaries	Subsidiaries' Life Risk-Based Capital LR017 Off-Balance Sheet and Other Items Column (1) Line (12); Property and Casualty PR013 Miscellaneous Off-Balance Sheet Items Column (1) Line (12)	
(3.2)	Guarantees for Affiliates: Subsidiaries	Subsidiaries' Life Notes to Financial Statements #14A3; Property and Casualty Notes to Financial Statements #14A3	
(4.2)	Contingent Liabilities: Subsidiaries	Subsidiaries' Life Notes to Financial Statements #14A1; Property and Casualty Notes to Financial Statements #14A1	
(5.2)	Long Term Leases: Subsidiaries	Subsidiaries' Life Notes to Financial Statements #15A2a1; Property and Casualty Notes to Financial Statements #15A2a1	
(7.11)	Total Affiliated Investments: Company	Company's Annual Statement Five-Year Historical Data Column 1 Line 50	
(7.12)	Less Affiliated Common Stock: Company	Company's Annual Statement Five-Year Historical Data Column 1 Line 46	
(7.13)	Less Affiliated Preferred Stock: Company	Company's Annual Statement Five-Year Historical Data Column 1 Line 45	
(7.14)	Net Affiliated Investments: Company	Lines (7.11) - (7.12) - (7.13)	
(7.2)	Affiliated Investments: Subsidiaries	Subsidiaries' Life Annual Statement Five-Year Historical Data Column 1 Line 50 Less Lines 45 and 46; Property and Casualty Annual Statement Five-Year Historical Data Column 1 Line 48 Less Lines 43 and 44	
(9.1)	Surplus Notes: Company	Company's Annual Statement Page 3 Column 1 Line 32	
(9.2)	Surplus Notes: Subsidiaries	Subsidiaries' Life Annual Statement Page 3 Column 1 Line 32; Property and Casualty Annual Statement Page 3 Column 1 Line 33	
(10.11)	Capital Paid In: Company	Company's Annual Statement Page 4 Column 1 Line 50.1	
(10.12)	Surplus Paid In: Company	Company's Annual Statement Page 4 Column 1 Line 51.1	
(10.13)	Total Current Year's Capital Contributions: Company	Line (10.11) + Line (10.12)	
(10.2)	Current Year's Capital Contributions: Subsidiaries	Subsidiaries' Life Annual Statement Page 4 Column 1 Lines 50.1 + 51.1; Property and Casualty Annual Statement Page 4 Column 1 Lines 32.1 + 33.1	

SENSITIVITY TESTS - AUTHORIZED CONTROL LEVEL - LR037

	Sensitivity Tests Affecting Authorized Control Level Risk-Based Capital	Source	(1) Statement Value	Additional Sensitivity Factor	(2) Additional RBC	(3) Authorized Control Level Before Test	(4) Authorized Control Level After Test
(1.1)	Other Affiliates: Company	LR039 Summary for Affiliated Investments Column (1) Line (13)		0.700		83,305	83,305
(1.2)	Other Affiliates: Subsidiaries	LR036 Additional Information Required Column (1) Line (1.2)		0.700		83,305	83,305
(1.99)	Total Other Affiliates			0.700		83,305	83,305
(2.1)	Noncontrolled Assets - Company	LR017 Off-Balance Sheet and Other Items Column (1) Line (12)	4,059,562	0.020	81,191	83,305	123,901
(2.2)	Noncontrolled Assets - Subsidiaries	LR036 Additional Information Required Column (1) Line (2.2)		0.020		83,305	83,305
(2.99)	Total Noncontrolled Assets		4,059,562	0.020	81,191	83,305	123,901
(3.1)	Guarantees for Affiliates: Company	LR017 Off-Balance Sheet and Other Items Column (1) Line (21)		0.020		83,305	83,305
(3.2)	Guarantees for Affiliates: Subsidiaries	LR036 Additional Information Required Column (1) Line (3.2)		0.020		83,305	83,305
(3.99)	Total Guarantees for Affiliates			0.020		83,305	83,305
(4.1)	Contingent Liabilities: Company	LR017 Off-Balance Sheet and Other Items Column (1) Line (22)		0.020		83,305	83,305
(4.2)	Contingent Liabilities: Subsidiaries	LR036 Additional Information Required Column (1) Line (4.2)		0.020		83,305	83,305
(4.99)	Total Contingent Liabilities			0.020		83,305	83,305
(5.1)	Long-Term Leases: Company	LR017 Off-Balance Sheet and Other Items Column (1) Line (23)		0.030		83,305	83,305
(5.2)	Long-Term Leases: Subsidiaries	LR036 Additional Information Required Column (1) Line (5.2)		0.030		83,305	83,305
(5.99)	Total Long-Term Leases			0.030		83,305	83,305
(7.1)	Affiliated Investments †: Company	LR036 Additional Information Required Column (1) Line (7.14)		0.100		83,305	83,305
(7.2)	Affiliated Investments †: Subsidiaries	LR036 Additional Information Required Column (1) Line (7.2)		0.100		83,305	83,305
(7.99)	Total Affiliated Investments			0.100		83,305	83,305

† Excluding affiliated preferred and common stock.

SENSITIVITY TESTS - TOTAL ADJUSTED CAPITAL - LR038

	Sensitivity Tests Affecting Total Adjusted Capital	Source	(1) Statement Value	Additional Sensitivity Factor	(2) Change to Total Adjusted Capital	(3) Total Adjusted Capital Before Test	(4) Total Adjusted Capital After Test
(8.1)	Dividend Liability: Company	LR033 Calculation of Total Adjusted Capital Column (1) Line (3) + Line (4)		-0.250		7,517,971	7,517,971
(8.2)	Dividend Liability: Subsidiaries	LR033 Calculation of Total Adjusted Capital Column (1) Line (7)		-0.250		7,517,971	7,517,971
(8.99)	Total Dividend Liability			-0.250		7,517,971	7,517,971
(9.1)	Surplus Notes: Company	LR036 Additional Information Required Column (1) Line (9.1)		-1.000		7,517,971	7,517,971
(9.2)	Surplus Notes: Subsidiaries	LR036 Additional Information Required Column (1) Line (9.2)		-1.000		7,517,971	7,517,971
(9.99)	Total Surplus Notes			-1.000		7,517,971	7,517,971
(10.1)	Current Year Capital Contribution: Company	LR036 Additional Information Required Column (1) Line (10.13)		-1.000		7,517,971	7,517,971
(10.2)	Current Year Capital Contribution: Subsidiaries	LR036 Additional Information Required Column (1) Line (10.2)		-1.000		7,517,971	7,517,971
(10.99)	Total Current Year Capital Contributions			-1.000		7,517,971	7,517,971

SUMMARY FOR AFFILIATED INVESTMENTS - LR039

	Affiliate Type	Affiliate Code	(1) Book / Adjusted Carrying Value	(2) Book Value †	(3) Difference Col. (1) - (2)	RBC Basis	(4) RBC Requirement	Number of Companies
(1)	Direct U.S. Property and Casualty Subsidiaries	1		X X X	X X X	Subsidiaries' Total Risk-Based Capital After Covariance / 0.65		
(2)	Direct U.S. Life Subsidiaries	2		X X X	X X X	Subsidiaries' Total Risk-Based Capital After Covariance / 0.65		
(3)	Direct and Indirect U.S. Health Subsidiaries	3		X X X	X X X	Subsidiaries' Total Risk-Based Capital After Covariance / 0.65		
(4)	Indirect U.S. Property and Casualty Subsidiaries	4		X X X	X X X	Subsidiaries' Total Risk-Based Capital After Covariance / 0.65		
(5)	Indirect U.S. Life Subsidiaries	5		X X X	X X X	Subsidiaries' Total Risk-Based Capital After Covariance / 0.65		
(6)	Investment Subsidiaries	6		X X X	X X X	Subsidiaries' Total Risk-Based Capital After Covariance / 0.65		
(7)	Holding Company in Excess of Indirect Subsidiaries	7		X X X	X X X	X 0.300 =		
(8)	Alien Insurance Subsidiaries: Canadian Life	8		X X X	X X X	Subsidiaries' MCCSR / 0.65		
(9)	Alien Insurance Subsidiaries: Other	9		X X X	X X X	X 1.000 =		
(10)	Investment in Parent	10		X X X	X X X	X 0.300 =		
(11)	Other Affiliate: Property and Casualty Insurers not Subject to Risk-Based Capital	11		X X X	X X X	X 0.300 =		
(12)	Other Affiliate: Life Insurers not Subject to Risk-Based Capital	12		X X X	X X X	X 0.300 =		
(13)	Other Affiliates	13		X X X	X X X	X 0.300 =		
(14)	Publicly Traded Insurance Affiliates	14				X 0.346 =		
(15)	Total (Sum of Lines (1) through (14))	XXX		X X X		XXX		

† If different than book/adjusted carrying value

CROSSCHECKING FOR AFFILIATED INVESTMENTS - LR040

Affiliated Preferred Stock

	Schedule D Part 6 Section 1 Type	Annual Statement Line Number	(1) Annual Statement Total Preferred Stock †	(2) Total from Life Risk-Based Capital Report ‡	(3) Difference
(1)	Parent	0199999			
(2)	U.S. Property and Casualty Insurer	0299999			
(3)	U.S. Life Insurer	0399999			
(4)	U.S. Health Entity	0499999			
(5)	Alien Insurer	0599999			
(6)	Non-Insurer Which Controls Insurer	0699999			
(7)	Investment Subsidiary	0799999			
(8)	Other Affiliates	0899999			
(9)	Total (Sum of Lines (1) through (8))				

Affiliated Common Stock

	Schedule D Part 6 Section 1 Type	Annual Statement Line Number	(1) Annual Statement Total Common Stock †	(2) Total from Life Risk-Based Capital Report §	(3) Difference
(10)	Parent	1099999			
(11)	U.S. Property and Casualty Insurer	1199999			
(12)	U.S. Life Insurer	1299999			
(13)	U.S. Health Entity	1399999			
(14)	Alien Insurer	1499999			
(15)	Non-Insurer Which Controls Insurer	1599999			
(16)	Investment Subsidiary	1699999			
(17)	Other Affiliates	1799999			
(18)	Total (Sum of Lines (10) through (17))				

† Column (1) Lines (1) through (8) and (10) through (17) come from Schedule D Part 6 Section 1 Column 8 of the annual statement.

‡ Column (2) Lines (1) through (8) come from LR041 Details for Affiliated Investments Column (7).

§ Column (2) Lines (10) through (17) come from LR041 Details for Affiliated Investments Column (5).

LR041

DETAILS FOR AFFILIATED INVESTMENTS - LR041

	(1) Name of Affiliate	(2) Affiliate Code (1 to 13)	(3) NAIC Company Code or Alien ID Number †	(4) Affiliate's RBC After Covariance ‡	(5) Book / Adjusted Carrying Value of Affiliate's Common Stock	(6) Total Value of Affiliate's Outstanding Common Stock	(7) Book / Adjusted Carrying Value of Affiliate's Preferred Stock	(8) Total Value of Affiliate's Outstanding Preferred Stock	(9) Percent Owned	(10) RBC Requirement *
9999999	Total	X X X	X X X			X X X		X X X	X X X	

Affiliate Type	Affiliate Code	RBC Basis
Direct U.S. Property and Casualty Subsidiaries	1	Subs' RBC After Covariance / 0.65
Direct U.S. Life Subsidiaries	2	Subs' RBC After Covariance / 0.65
Direct and Indirect U.S. Health Subsidiaries	3	Subs' RBC After Covariance / 0.65
Indirect U.S. Property and Casualty Subsidiaries	4	Subs' RBC After Covariance / 0.65
Indirect U.S. Life Subsidiaries	5	Subs' RBC After Covariance / 0.65
Investment Subsidiaries	6	Subs' RBC After Covariance / 0.65
Holding Company in Exces of Indirect Subsidiaries	7	0.300 x Book / Adjusted Carrying Value
Alien Insurance Subsidiaries - Canadian Life	8	Subsidiaries' MCCSR / 0.65
Alien Insurance Subsidiaries - Other	9	1.000 x Book / Adjusted Carrying Value
Investment in Parents	10	0.300 x Book / Adjusted Carrying Value
Other Affiliate - P&C Insurers not subject to RBC	11	0.300 x Book / Adjusted Carrying Value
Other Affiliate - Life Insurers not subject to RBC	12	0.300 x Book / Adjusted Carrying Value
Other Affiliate - All Other	13	0.300 x Book / Adjusted Carrying Value

† If applicable.
‡ If applicable. For Canadian life subsidiaries, the Minimum Continuing Capital and Surplus Requirement (MCCSR) should be used.
* The RBC Requirement column is calculated on a pre-tax basis.

MODCO OR FUNDS WITHHELD REINSURANCE AGREEMENTS - LR042

Reinsurance Ceded - Bonds C-1o

(1) NAIC Company Code	(2) Federal or Alien ID Number	(3) Reinsurer	(4) Ceded C-1o RBC Requirement
9999999 Total			

LR042

MODCO OR FUNDS WITHHELD REINSURANCE AGREEMENTS - LR043

Reinsurance Assumed - Bonds C-1o

(1) NAIC Company Code	(2) Federal or Alien ID Number	(3) Reinsurer	(4) Assumed C-1o RBC Requirement
9999999 Total			

LR043

MODCO OR FUNDS WITHHELD REINSURANCE AGREEMENTS - LR044

Reinsurance Ceded - All Other Assets C-0, C-1o And C-1cs

(1) NAIC Company Code	(2) Federal or Alien ID Number	(3) Reinsurer	(4) Ceded C-0, C-1o And C-1cs RBC Requirement
9999999 Total			

MODCO OR FUNDS WITHHELD REINSURANCE AGREEMENTS - LR045

Reinsurance Assumed - All Other Assets C-0, C-1o And C-1cs

(1) NAIC Company Code	(2) Federal or Alien ID Number	(3) Reinsurer	(4) Assumed C-0, C-1o And C-1cs RBC Requirement
9999999 Total			

LR045

EXEMPTION TEST: CASH FLOW TESTING FOR C-3 RBC - LR046

		Source	(1) Amount	(2) Yes/No Response	(3) Equity Indexed Annuities Adjustment (Pre-Tax)
	C-3 Significance Test				
(1)	C-0 Asset Risk - Affiliated Amounts	LR031 Calculation of Total Authorized Control Level Capital Column (1) Line (11)	38,921		
(2)	C-1cs Asset Risk - Unaffiliated Common Stock	LR031 Calculation of Total Authorized Control Level Capital Column (1) Line (20)			
(3)	C-1o Asset Risk - All Other	LR031 Calculation of Total Authorized Control Level Capital Column (1) Line (42)			
(4)	C-2 Insurance Risk	LR031 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (49)	114,035		
(5)	C-3a Factor-Based Interest Rate Risk Single Premium and Annuity Reserves (Excluding Equity Indexed Annuities)	LR027 Interest Rate Risk Column (3) Line (17) x 0.65 + LR027 Interest Rate Risk Column (3) Line (16) x 0.65	1,919		
(6)	C-3a Interest Rate Risk: All Other Reserves	LR027 Interest Rate Risk [Column (3) Line (22) + (27) + (29) + (30) + (31) + (35)] x 0.65	28,454		
(7)	C-3b Health Credit Risk	LR031 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (55)			
(8)	C-3c Market Risk	LR031 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (58)			
(9)	C-4a Business Risk: Premium and Liability Components	LR031 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (63)	9,664		
(10)	C-4b Business Risk: Health Administrative Risk	LR031 Calculation of Total Authorized Control Level Risk-Based Capital Column (1) Line (66)	1,874		
(11)	Total	Sum of Lines (1) through (10)	194,867		
(12)	C-3a Interest Rate Risk	Line (5) + Line (6)	30,373		
(13)	C-3a Percentage	Line (12) divided by Line (11)	15.59		
(14)	Is Line (13) greater than 40 percent? (Complete cash flow testing for C-3 RBC on Page LR025 Interest Rate Risk Column (3) Line (33) if "Yes".)	"Yes" or "No" in Column (2)		NO	
	C-3 Stress Test				
(15)	Total Adjusted Capital	LR033 Calculation of Total Adjusted Capital Column (2) Line (11)	7,517,971		
(16)	C-3a Factor-Based Interest Rate Risk Single Premium and Annuity Reserves	LR027 Interest Rate Risk Column (3) Line (17) x 0.65 + LR025 Interest Rate Risk Column (3) Line (16) x 0.65	1,919		
(17)	6.5 Times C-3a Factor-Based Interest Rate Risk Single Premium and Annuity Reserves	LR027 Interest Rate Risk Column (3) Line (17) x 6.5 x 0.65	12,472		
(18)	C-3a Interest Rate Risk All Other Reserves	LR027 Interest Rate Risk [Column (3) Line (22) + (27) + (29) + (30) + (31) + (35)] x 0.65	28,454		
(19)	Adjusted C-3a Interest Rate Risk	Line (16) + Line (17) + Line (18)	42,845		
(20)	RBC After Covariance with Line (19) in C-3a Formula	Line (1) + Line (9) + Square Root of [(Line (3) + Line (19))^2 + (Line (2)+ Line (8))^2 + Line (4)^2 + Line (7)^2 + Line (10)^2]	170,418		
(21)	Total	Line (15) / Line (20)	4411.49		
(22)	Is Line (21) less than 100 percent and not equal to zero? (Complete cash flow testing for C-3 RBC on Page LR025 Interest Rate Risk Column (3) Line (33) if "Yes".)	"Yes" or "No" in Column (2)		NO	
(23)	Has the company elected to quantify RBC for Certain Annuities and Single Premium Life Insurance using Cash Flow Testing?	"Yes" or "No" in Column (2)		NO	