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EMSI Underwriting Division
Kevin Malone
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Re: Actual / Expected Analysis

EMSI engaged Boger & Associates, LLC ("Boger") to conduct a study of the actual / expected mortality of a block of recently underwritten lives. The goal of the study was to measure the past results of EMSI's underwriting model as applied to EMSI's most recent mortality table, which EMSI began to use in March, 2009. I am happy to provide summary results of that work in this letter.

Description of Engagement

EMSI provided to Boger demographic information on 37,792 individual reviews. These reviews were conducted by EMSI between January 1, 2005 and June 30, 2009. Individuals were tracked for the period January 1, 2005 through and including June 30, 2009. Date of death was provided on all insureds identified in a Social Security record search.

From the above, Boger was asked to calculate and compare the actual mortality experience to the expected mortality experience. Expected mortality was based upon EMSI's 2009 mortality / life expectancy methods.

Methodology

Each individual case was categorized by various sub-groups, including Half Year of Underwriting, Age Group, Gender, Smoking Status, Mortality Multiple and LE. Expected deaths were developed for each case by applying the original mortality multiple to EMSI's 2009 mortality table. This table is derived from the 2008 VBT, Age Nearest Birthday. Adjustments were made to mortality rates during the select period. In addition, EMSI reduces the basic 2008 VBT mortality rates by 10% across the board.

Actual deaths were developed from known deaths (as provided by an outside tracking agent) by increasing them for unreported deaths. The specific method used to estimate unreported deaths is described later in the report. Unreported deaths are estimated to be lowest for well seasoned timeframes, such as 1st Half 2005. Unreported deaths are estimated to be highest for the most recent half year, 1st Half 2009. Actual Deaths, after adjusting for underreporting, are divided by expected deaths to calculate an Actual / Expected Ratio.

Overall Results, based on 2009 Mortality Table

In the aggregate, EMSI's experience for the period of review was 94%. This reflects early duration experience on approximately 37,800 individuals. Actual deaths are projected to be 2,146, while expected deaths on the basis of EMSI's new mortality table are 2,287. This ratio is 94%.

Patterns were also reviewed across many smaller demographic groups, for purposes of evaluating the consistency of results. As we have discussed on several phone calls, the most compelling results that an underwriter can achieve are to show uniform experience patterns for standard cases (mortality multiple = 100%) and for rated cases. Experience that emerges in this pattern indicates that the base table is appropriate for the population to which it is applied and that the debit/credit model accurately reflects the impairments that are typically underwritten. Because the patterns of this study, when based on the 2009 LE calculator, were not as consistent as EMSI would desire, we have developed the 2010 life expectancy calculator for future use.

2010 Life Expectancy Calculator

As mentioned, EMSI expects to begin using a new 2010 life expectancy soon. The EMSI 2010 life expectancy calculator uses the 2009 mortality table, with modest adjustments to mortality rates in duration 1 and 2 only. The purpose of these adjustment factors is to improve the fit of actual experience versus expected experience. By adjusting the mortality of standard cases downward and the experience of more highly rated cases upward, the overall fit is improved. Using the 2010 life expectancy calculator, EMSI's actual / expected results are increased from 94% to 96%.

Trends Observed, 2010 Life Expectancy Calculator

The attached exhibits are prepared on the basis of the 2010 Life Expectancy Calculator. Results are summarized for each of the smaller sub-sets that can be reported upon and for which exhibits are available.

Age Bands shows that experience is generally high for ages under 70 and somewhat lower for ages above 70. It is possible that this is due to the judgment and/or selection being exercised by EMSI clients in deciding whether or not to request a life expectancy report on younger seniors.

LE Bands shows that experience ratios generally increase with lengthening LE's. Cases with an LE (based on the 2010 calculator) of 96 months and less average 92%. Cases with an LE of 97 months and longer average 103%. These results are approximately 5 percentage points closer to 100% than were seen using the 2009 calculator, showing the benefits of the adjustments made for 2010.

Gender shows that Male experience is higher, at 98%, than Female experience, at 94%.

Smoker shows that Non-Smoker experience of 96%, Non-Smoker experience of 101%. EMSI also has a very small unknown smoking status sample, whose results are not credible. Smokers only comprise 4% of the study.

Mortality Multiple shows fairly consistent results across ranges, with standard cases showing the same 96% ratio as the aggregate study. a general tendency for Actual / Expected ratios to increase with increasing Mortality Multiple. Results are reasonably tightly bunched, showing that the mortality multiples assigned by EMSI's underwriting process accurately reflect the relative mortality differences of individuals.

"Standard" ratings of exactly 100% reflect the lowest experience, at 83%. Ratings from 101 - 400% show an experience level of 91%. Cases rated 401% and above show an experience level of 109%.

Duration In last year's review, we noted that the experience ratio in the first year after underwriting was lower than average (88%), while the experience in years two, three and four was higher than average (98%). This general pattern was seen again in the 2009 study, which led the 2010 Life Expectancy Calculator adjustments. After these adjustments, the pattern of experience by duration is virtually uniform, with a low of 94% in year 1 and a high of 98% in years 2, 4 and 5, averaging 96% in the aggregate.

Mortality Adjustments made to 2010 Life Expectancy Calculator

The only adjustments made in moving from the 2009 LE Calculator to the 2010 LE Calculator are for mortality rates in durations 1 and 2. These mortality rates are adjusted to more accurately reflect EMSI's experience. Adjustments center around a mortality rating of 200%, with the mortality for cases rated at 200% not being adjusted. Mortality for cases with a rating of less than 200% is reduced, while the mortality for cases with a rating of more than 200% is increased. These adjustment factors are summarized for ratings ranging from 100% to 300% in Table 1 below.

Mortality Multiplier	Table 1 - Durational Adjustment Factors		
	Duration 1	Duration 2	Duration 3 and Beyond
100%	60%	92%	100%
150%	80%	96%	100%
200%	100%	100%	100%
250%	108%	104%	100%
300%	116%	108%	100%
Above 300%	116%	108%	100%

Adjustment factors are applied continuously, so for example a mortality multiple of 175% would be adjusted by a factor of 90%, halfway between the 150% factor of 80 and the 200% factor of 100.

Changes in LE's when the 2010 Life Expectancy Calculator is Applied

The pattern of life expectancy changes when the 2010 calculator goes into effect will be to extend the life expectancy quotes for standard and near standard cases, while shortening the life expectancies for cases rated above 200%. However, this broad summary overstates the effect of the changes. For many demographic cells, there is no change in the final LE. The largest change that I have seen in any cell is 2 months, that being the result for a 90 year old male non-smoker, rated "standard" or 100%. The changes that will result from the new calculator for non-smokers are shown in Tables 2 and 3.

Table 2
Changes in LE from implementing the 2010 LE Calculator
Male Non-Smokers

Age	MM 100%	MM 150%	MM 200%	MM 250%	MM 300%	MM 400%	MM 500%
65	0	0	0	0	(1)	(1)	0
70	1	0	0	0	0	0	0
75	0	0	0	0	(1)	0	(1)
80	1	1	0	0	(1)	(1)	(1)
85	1	0	0	(1)	(1)	(1)	(1)
90	2	0	0	0	(1)	(1)	(1)

Longer LE's are shown as positive integers, while shorter LE's are shown with negative values.

Table 3
Changes in LE from implementing the 2010 LE Calculator
Female Non-Smokers

Age	MM 100%	MM 150%	MM 200%	MM 250%	MM 300%	MM 400%	MM 500%
65	0	0	0	0	0	(1)	(1)
70	1	0	0	0	0	0	0
75	0	0	0	(1)	0	(1)	(1)
80	1	0	0	0	0	(1)	(1)
85	1	0	0	0	(1)	(1)	(1)
90	1	1	0	(1)	(1)	(1)	(1)

Longer LE's are shown as positive integers, while shorter LE's are shown with negative values.

Caveats

Experience analysis is directly affected by the ability to track deaths. Tracking is known to be imperfect generally. For example, the Social Security Administration (SSA) acknowledges on their web site that approximately 3% of deaths are never reported. In addition, 2% of the deaths that have been reported to EMSI are said to have occurred before the date of the study and/or before the date of underwriting. These 41 records were eliminated from the study. This indicates that there is an opportunity for better tracking and potentially different results. Including these cases would have raised the Actual / Expected Ratio by 2%, but was felt to be inappropriate.

Known deaths were increased by Incurred But Not Reported (IBNR) factors. These factors are developed on the assumption that each month of time that passes from the end of a reporting period to the time of tracking increases the number of reported deaths and reduces the degree of underreporting. In the case of this study, deaths were analyzed through June 30, 2009, while tracking was conducted in early November, 2009; four months after the close of

the study. For example, deaths that reported to have occurred in the 2nd half of 2007 were increased by 11% to estimate actual deaths in this timeframe. These factors are intended to be reasonable and effective in offsetting any delays in reporting deaths to the SSA, as well as in reflecting the under reporting problem mentioned above. Actual experience is unlikely to exactly match these assumptions, with any differences affecting ultimate experience.

In calculating the attached results, I have relied upon data supplied to me by EMSI and EMSI's data vendor. While I have reviewed these data fields and the results for reasonability, I have not audited or verified the data. To the extent the data is materially flawed, the results of this analysis may be materially impacted.

Distribution and Usage

This report is prepared solely for the internal business use of EMSI. No part of this report may be provided to third parties without Boger's prior written consent. Boger does not intend to benefit any third party recipient of its work product, even if Boger consents to the release of its work product to such third party. This report may not be filed with the Securities and Exchange Commission.

Any reader of this report must possess a certain level of expertise in areas relevant to this analysis to appreciate the significance of the assumptions and the impact of these assumptions on the illustrated results.

I have found this project to be both important and interesting and appreciate the opportunity to work with you in this analysis.

If you have questions about the attached exhibits, the report itself or any other matter, please do not hesitate to contact me.

Sincerely,



Steve Boger, F.S.A., M.A.A.A.
Consulting Actuary
Boger & Associates, LLC

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	All

Exhibit #1

Age Band:	All
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
2,866	100%	1 H 2005	13	28	35	33	37	44	49	35	55	329
3,341	100%	2 H 2005		25	34	39	44	45	39	59	58	343
7,085	100%	1 H 2006			20	49	44	51	55	57	61	337
4,575	100%	2 H 2006				13	37	54	51	61	54	270
2,339	100%	1 H 2007					12	20	35	26	25	118
6,665	100%	2 H 2007						24	77	76	70	247
4,318	100%	1 H 2008							26	44	51	121
4,326	100%	2 H 2008								14	24	38
2,277	100%	1 H 2009									12	12
37,792	100%	All	13	53	89	134	174	238	332	372	410	1,815

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
2,866	100%	1 H 2005	13	29	36	35	40	49	56	42	76	376
3,341	100%	2 H 2005		26	35	41	48	50	45	71	80	395
7,085	100%	1 H 2006			21	51	48	57	63	68	84	392
4,575	100%	2 H 2006				14	40	60	59	73	75	320
2,339	100%	1 H 2007					13	22	40	31	35	141
6,665	100%	2 H 2007						27	89	91	97	303
4,318	100%	1 H 2008							30	53	70	153
4,326	100%	2 H 2008								17	33	50
2,277	100%	1 H 2009									17	17
37,792	100%	All	13	55	92	141	188	264	382	446	566	2,146

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
2,866	100%	1 H 2005	19	37	42	47	52	57	65	73	83	473
3,341	100%	2 H 2005		14	27	32	36	40	44	49	54	294
7,085	100%	1 H 2006			27	53	61	68	75	83	94	460
4,575	100%	2 H 2006				25	50	56	61	65	69	325
2,339	100%	1 H 2007					16	33	35	38	41	163
6,665	100%	2 H 2007						43	86	95	105	329
4,318	100%	1 H 2008							22	44	50	116
4,326	100%	2 H 2008								17	34	50
2,277	100%	1 H 2009									13	13
37,792	100%	All	19	51	96	157	215	296	388	463	541	2,225

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
2,866	100%	1 H 2005	72%	77%	86%	74%	78%	86%	87%	58%	91%	79%
3,341	100%	2 H 2005		188%	128%	130%	133%	126%	103%	145%	149%	134%
7,085	100%	1 H 2006			77%	96%	78%	83%	84%	83%	90%	85%
4,575	100%	2 H 2006				54%	80%	108%	96%	113%	109%	98%
2,339	100%	1 H 2007					79%	67%	114%	82%	85%	86%
6,665	100%	2 H 2007						62%	103%	96%	92%	92%
4,318	100%	1 H 2008							135%	120%	141%	132%
4,326	100%	2 H 2008								100%	99%	99%
2,277	100%	1 H 2009									127%	127%
37,792	100%	All	72%	107%	95%	90%	88%	89%	98%	96%	105%	96%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	528	712	497	409	2,146
Expected	561	724	524	416	2,225
A/E Ratio	94%	98%	95%	98%	96%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	All

Exhibit #2

Age Band:	Under 50
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
0	0%	1 H 2005	-	-	-	-	-	-	-	-	-	0
0	0%	2 H 2005		-	-	-	-	-	-	-	-	0
0	0%	1 H 2006			-	-	-	-	-	-	-	0
0	0%	2 H 2006				-	-	-	-	-	-	0
0	0%	1 H 2007					-	-	-	-	-	0
0	0%	2 H 2007						-	-	-	-	0
0	0%	1 H 2008							-	-	-	0
1	0%	2 H 2008								-	-	0
0	0%	1 H 2009									-	0
1	0%	All	0	0	0	0	0	0	0	0	0	0

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
0	0%	1 H 2005	-	-	-	-	-	-	-	-	-	0
0	0%	2 H 2005		-	-	-	-	-	-	-	-	0
0	0%	1 H 2006			-	-	-	-	-	-	-	0
0	0%	2 H 2006				-	-	-	-	-	-	0
0	0%	1 H 2007					-	-	-	-	-	0
0	0%	2 H 2007						-	-	-	-	0
0	0%	1 H 2008							-	-	-	0
1	0%	2 H 2008								-	-	0
0	0%	1 H 2009									-	0
1	0%	All	0	0	0	0	0	0	0	0	0	0

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
0	0%	1 H 2005	-	-	-	-	-	-	-	-	-	0
0	0%	2 H 2005		-	-	-	-	-	-	-	-	0
0	0%	1 H 2006			-	-	-	-	-	-	-	0
0	0%	2 H 2006				-	-	-	-	-	-	0
0	0%	1 H 2007					-	-	-	-	-	0
0	0%	2 H 2007						-	-	-	-	0
0	0%	1 H 2008							-	-	-	0
1	0%	2 H 2008								0	0	0
0	0%	1 H 2009									-	0
1	0%	All	0	0	0	0	0	0	0	0	0	0

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
0	0%	1 H 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0	0%	2 H 2005		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0	0%	1 H 2006			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0	0%	2 H 2006				N/A	N/A	N/A	N/A	N/A	N/A	N/A
0	0%	1 H 2007					N/A	N/A	N/A	N/A	N/A	N/A
0	0%	2 H 2007						N/A	N/A	N/A	N/A	N/A
0	0%	1 H 2008							N/A	N/A	N/A	N/A
1	0%	2 H 2008								0%	0%	0%
0	0%	1 H 2009									N/A	N/A
1	0%	All	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0%	0%	0%

Experience by Calendar Year after Underwriting

	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	0	0	0	0	0
Expected	0	0	0	0	0
A/E Ratio	0%	#DIV/0!	#DIV/0!	#DIV/0!	0%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	All

Exhibit #3

Age Band:	50 - 64
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
85	3%	1 H 2005	3	-	1	1	3	4	2	3	2	19
162	5%	2 H 2005		1	2	-	5	1	-	3	5	17
272	4%	1 H 2006			3	4	2	3	3	2	1	18
243	5%	2 H 2006				2	9	5	3	3	1	23
80	3%	1 H 2007					-	3	-	-	2	5
80	1%	2 H 2007						1	4	6	2	13
49	1%	1 H 2008							-	4	1	5
61	1%	2 H 2008								1	1	2
30	1%	1 H 2009									-	0
1,062	3%	All	3	1	6	7	19	17	12	22	15	102

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
85	3%	1 H 2005	3	-	1	1	3	4	2	4	3	22
162	5%	2 H 2005		1	2	-	5	1	-	4	7	20
272	4%	1 H 2006			3	4	2	3	3	2	1	20
243	5%	2 H 2006				2	10	6	3	4	1	26
80	3%	1 H 2007					-	3	-	-	3	6
80	1%	2 H 2007						1	5	7	3	16
49	1%	1 H 2008							-	5	1	6
61	1%	2 H 2008								1	1	3
30	1%	1 H 2009									-	0
1,062	3%	All	3	1	6	7	21	19	14	26	21	118

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
85	3%	1 H 2005	0	1	1	1	1	0	0	0	0	4
162	5%	2 H 2005		1	1	1	1	1	1	1	1	9
272	4%	1 H 2006			2	4	3	3	3	3	3	21
243	5%	2 H 2006				2	5	4	3	3	2	18
80	3%	1 H 2007					1	2	2	2	2	10
80	1%	2 H 2007						2	3	3	3	11
49	1%	1 H 2008							1	1	1	3
61	1%	2 H 2008								1	2	3
30	1%	1 H 2009									1	1
1,062	3%	All	0	1	4	8	11	12	13	14	16	80

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
85	3%	1 H 2005	1147%	0%	186%	184%	636%	987%	511%	801%	567%	503%
162	5%	2 H 2005		163%	163%	0%	447%	94%	0%	304%	569%	222%
272	4%	1 H 2006			156%	106%	62%	109%	120%	88%	51%	96%
243	5%	2 H 2006				91%	211%	150%	124%	139%	58%	140%
80	3%	1 H 2007					0%	137%	0%	0%	122%	59%
80	1%	2 H 2007						70%	145%	239%	97%	148%
49	1%	1 H 2008							0%	373%	115%	197%
61	1%	2 H 2008								129%	74%	92%
30	1%	1 H 2009									0%	0%
1,062	3%	All	1147%	88%	163%	91%	186%	152%	103%	184%	133%	147%

Experience by Calendar Year after Underwriting

	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	42	33	22	21	118
Expected	29	28	16	6	80
A/E Ratio	143%	118%	139%	316%	147%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	All

Exhibit #4

Age Band:	65 - 69
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
295	10%	1 H 2005	1	2	5	1	3	2	8	2	5	29
363	11%	2 H 2005		3	3	9	3	2	3	3	3	29
849	12%	1 H 2006			-	3	1	1	2	4	1	12
617	13%	2 H 2006				1	3	5	6	5	1	21
226	10%	1 H 2007					1	2	-	2	2	7
335	5%	2 H 2007						1	4	4	2	11
201	5%	1 H 2008							3	2	-	5
462	11%	2 H 2008								-	-	0
153	7%	1 H 2009									-	0
3,501	9%	All	1	5	8	14	11	13	26	22	14	114

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
295	10%	1 H 2005	1	2	5	1	3	2	9	2	7	33
363	11%	2 H 2005		3	3	9	3	2	3	4	4	32
849	12%	1 H 2006			-	3	1	1	2	5	1	14
617	13%	2 H 2006				1	3	6	7	6	1	24
226	10%	1 H 2007					1	2	-	2	3	8
335	5%	2 H 2007						1	5	5	3	13
201	5%	1 H 2008							3	2	-	6
462	11%	2 H 2008								-	-	0
153	7%	1 H 2009									-	0
3,501	9%	All	1	5	8	15	12	14	30	26	19	131

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
295	10%	1 H 2005	1	2	2	2	2	2	2	3	3	18
363	11%	2 H 2005		1	2	2	2	2	2	2	2	13
849	12%	1 H 2006			1	3	3	3	4	4	4	22
617	13%	2 H 2006				2	4	4	4	4	3	22
226	10%	1 H 2007					1	2	2	2	2	9
335	5%	2 H 2007						1	2	2	2	8
201	5%	1 H 2008							1	2	2	4
462	11%	2 H 2008								1	2	2
153	7%	1 H 2009									1	1
3,501	9%	All	1	2	5	8	12	15	17	19	20	99

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
295	10%	1 H 2005	121%	121%	289%	56%	165%	108%	400%	94%	244%	186%
363	11%	2 H 2005		390%	195%	564%	183%	133%	220%	208%	218%	254%
849	12%	1 H 2006			0%	117%	37%	35%	66%	126%	32%	64%
617	13%	2 H 2006				52%	80%	133%	162%	158%	41%	111%
226	10%	1 H 2007					90%	93%	0%	141%	158%	93%
335	5%	2 H 2007						94%	196%	203%	116%	160%
201	5%	1 H 2008							376%	131%	0%	136%
462	11%	2 H 2008								0%	0%	0%
153	7%	1 H 2009									0%	0%
3,501	9%	All	121%	207%	175%	178%	99%	98%	176%	142%	96%	133%

Experience by Calendar Year after Underwriting

	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	32	43	28	28	131
Expected	28	32	23	16	99
A/E Ratio	113%	137%	121%	177%	133%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	All

Exhibit #5

Age Band:	70 - 74
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
580	20%	1 H 2005	2	2	4	5	3	6	4	6	5	37
670	20%	2 H 2005		4	3	3	8	4	3	7	6	38
1,977	28%	1 H 2006			4	10	8	6	12	6	9	55
1,133	25%	2 H 2006				2	2	4	5	10	12	35
539	23%	1 H 2007					3	1	2	2	4	12
1,142	17%	2 H 2007						3	12	10	6	31
765	18%	1 H 2008							3	4	5	12
1,080	25%	2 H 2008								2	3	5
411	18%	1 H 2009									-	0
8,297	22%	All	2	6	11	20	24	24	41	47	50	225

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
580	20%	1 H 2005	2	2	4	5	3	7	5	7	7	42
670	20%	2 H 2005		4	3	3	9	4	3	8	8	44
1,977	28%	1 H 2006			4	11	9	7	14	7	12	63
1,133	25%	2 H 2006				2	2	4	6	12	17	43
539	23%	1 H 2007					3	1	2	2	6	15
1,142	17%	2 H 2007						3	14	12	8	37
765	18%	1 H 2008							3	5	7	15
1,080	25%	2 H 2008								2	4	7
411	18%	1 H 2009									-	0
8,297	22%	All	2	6	11	21	26	27	47	56	69	266

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
580	20%	1 H 2005	2	4	4	5	5	5	6	7	8	47
670	20%	2 H 2005		1	3	3	4	4	4	5	5	30
1,977	28%	1 H 2006			4	8	9	10	11	12	14	70
1,133	25%	2 H 2006				3	6	7	8	8	9	41
539	23%	1 H 2007					2	5	5	5	5	22
1,142	17%	2 H 2007						5	9	10	10	34
765	18%	1 H 2008							2	5	5	12
1,080	25%	2 H 2008								2	4	6
411	18%	1 H 2009									1	1
8,297	22%	All	2	5	11	19	27	36	46	54	62	263

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
580	20%	1 H 2005	106%	53%	96%	112%	64%	121%	74%	103%	85%	90%
670	20%	2 H 2005		293%	110%	97%	237%	112%	80%	175%	156%	148%
1,977	28%	1 H 2006			98%	125%	92%	64%	121%	58%	88%	90%
1,133	25%	2 H 2006				68%	35%	64%	74%	142%	181%	104%
539	23%	1 H 2007					138%	24%	48%	49%	106%	66%
1,142	17%	2 H 2007						71%	147%	121%	80%	109%
765	18%	1 H 2008							149%	104%	135%	126%
1,080	25%	2 H 2008								121%	104%	110%
411	18%	1 H 2009									0%	0%
8,297	22%	All	106%	116%	100%	108%	97%	73%	102%	104%	111%	101%

Experience by Calendar Year after Underwriting

	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	66	79	73	48	266
Expected	67	86	65	45	263
A/E Ratio	99%	92%	111%	105%	101%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	All

Exhibit #6

Age Band:	75 - 79
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
882	31%	1 H 2005	1	4	10	10	11	11	14	4	15	80
1,007	30%	2 H 2005		6	8	8	9	9	17	12	10	79
2,178	31%	1 H 2006			4	13	10	17	18	24	11	97
1,264	28%	2 H 2006				1	4	12	9	9	18	53
681	29%	1 H 2007					3	2	13	5	6	29
2,602	39%	2 H 2007						10	24	18	22	74
1,687	39%	1 H 2008							8	11	17	36
1,259	29%	2 H 2008								3	4	7
624	27%	1 H 2009									3	3
12,184	32%	All	1	10	22	32	37	61	103	86	106	458

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
882	31%	1 H 2005	1	4	10	11	12	12	16	5	21	92
1,007	30%	2 H 2005		6	8	8	10	10	20	14	14	90
2,178	31%	1 H 2006			4	14	11	19	21	29	15	112
1,264	28%	2 H 2006				1	4	13	10	11	25	65
681	29%	1 H 2007					3	2	15	6	8	35
2,602	39%	2 H 2007						11	28	22	30	91
1,687	39%	1 H 2008							9	13	23	46
1,259	29%	2 H 2008								4	6	9
624	27%	1 H 2009									4	4
12,184	32%	All	1	10	23	34	40	68	118	103	146	543

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
882	31%	1 H 2005	5	10	11	12	13	14	15	17	20	115
1,007	30%	2 H 2005		4	7	8	9	10	11	12	13	74
2,178	31%	1 H 2006			7	15	16	18	20	22	24	124
1,264	28%	2 H 2006				5	11	12	14	15	16	73
681	29%	1 H 2007					4	8	8	9	9	38
2,602	39%	2 H 2007						13	25	28	30	95
1,687	39%	1 H 2008							7	13	15	34
1,259	29%	2 H 2008								4	8	11
624	27%	1 H 2009									2	2
12,184	32%	All	5	13	25	40	53	75	101	119	137	568

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
882	31%	1 H 2005	21%	42%	96%	90%	94%	90%	105%	28%	105%	80%
1,007	30%	2 H 2005		172%	115%	103%	106%	99%	179%	122%	109%	123%
2,178	31%	1 H 2006			56%	94%	66%	103%	102%	130%	62%	91%
1,264	28%	2 H 2006				19%	40%	109%	76%	73%	155%	89%
681	29%	1 H 2007					83%	29%	178%	67%	88%	90%
2,602	39%	2 H 2007						87%	108%	78%	102%	95%
1,687	39%	1 H 2008							139%	100%	160%	133%
1,259	29%	2 H 2008								94%	72%	79%
624	27%	1 H 2009									172%	172%
12,184	32%	All	21%	77%	90%	84%	75%	91%	118%	86%	107%	96%

Experience by Calendar Year after Underwriting

	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	123	189	147	85	543
Expected	147	190	130	101	568
A/E Ratio	83%	99%	113%	84%	96%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	All

Exhibit #7

Age Band:	80 - 84
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
735	26%	1 H 2005	4	11	10	11	9	10	12	10	18	95
812	24%	2 H 2005		7	7	5	10	16	9	19	24	97
1,360	19%	1 H 2006			5	11	16	15	10	12	24	93
924	20%	2 H 2006				3	8	13	21	22	7	74
539	23%	1 H 2007					1	8	7	9	5	30
1,906	29%	2 H 2007						4	19	29	23	75
1,173	27%	1 H 2008							10	14	16	40
988	23%	2 H 2008								5	6	11
616	27%	1 H 2009									-	0
9,053	24%	All	4	18	22	30	44	66	88	120	123	515

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
735	26%	1 H 2005	4	11	10	12	10	11	14	12	25	109
812	24%	2 H 2005		7	7	5	11	18	10	23	33	115
1,360	19%	1 H 2006			5	12	17	17	12	14	33	110
924	20%	2 H 2006				3	9	14	24	26	10	86
539	23%	1 H 2007					1	9	8	11	7	36
1,906	29%	2 H 2007						4	22	35	32	93
1,173	27%	1 H 2008							12	17	22	50
988	23%	2 H 2008								6	8	14
616	27%	1 H 2009									-	0
9,053	24%	All	4	19	23	32	48	73	101	144	170	613

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
735	26%	1 H 2005	6	12	14	15	16	18	20	23	27	151
812	24%	2 H 2005		4	9	10	11	13	14	16	17	94
1,360	19%	1 H 2006			8	15	18	20	22	24	27	134
924	20%	2 H 2006				7	13	15	17	18	19	90
539	23%	1 H 2007					4	8	9	10	11	41
1,906	29%	2 H 2007						15	30	33	37	115
1,173	27%	1 H 2008							7	15	16	38
988	23%	2 H 2008								5	9	14
616	27%	1 H 2009									4	4
9,053	24%	All	6	17	30	47	63	89	120	143	168	680

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
735	26%	1 H 2005	68%	93%	76%	78%	59%	62%	68%	53%	92%	72%
812	24%	2 H 2005		167%	84%	53%	95%	140%	73%	146%	192%	122%
1,360	19%	1 H 2006			68%	76%	98%	84%	52%	60%	122%	82%
924	20%	2 H 2006				47%	64%	94%	140%	145%	50%	96%
539	23%	1 H 2007					28%	113%	91%	110%	65%	87%
1,906	29%	2 H 2007						30%	73%	104%	85%	81%
1,173	27%	1 H 2008							158%	115%	134%	132%
988	23%	2 H 2008								133%	92%	105%
616	27%	1 H 2009									0%	0%
9,053	24%	All	68%	112%	76%	67%	76%	83%	85%	101%	101%	90%

Experience by Calendar Year after Underwriting

	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	137	218	118	140	613
Expected	170	226	155	130	680
A/E Ratio	81%	97%	76%	107%	90%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	All

Exhibit #8

Age Band:	85 - 89
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
255	9%	1 H 2005	2	8	4	4	7	9	8	9	9	60
292	9%	2 H 2005		3	11	13	6	11	5	12	10	71
393	6%	1 H 2006			3	6	7	8	9	7	11	51
335	7%	2 H 2006				3	8	9	6	8	10	44
232	10%	1 H 2007					3	3	10	8	5	29
530	8%	2 H 2007						4	11	6	13	34
394	9%	1 H 2008							-	8	10	18
411	10%	2 H 2008								3	7	10
368	16%	1 H 2009									6	6
3,210	8%	All	2	11	18	26	31	44	49	61	81	323

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
255	9%	1 H 2005	2	8	4	4	8	10	9	11	12	69
292	9%	2 H 2005		3	11	14	6	12	6	14	14	81
393	6%	1 H 2006			3	6	8	9	10	8	15	60
335	7%	2 H 2006				3	9	10	7	10	14	52
232	10%	1 H 2007					3	3	12	10	7	35
530	8%	2 H 2007						4	13	7	18	42
394	9%	1 H 2008							-	10	14	23
411	10%	2 H 2008								4	10	13
368	16%	1 H 2009									8	8
3,210	8%	All	2	11	19	27	33	49	56	73	112	383

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
255	9%	1 H 2005	4	8	9	11	13	15	17	20	22	118
292	9%	2 H 2005		3	5	6	7	9	10	12	13	65
393	6%	1 H 2006			3	7	9	10	12	14	17	72
335	7%	2 H 2006				4	8	10	12	13	15	62
232	10%	1 H 2007					3	6	7	8	9	32
530	8%	2 H 2007						7	13	16	18	54
394	9%	1 H 2008							4	7	9	20
411	10%	2 H 2008								4	8	11
368	16%	1 H 2009									4	4
3,210	8%	All	4	11	18	28	40	56	74	93	114	438

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
255	9%	1 H 2005	51%	103%	44%	39%	59%	68%	54%	55%	58%	58%
292	9%	2 H 2005		120%	219%	218%	88%	140%	57%	123%	103%	124%
393	6%	1 H 2006			92%	93%	88%	85%	85%	60%	91%	83%
335	7%	2 H 2006				75%	103%	99%	59%	72%	94%	84%
232	10%	1 H 2007					115%	59%	173%	125%	78%	109%
530	8%	2 H 2007						68%	97%	46%	97%	78%
394	9%	1 H 2008							0%	135%	155%	119%
411	10%	2 H 2008								94%	127%	116%
368	16%	1 H 2009									229%	229%
3,210	8%	All	51%	107%	103%	97%	84%	87%	76%	79%	98%	87%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	101	122	85	76	383
Expected	96	132	109	100	438
A/E Ratio	105%	92%	78%	76%	87%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	All

Exhibit #9

Age Band:	90 & Up
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
34	1%	1 H 2005	-	1	1	1	1	2	1	1	1	9
35	1%	2 H 2005		1	-	1	3	2	2	3	-	12
56	1%	1 H 2006			1	2	-	1	1	2	4	11
59	1%	2 H 2006				1	3	6	1	4	5	20
42	2%	1 H 2007					1	1	3	-	1	6
70	1%	2 H 2007						1	3	3	2	9
49	1%	1 H 2008							2	1	2	5
64	1%	2 H 2008								-	3	3
75	3%	1 H 2009									3	3
484	1%	All	0	2	2	5	8	13	13	14	21	78

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
34	1%	1 H 2005	-	1	1	1	1	2	1	1	1	10
35	1%	2 H 2005		1	-	1	3	2	2	4	-	13
56	1%	1 H 2006			1	2	-	1	1	2	6	13
59	1%	2 H 2006				1	3	7	1	5	7	24
42	2%	1 H 2007					1	1	3	-	1	7
70	1%	2 H 2007						1	3	4	3	11
49	1%	1 H 2008							2	1	3	6
64	1%	2 H 2008								-	4	4
75	3%	1 H 2009									4	4
484	1%	All	0	2	2	5	9	14	15	17	29	93

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
34	1%	1 H 2005	1	1	2	2	2	3	3	3	4	20
35	1%	2 H 2005		0	1	1	1	1	2	2	2	10
56	1%	1 H 2006			1	2	2	2	3	4	4	18
59	1%	2 H 2006				1	3	3	3	4	4	18
42	2%	1 H 2007					1	2	2	3	3	11
70	1%	2 H 2007						1	3	3	4	11
49	1%	1 H 2008							1	2	2	4
64	1%	2 H 2008								1	2	3
75	3%	1 H 2009									1	1
484	1%	All	1	2	3	6	9	13	17	20	25	97

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
34	1%	1 H 2005	0%	77%	63%	54%	48%	87%	39%	37%	38%	50%
35	1%	2 H 2005		253%	0%	103%	267%	162%	151%	207%	0%	134%
56	1%	1 H 2006			112%	115%	0%	45%	38%	67%	133%	73%
59	1%	2 H 2006				77%	119%	218%	34%	136%	186%	134%
42	2%	1 H 2007					100%	51%	146%	0%	49%	64%
70	1%	2 H 2007						78%	121%	109%	73%	96%
49	1%	1 H 2008							300%	78%	146%	149%
64	1%	2 H 2008								0%	235%	156%
75	3%	1 H 2009									364%	364%
484	1%	All	0%	118%	61%	85%	92%	111%	89%	82%	117%	97%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	28	28	24	13	93
Expected	24	31	24	18	97
A/E Ratio	118%	91%	100%	73%	97%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	Under 25
PoS Band:	All

Exhibit #10

Age Band:	All
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
2	0%	1 H 2005	-	-	-	1	-	-	-	-	-	1
5	0%	2 H 2005	-	-	-	1	-	2	1	-	-	4
28	0%	1 H 2006	-	-	4	6	3	2	2	1	-	18
40	1%	2 H 2006	-	-	-	2	7	10	5	2	2	28
24	1%	1 H 2007	-	-	-	-	6	5	3	-	2	16
47	1%	2 H 2007	-	-	-	-	-	5	10	8	2	25
12	0%	1 H 2008	-	-	-	-	-	-	-	3	2	5
20	0%	2 H 2008	-	-	-	-	-	-	-	2	5	7
12	1%	1 H 2009	-	-	-	-	-	-	-	-	-	0
190	1%	All	0	0	4	10	16	24	21	16	13	104

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
2	0%	1 H 2005	-	-	-	1	-	-	-	-	-	1
5	0%	2 H 2005	-	-	-	1	-	2	1	-	-	4
28	0%	1 H 2006	-	-	4	6	3	2	2	1	-	19
40	1%	2 H 2006	-	-	-	2	8	11	6	2	3	32
24	1%	1 H 2007	-	-	-	-	6	6	3	-	3	18
47	1%	2 H 2007	-	-	-	-	-	6	12	10	3	29
12	0%	1 H 2008	-	-	-	-	-	-	-	4	3	6
20	0%	2 H 2008	-	-	-	-	-	-	-	2	7	9
12	1%	1 H 2009	-	-	-	-	-	-	-	-	-	0
190	1%	All	0	0	4	11	17	27	24	19	18	120

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
2	0%	1 H 2005	0	0	0	0	0	0	0	0	0	3
5	0%	2 H 2005	-	1	1	1	1	1	1	1	0	8
28	0%	1 H 2006	-	-	3	7	6	5	5	4	4	34
40	1%	2 H 2006	-	-	-	5	10	9	8	7	5	43
24	1%	1 H 2007	-	-	-	-	3	6	5	3	3	21
47	1%	2 H 2007	-	-	-	-	-	4	9	8	8	29
12	0%	1 H 2008	-	-	-	-	-	-	2	3	3	7
20	0%	2 H 2008	-	-	-	-	-	-	-	2	5	7
12	1%	1 H 2009	-	-	-	-	-	-	-	-	1	1
190	1%	All	0	1	5	13	20	26	30	29	29	153

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
2	0%	1 H 2005	0%	0%	0%	228%	0%	0%	0%	0%	0%	32%
5	0%	2 H 2005	-	0%	0%	82%	0%	170%	93%	0%	0%	55%
28	0%	1 H 2006	-	-	120%	92%	55%	45%	51%	30%	0%	58%
40	1%	2 H 2006	-	-	-	44%	80%	125%	69%	36%	56%	74%
24	1%	1 H 2007	-	-	-	-	214%	92%	72%	0%	85%	88%
47	1%	2 H 2007	-	-	-	-	-	124%	129%	116%	37%	101%
12	0%	1 H 2008	-	-	-	-	-	-	0%	119%	103%	88%
20	0%	2 H 2008	-	-	-	-	-	-	-	104%	149%	134%
12	1%	1 H 2009	-	-	-	-	-	-	-	-	0%	0%
190	1%	All	0%	0%	82%	79%	86%	102%	81%	66%	62%	78%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	62	43	15	0	120
Expected	62	58	27	6	153
A/E Ratio	100%	74%	56%	0%	78%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	25 - 60
PoS Band:	All

Exhibit #11

Age Band:	All
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
215	8%	1 H 2005	3	14	7	7	7	9	8	5	14	74
120	4%	2 H 2005		9	6	10	8	7	6	8	4	58
169	2%	1 H 2006			4	8	9	7	9	6	10	53
208	5%	2 H 2006				5	12	15	9	19	8	68
168	7%	1 H 2007					3	7	13	10	8	41
393	6%	2 H 2007						4	23	25	20	72
170	4%	1 H 2008							4	15	10	29
118	3%	2 H 2008								6	3	9
160	7%	1 H 2009									6	6
1,721	5%	All	3	23	17	30	39	49	72	94	83	410

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
215	8%	1 H 2005	3	14	7	7	8	10	9	6	19	84
120	4%	2 H 2005		9	6	11	9	8	7	10	6	64
169	2%	1 H 2006			4	8	10	8	10	7	14	61
208	5%	2 H 2006				5	13	17	10	23	11	79
168	7%	1 H 2007					3	8	15	12	11	49
393	6%	2 H 2007						4	26	30	28	88
170	4%	1 H 2008							5	18	14	36
118	3%	2 H 2008								7	4	11
160	7%	1 H 2009									8	8
1,721	5%	All	3	24	18	32	42	54	83	113	115	482

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
215	8%	1 H 2005	6	12	13	14	16	17	20	22	25	144
120	4%	2 H 2005		3	7	7	7	7	8	8	9	57
169	2%	1 H 2006			5	10	11	12	12	13	14	77
208	5%	2 H 2006				6	11	12	13	14	15	72
168	7%	1 H 2007					5	10	11	12	12	49
393	6%	2 H 2007						11	22	23	25	81
170	4%	1 H 2008							5	9	10	24
118	3%	2 H 2008								3	6	9
160	7%	1 H 2009									4	4
1,721	5%	All	6	15	25	37	50	69	90	105	119	516

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
215	8%	1 H 2005	52%	122%	56%	52%	48%	58%	47%	27%	78%	58%
120	4%	2 H 2005		280%	93%	152%	120%	104%	89%	115%	62%	114%
169	2%	1 H 2006			82%	83%	90%	67%	84%	56%	97%	80%
208	5%	2 H 2006				92%	113%	134%	77%	161%	74%	110%
168	7%	1 H 2007					66%	79%	140%	104%	93%	100%
393	6%	2 H 2007						41%	121%	128%	111%	109%
170	4%	1 H 2008							99%	193%	142%	154%
118	3%	2 H 2008								236%	68%	124%
160	7%	1 H 2009									200%	200%
1,721	5%	All	52%	157%	71%	86%	84%	78%	92%	108%	96%	93%

Experience by Calendar Year after Underwriting

	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	148	177	95	63	482
Expected	135	170	114	98	516
A/E Ratio	110%	104%	83%	65%	93%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	61 - 96
PoS Band:	All

Exhibit #12

Age Band:	All
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
625	22%	1 H 2005	5	10	15	7	9	14	17	15	19	111
401	12%	2 H 2005		5	10	2	17	16	6	14	20	90
667	9%	1 H 2006			2	8	13	19	12	12	18	84
606	13%	2 H 2006				3	6	13	18	19	19	78
396	17%	1 H 2007					2	1	9	12	7	31
1,282	19%	2 H 2007						9	17	15	29	70
688	16%	1 H 2008							8	13	16	37
479	11%	2 H 2008								2	11	13
442	19%	1 H 2009									4	4
5,586	15%	All	5	15	27	20	47	72	87	102	143	518

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
625	22%	1 H 2005	5	10	15	7	10	16	20	18	26	127
401	12%	2 H 2005		5	10	2	18	18	7	17	28	105
667	9%	1 H 2006			2	8	14	21	14	14	25	99
606	13%	2 H 2006				3	6	14	21	23	26	94
396	17%	1 H 2007					2	1	10	14	10	38
1,282	19%	2 H 2007						10	20	18	40	88
688	16%	1 H 2008							9	16	22	47
479	11%	2 H 2008								2	15	18
442	19%	1 H 2009									6	6
5,586	15%	All	5	15	28	21	51	80	100	122	197	620

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
625	22%	1 H 2005	7	14	15	16	18	20	23	25	29	167
401	12%	2 H 2005		4	8	9	10	11	12	14	16	83
667	9%	1 H 2006			7	14	15	17	19	21	24	118
606	13%	2 H 2006				6	13	14	16	18	19	86
396	17%	1 H 2007					4	8	9	10	12	43
1,282	19%	2 H 2007						14	27	31	34	105
688	16%	1 H 2008							7	14	16	36
479	11%	2 H 2008								4	8	12
442	19%	1 H 2009									4	4
5,586	15%	All	7	17	30	45	60	84	113	137	161	655

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
625	22%	1 H 2005	76%	76%	103%	45%	54%	79%	87%	71%	90%	76%
401	12%	2 H 2005		132%	132%	24%	187%	162%	57%	121%	177%	126%
667	9%	1 H 2006			30%	62%	91%	122%	72%	68%	102%	84%
606	13%	2 H 2006				49%	51%	100%	130%	130%	137%	109%
396	17%	1 H 2007					53%	14%	112%	139%	84%	87%
1,282	19%	2 H 2007						73%	71%	59%	119%	83%
688	16%	1 H 2008							134%	113%	142%	129%
479	11%	2 H 2008								58%	182%	141%
442	19%	1 H 2009									144%	144%
5,586	15%	All	76%	89%	94%	46%	84%	95%	88%	90%	122%	95%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	132	218	137	133	620
Expected	162	212	149	131	655
A/E Ratio	81%	103%	92%	101%	95%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	97 - 120
PoS Band:	All

Exhibit #13

Age Band:	All
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
525	18%	1 H 2005	1	3	6	7	8	8	6	6	8	53
528	16%	2 H 2005		2	8	16	6	6	5	11	12	66
763	11%	1 H 2006			6	7	5	7	8	4	12	49
658	14%	2 H 2006				1	5	4	8	7	13	38
376	16%	1 H 2007					1	4	6	2	5	18
1,289	19%	2 H 2007						-	11	13	8	32
815	19%	1 H 2008							8	7	14	29
580	13%	2 H 2008								2	2	4
420	18%	1 H 2009									1	1
5,954	16%	All	1	5	20	31	25	29	52	52	75	290

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
525	18%	1 H 2005	1	3	6	7	9	9	7	7	11	60
528	16%	2 H 2005		2	8	17	6	7	6	13	17	76
763	11%	1 H 2006			6	7	5	8	9	5	17	57
658	14%	2 H 2006				1	5	4	9	8	18	46
376	16%	1 H 2007					1	4	7	2	7	22
1,289	19%	2 H 2007						-	13	16	11	39
815	19%	1 H 2008							9	8	19	37
580	13%	2 H 2008								2	3	5
420	18%	1 H 2009									1	1
5,954	16%	All	1	5	21	33	27	32	60	62	104	344

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
525	18%	1 H 2005	3	6	6	7	8	9	10	11	13	73
528	16%	2 H 2005		2	5	6	7	8	8	10	11	57
763	11%	1 H 2006			4	7	9	10	11	13	15	69
658	14%	2 H 2006				3	7	8	9	10	11	47
376	16%	1 H 2007					2	4	4	5	6	21
1,289	19%	2 H 2007						7	13	15	17	53
815	19%	1 H 2008							4	8	9	22
580	13%	2 H 2008								3	5	8
420	18%	1 H 2009									2	2
5,954	16%	All	3	8	15	24	32	44	61	75	90	351

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
525	18%	1 H 2005	36%	54%	96%	102%	108%	101%	69%	64%	84%	82%
528	16%	2 H 2005		86%	172%	295%	98%	88%	68%	134%	148%	134%
763	11%	1 H 2006			167%	100%	62%	78%	81%	37%	112%	83%
658	14%	2 H 2006				32%	82%	58%	106%	85%	163%	99%
376	16%	1 H 2007					56%	116%	156%	48%	122%	104%
1,289	19%	2 H 2007						0%	94%	101%	64%	74%
815	19%	1 H 2008							224%	102%	204%	169%
580	13%	2 H 2008								93%	54%	67%
420	18%	1 H 2009									73%	73%
5,954	16%	All	36%	63%	138%	138%	85%	72%	99%	83%	115%	98%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	77	119	77	71	344
Expected	85	113	84	70	351
A/E Ratio	91%	106%	92%	102%	98%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band: 121 - 180
PoS Band: All

Exhibit #14

Age Band: All
Gender: All
Smoking Class: All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
1,020	36%	1 H 2005	3	-	6	8	10	10	14	8	12	71
1,282	38%	2 H 2005		8	8	9	7	13	15	21	13	94
2,753	39%	1 H 2006			4	16	9	12	16	27	13	97
1,644	36%	2 H 2006				1	5	3	8	12	7	36
894	38%	1 H 2007					-	2	4	2	1	9
2,720	41%	2 H 2007						4	16	12	8	40
1,927	45%	1 H 2008							6	6	9	21
1,821	42%	2 H 2008								-	3	3
792	35%	1 H 2009									1	1
14,853	39%	All	3	8	18	34	31	44	79	88	67	372

Development Factor 3% 3% 3% 5% 8% 11% 15% 20% 38%

Cases	Pct of Total	Half Yr U/W	Known Deaths After Development								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
1,020	36%	1 H 2005	3	-	6	8	11	11	16	10	17	82
1,282	38%	2 H 2005		8	8	9	8	14	17	25	18	108
2,753	39%	1 H 2006			4	17	10	13	18	32	18	113
1,644	36%	2 H 2006				1	5	3	9	14	10	43
894	38%	1 H 2007					-	2	5	2	1	11
2,720	41%	2 H 2007						4	18	14	11	48
1,927	45%	1 H 2008							7	7	12	27
1,821	42%	2 H 2008								-	4	4
792	35%	1 H 2009									1	1
14,853	39%	All	3	8	19	36	33	49	91	106	92	437

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
1,020	36%	1 H 2005	3	5	6	7	8	9	10	11	13	73
1,282	38%	2 H 2005		3	5	7	8	9	11	12	13	68
2,753	39%	1 H 2006			6	12	14	17	20	23	26	118
1,644	36%	2 H 2006				4	8	9	11	13	14	58
894	38%	1 H 2007					2	4	5	6	7	25
2,720	41%	2 H 2007						6	13	16	18	53
1,927	45%	1 H 2008							4	9	11	24
1,821	42%	2 H 2008								4	7	11
792	35%	1 H 2009									2	2
14,853	39%	All	3	8	17	29	40	56	74	93	112	432

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
1,020	36%	1 H 2005	119%	0%	101%	119%	135%	125%	159%	85%	125%	113%
1,282	38%	2 H 2005		302%	151%	140%	93%	155%	163%	210%	134%	159%
2,753	39%	1 H 2006			71%	145%	67%	76%	91%	142%	69%	95%
1,644	36%	2 H 2006				27%	71%	36%	84%	115%	69%	74%
894	38%	1 H 2007					0%	51%	88%	39%	20%	43%
2,720	41%	2 H 2007						69%	144%	92%	60%	91%
1,927	45%	1 H 2008							159%	83%	116%	112%
1,821	42%	2 H 2008								0%	56%	37%
792	35%	1 H 2009									83%	83%
14,853	39%	All	119%	104%	107%	122%	83%	88%	123%	114%	83%	101%

Experience by Calendar Year after Underwriting

	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	92	112	130	103	437
Expected	96	136	113	86	432
A/E Ratio	95%	82%	115%	120%	101%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	Over 180
PoS Band:	All

Exhibit #15

Age Band:	All
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
479	17%	1 H 2005	1	1	1	3	3	3	4	1	2	19
1,005	30%	2 H 2005		1	2	1	6	1	6	5	9	31
2,705	38%	1 H 2006			-	4	5	4	8	7	8	36
1,419	31%	2 H 2006				1	2	9	3	2	5	22
481	21%	1 H 2007					-	1	-	-	2	3
934	14%	2 H 2007						2	-	3	3	8
706	16%	1 H 2008							-	-	-	0
1,308	30%	2 H 2008								2	-	2
451	20%	1 H 2009									-	0
9,488	25%	All	1	2	3	9	16	20	21	20	29	121

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
479	17%	1 H 2005	1	1	1	3	3	3	5	1	3	21
1,005	30%	2 H 2005		1	2	1	6	1	7	6	12	37
2,705	38%	1 H 2006			-	4	5	4	9	8	11	43
1,419	31%	2 H 2006				1	2	10	3	2	7	26
481	21%	1 H 2007					-	1	-	-	3	4
934	14%	2 H 2007						2	-	4	4	10
706	16%	1 H 2008							-	-	-	0
1,308	30%	2 H 2008								2	-	2
451	20%	1 H 2009									-	0
9,488	25%	All	1	2	3	9	17	22	24	24	40	143

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
479	17%	1 H 2005	0	1	1	1	2	2	2	2	3	14
1,005	30%	2 H 2005		1	2	2	3	3	3	4	4	22
2,705	38%	1 H 2006			2	4	5	7	8	9	10	45
1,419	31%	2 H 2006				1	2	3	4	4	5	18
481	21%	1 H 2007					0	1	1	1	2	5
934	14%	2 H 2007						1	2	2	3	7
706	16%	1 H 2008							1	1	2	3
1,308	30%	2 H 2008								1	2	3
451	20%	1 H 2009									0	0
9,488	25%	All	0	2	5	8	12	16	20	25	30	118

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
479	17%	1 H 2005	236%	118%	94%	239%	215%	196%	238%	56%	110%	158%
1,005	30%	2 H 2005		129%	129%	50%	251%	37%	203%	155%	286%	171%
2,705	38%	1 H 2006			0%	108%	102%	67%	118%	94%	108%	96%
1,419	31%	2 H 2006				95%	97%	347%	97%	59%	149%	140%
481	21%	1 H 2007					0%	136%	0%	0%	179%	75%
934	14%	2 H 2007						268%	0%	162%	149%	133%
706	16%	1 H 2008							0%	0%	0%	0%
1,308	30%	2 H 2008								239%	0%	80%
451	20%	1 H 2009									0%	0%
9,488	25%	All	236%	123%	67%	113%	144%	140%	121%	97%	133%	122%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	18	43	44	38	143
Expected	22	34	37	25	118
A/E Ratio	84%	124%	121%	152%	122%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band: All
PoS Band: All

Exhibit #16

Age Band: All
Gender: Male
Smoking Class: All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
1,828	64%	1 H 2005	13	21	26	21	22	30	30	23	41	227
2,110	63%	2 H 2005		18	24	26	28	26	29	33	39	223
4,371	62%	1 H 2006			12	34	34	33	38	40	43	234
2,981	65%	2 H 2006				10	26	40	38	44	41	199
1,543	66%	1 H 2007					9	13	26	20	19	87
4,021	60%	2 H 2007						15	47	50	39	151
2,451	57%	1 H 2008							19	27	33	79
2,700	62%	2 H 2008								12	16	28
1,372	60%	1 H 2009									7	7
23,377	62%	All	13	39	62	91	119	157	227	249	278	1,235

Development Factor 3% 3% 3% 5% 8% 11% 15% 20% 38%

Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
1,828	64%	1 H 2005	13	22	27	22	24	33	35	28	57	260
2,110	63%	2 H 2005		19	25	27	30	29	33	40	54	256
4,371	62%	1 H 2006			12	36	37	37	44	48	59	272
2,981	65%	2 H 2006				11	28	44	44	53	57	236
1,543	66%	1 H 2007					10	14	30	24	26	104
4,021	60%	2 H 2007						17	54	60	54	185
2,451	57%	1 H 2008							22	32	46	100
2,700	62%	2 H 2008								14	22	36
1,372	60%	1 H 2009									10	10
23,377	62%	All	13	40	64	96	129	174	261	299	384	1,459

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
1,828	64%	1 H 2005	13	26	28	31	34	37	42	47	54	313
2,110	63%	2 H 2005		10	19	21	24	26	29	32	36	197
4,371	62%	1 H 2006			19	39	43	47	52	56	64	320
2,981	65%	2 H 2006				18	37	40	43	44	46	228
1,543	66%	1 H 2007					12	24	25	26	27	113
4,021	60%	2 H 2007						28	56	62	67	213
2,451	57%	1 H 2008							13	27	29	70
2,700	62%	2 H 2008								11	22	33
1,372	60%	1 H 2009									8	8
23,377	62%	All	13	35	67	109	149	202	260	306	354	1,494

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
1,828	64%	1 H 2005	104%	84%	94%	71%	70%	90%	82%	58%	104%	83%
2,110	63%	2 H 2005		194%	130%	127%	127%	110%	116%	123%	151%	130%
4,371	62%	1 H 2006			64%	93%	86%	78%	84%	85%	93%	85%
2,981	65%	2 H 2006				57%	77%	112%	103%	119%	123%	104%
1,543	66%	1 H 2007					83%	61%	121%	93%	96%	92%
4,021	60%	2 H 2007						59%	96%	97%	81%	87%
2,451	57%	1 H 2008							163%	121%	155%	143%
2,700	62%	2 H 2008								130%	100%	110%
1,372	60%	1 H 2009									117%	117%
23,377	62%	All	104%	113%	96%	87%	86%	86%	101%	98%	108%	98%

Experience by Calendar Year after Underwriting

	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	360	481	347	271	1,459
Expected	382	485	352	275	1,494
A/E Ratio	94%	99%	98%	99%	98%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	All

Exhibit #17

Age Band:	All
Gender:	Female
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
1,038	36%	1 H 2005	-	7	9	12	15	14	19	12	14	102
1,231	37%	2 H 2005		7	10	13	16	19	10	26	19	120
2,714	38%	1 H 2006			8	15	10	18	17	17	18	103
1,594	35%	2 H 2006				3	11	14	13	17	13	71
796	34%	1 H 2007					3	7	9	6	6	31
2,644	40%	2 H 2007						9	30	26	31	96
1,867	43%	1 H 2008							7	17	18	42
1,626	38%	2 H 2008								2	8	10
905	40%	1 H 2009									5	5
14,415	38%	All	0	14	27	43	55	81	105	123	132	580

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
1,038	36%	1 H 2005	-	7	9	13	16	16	22	14	19	116
1,231	37%	2 H 2005		7	10	14	17	21	12	31	26	138
2,714	38%	1 H 2006			8	16	11	20	20	20	25	120
1,594	35%	2 H 2006				3	12	16	15	20	18	84
796	34%	1 H 2007					3	8	10	7	8	37
2,644	40%	2 H 2007						10	35	31	43	118
1,867	43%	1 H 2008							8	20	25	53
1,626	38%	2 H 2008								2	11	13
905	40%	1 H 2009									7	7
14,415	38%	All	0	14	28	45	59	90	121	148	182	687

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
1,038	36%	1 H 2005	6	12	14	15	18	20	23	25	29	160
1,231	37%	2 H 2005		4	8	10	12	13	15	16	18	97
2,714	38%	1 H 2006			7	15	18	21	23	26	30	140
1,594	35%	2 H 2006				7	14	16	18	20	23	98
796	34%	1 H 2007					5	9	11	12	13	50
2,644	40%	2 H 2007						15	30	34	38	116
1,867	43%	1 H 2008							9	17	20	46
1,626	38%	2 H 2008								6	11	17
905	40%	1 H 2009									5	5
14,415	38%	All	6	16	29	47	65	94	128	157	187	730

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
1,038	36%	1 H 2005	0%	62%	68%	81%	92%	79%	97%	57%	67%	73%
1,231	37%	2 H 2005		172%	123%	135%	146%	158%	78%	189%	145%	142%
2,714	38%	1 H 2006			111%	106%	61%	96%	83%	78%	84%	85%
1,594	35%	2 H 2006				47%	88%	98%	82%	100%	79%	86%
796	34%	1 H 2007					69%	83%	97%	60%	62%	73%
2,644	40%	2 H 2007						67%	116%	92%	113%	102%
1,867	43%	1 H 2008							93%	117%	122%	115%
1,626	38%	2 H 2008								42%	97%	78%
905	40%	1 H 2009									144%	144%
14,415	38%	All	0%	91%	95%	96%	91%	96%	94%	94%	97%	94%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	168	230	151	138	687
Expected	179	239	172	141	730
A/E Ratio	94%	97%	88%	98%	94%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	All

Exhibit #18

Age Band:	All
Gender:	All
Smoking Class:	NS

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
2,741	96%	1 H 2005	11	25	32	31	35	40	46	34	52	306
3,179	95%	2 H 2005		22	31	39	40	42	36	55	54	319
6,802	96%	1 H 2006			20	45	42	46	50	54	58	315
4,373	96%	2 H 2006				11	33	53	47	51	48	243
2,238	96%	1 H 2007					11	18	34	24	22	109
6,354	95%	2 H 2007						22	70	65	63	220
4,097	95%	1 H 2008							24	41	47	112
4,177	97%	2 H 2008								13	21	34
2,212	97%	1 H 2009									12	12
36,173	96%	All	11	47	83	126	161	221	307	337	377	1,670

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
2,741	96%	1 H 2005	11	26	33	33	38	44	53	41	72	350
3,179	95%	2 H 2005		23	32	41	43	47	41	66	75	367
6,802	96%	1 H 2006			21	47	45	51	58	65	80	367
4,373	96%	2 H 2006				12	36	59	54	61	66	288
2,238	96%	1 H 2007					12	20	39	29	30	130
6,354	95%	2 H 2007						24	81	78	87	270
4,097	95%	1 H 2008							28	49	65	142
4,177	97%	2 H 2008								16	29	45
2,212	97%	1 H 2009									17	17
36,173	96%	All	11	48	85	132	174	245	353	404	520	1,974

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
2,741	96%	1 H 2005	18	36	40	45	50	55	63	70	81	458
3,179	95%	2 H 2005		13	26	30	34	38	42	47	52	281
6,802	96%	1 H 2006			23	47	54	61	68	75	85	413
4,373	96%	2 H 2006				23	45	50	56	59	63	296
2,238	96%	1 H 2007					15	29	32	34	37	147
6,354	95%	2 H 2007						38	76	85	94	293
4,097	95%	1 H 2008							20	39	44	103
4,177	97%	2 H 2008								15	30	45
2,212	97%	1 H 2009									12	12
36,173	96%	All	18	49	90	145	198	271	355	425	499	2,049

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
2,741	96%	1 H 2005	63%	71%	81%	72%	76%	81%	85%	58%	89%	77%
3,179	95%	2 H 2005		173%	122%	136%	126%	123%	99%	142%	145%	131%
6,802	96%	1 H 2006			88%	101%	84%	84%	85%	86%	94%	89%
4,373	96%	2 H 2006				51%	79%	117%	97%	103%	105%	97%
2,238	96%	1 H 2007					81%	68%	123%	84%	82%	88%
6,354	95%	2 H 2007						64%	106%	92%	93%	92%
4,097	95%	1 H 2008							141%	126%	146%	138%
4,177	97%	2 H 2008								103%	96%	98%
2,212	97%	1 H 2009									136%	136%
36,173	96%	All	63%	99%	95%	91%	88%	90%	99%	95%	104%	96%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	481	657	450	386	1,974
Expected	506	659	487	397	2,049
A/E Ratio	95%	100%	93%	97%	96%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	All

Exhibit #19

Age Band:	All
Gender:	All
Smoking Class:	SM

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
107	4%	1 H 2005	2	3	2	2	1	4	3	1	3	21
150	4%	2 H 2005		3	2	-	4	3	3	3	4	22
241	3%	1 H 2006			-	4	2	4	5	3	3	21
183	4%	2 H 2006				2	3	1	4	8	5	23
97	4%	1 H 2007					1	2	-	2	3	8
288	4%	2 H 2007						2	7	11	7	27
202	5%	1 H 2008							2	2	4	8
114	3%	2 H 2008								-	2	2
55	2%	1 H 2009									-	0
1,437	4%	All	2	6	4	8	11	16	24	30	31	132

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
107	4%	1 H 2005	2	3	2	2	1	4	3	1	4	24
150	4%	2 H 2005		3	2	-	4	3	3	4	6	25
241	3%	1 H 2006			-	4	2	4	6	4	4	24
183	4%	2 H 2006				2	3	1	5	10	7	28
97	4%	1 H 2007					1	2	-	2	4	10
288	4%	2 H 2007						2	8	13	10	33
202	5%	1 H 2008							2	2	6	10
114	3%	2 H 2008								-	3	3
55	2%	1 H 2009									-	0
1,437	4%	All	2	6	4	8	12	18	28	36	43	157

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
107	4%	1 H 2005	1	1	1	1	1	1	2	2	2	13
150	4%	2 H 2005		1	1	1	1	2	2	2	2	12
241	3%	1 H 2006			3	5	6	6	6	7	7	40
183	4%	2 H 2006				2	4	5	5	5	5	26
97	4%	1 H 2007					2	3	3	3	4	16
288	4%	2 H 2007						5	9	10	10	34
202	5%	1 H 2008							2	5	5	13
114	3%	2 H 2008								1	3	4
55	2%	1 H 2009									1	1
1,437	4%	All	1	2	5	10	15	22	30	34	38	156

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
107	4%	1 H 2005	355%	267%	169%	164%	78%	299%	210%	66%	205%	188%
150	4%	2 H 2005		507%	169%	0%	307%	214%	202%	199%	289%	220%
241	3%	1 H 2006			0%	77%	38%	73%	91%	55%	60%	61%
183	4%	2 H 2006				97%	75%	24%	96%	197%	140%	107%
97	4%	1 H 2007					63%	64%	0%	71%	116%	63%
288	4%	2 H 2007						48%	86%	137%	97%	99%
202	5%	1 H 2008							95%	49%	105%	81%
114	3%	2 H 2008								0%	102%	68%
55	2%	1 H 2009									0%	0%
1,437	4%	All	355%	349%	80%	82%	81%	82%	93%	105%	113%	101%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	41	52	42	22	157
Expected	49	58	32	16	156
A/E Ratio	83%	89%	131%	137%	101%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	All

Exhibit #20

Age Band:	All
Gender:	All
Smoking Class:	U

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
18	1%	1 H 2005	-	-	1	-	1	-	-	-	-	2
12	0%	2 H 2005	-	-	1	-	-	-	-	1	-	2
42	1%	1 H 2006	-	-	-	-	-	1	-	-	-	1
19	0%	2 H 2006	-	-	-	-	1	-	-	2	1	4
4	0%	1 H 2007	-	-	-	-	-	-	1	-	-	1
23	0%	2 H 2007	-	-	-	-	-	-	-	-	-	0
19	0%	1 H 2008	-	-	-	-	-	-	-	1	-	1
35	1%	2 H 2008	-	-	-	-	-	-	-	1	1	2
10	0%	1 H 2009	-	-	-	-	-	-	-	-	-	0
182	0%	All	0	0	2	0	2	1	1	5	2	13

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
18	1%	1 H 2005	-	-	1	-	1	-	-	-	-	2
12	0%	2 H 2005	-	-	1	-	-	-	-	1	-	2
42	1%	1 H 2006	-	-	-	-	-	1	-	-	-	1
19	0%	2 H 2006	-	-	-	-	1	-	-	2	1	5
4	0%	1 H 2007	-	-	-	-	-	-	1	-	-	1
23	0%	2 H 2007	-	-	-	-	-	-	-	-	-	0
19	0%	1 H 2008	-	-	-	-	-	-	-	1	-	1
35	1%	2 H 2008	-	-	-	-	-	-	-	1	1	3
10	0%	1 H 2009	-	-	-	-	-	-	-	-	-	0
182	0%	All	0	0	2	0	2	1	1	6	3	15

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009		
18	1%	1 H 2005	0	0	0	0	0	0	0	0	0	1	3
12	0%	2 H 2005	-	0	0	0	0	0	0	0	0	0	1
42	1%	1 H 2006	-	-	1	1	1	1	1	1	1	1	7
19	0%	2 H 2006	-	-	-	0	1	1	1	1	1	1	3
4	0%	1 H 2007	-	-	-	-	0	0	0	0	0	0	1
23	0%	2 H 2007	-	-	-	-	-	0	0	1	1	1	3
19	0%	1 H 2008	-	-	-	-	-	-	0	0	0	0	1
35	1%	2 H 2008	-	-	-	-	-	-	-	0	1	1	1
10	0%	1 H 2009	-	-	-	-	-	-	-	-	0	0	0
182	0%	All	0	0	1	2	2	3	3	4	5	20	

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009		
18	1%	1 H 2005	0%	0%	374%	0%	316%	0%	0%	0%	0%	0%	67%
12	0%	2 H 2005	-	0%	1069%	0%	0%	0%	0%	532%	0%	0%	180%
42	1%	1 H 2006	-	-	0%	0%	0%	104%	0%	0%	0%	0%	16%
19	0%	2 H 2006	-	-	-	0%	146%	0%	0%	431%	227%	0%	143%
4	0%	1 H 2007	-	-	-	-	0%	0%	911%	0%	0%	0%	213%
23	0%	2 H 2007	-	-	-	-	-	0%	0%	0%	0%	0%	0%
19	0%	1 H 2008	-	-	-	-	-	-	0%	452%	0%	0%	189%
35	1%	2 H 2008	-	-	-	-	-	-	-	416%	239%	0%	298%
10	0%	1 H 2009	-	-	-	-	-	-	-	-	0%	0%	0%
182	0%	All	0%	0%	236%	0%	93%	41%	37%	158%	61%	0%	78%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	6	3	5	1	15
Expected	6	6	5	3	20
A/E Ratio	103%	53%	108%	38%	78%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band: All
PoS Band: 100 Only

Exhibit #21

Age Band: All
Gender: All
Smoking Class: All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
614	21%	1 H 2005	-	1	2	5	1	3	3	5	2	22
1,462	44%	2 H 2005		2	4	7	8	9	10	16	12	68
3,748	53%	1 H 2006			4	8	8	10	16	18	12	76
1,708	37%	2 H 2006				2	1	8	3	9	7	30
688	29%	1 H 2007					-	1	5	2	3	11
1,730	26%	2 H 2007						4	6	5	5	20
1,340	31%	1 H 2008							1	1	3	5
1,931	45%	2 H 2008								1	1	2
783	34%	1 H 2009									-	0
14,004	37%	All	0	3	10	22	18	35	44	57	45	234

Development Factor 3% 3% 3% 5% 8% 11% 15% 20% 38%

Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
614	21%	1 H 2005	-	1	2	5	1	3	3	6	3	25
1,462	44%	2 H 2005		2	4	7	9	10	12	19	17	79
3,748	53%	1 H 2006			4	8	9	11	18	22	17	89
1,708	37%	2 H 2006				2	1	9	3	11	10	36
688	29%	1 H 2007					-	1	6	2	4	13
1,730	26%	2 H 2007						4	7	6	7	24
1,340	31%	1 H 2008							1	1	4	6
1,931	45%	2 H 2008								1	1	3
783	34%	1 H 2009									-	0
14,004	37%	All	0	3	10	23	19	39	51	68	62	276

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
614	21%	1 H 2005	1	1	2	3	4	4	5	6	7	33
1,462	44%	2 H 2005		2	4	5	7	9	10	12	14	62
3,748	53%	1 H 2006			4	8	11	15	18	21	25	102
1,708	37%	2 H 2006				2	4	6	7	9	11	38
688	29%	1 H 2007					1	2	3	3	4	12
1,730	26%	2 H 2007						2	4	6	9	21
1,340	31%	1 H 2008							2	3	5	10
1,931	45%	2 H 2008								2	5	7
783	34%	1 H 2009									1	1
14,004	37%	All	1	3	10	18	27	38	50	64	79	288

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
614	21%	1 H 2005	0%	69%	91%	174%	29%	76%	68%	103%	41%	75%
1,462	44%	2 H 2005		116%	116%	137%	121%	115%	112%	161%	122%	127%
3,748	53%	1 H 2006			108%	110%	76%	74%	101%	101%	67%	87%
1,708	37%	2 H 2006				113%	29%	160%	47%	120%	91%	94%
688	29%	1 H 2007					0%	67%	230%	72%	103%	109%
1,730	26%	2 H 2007						205%	159%	93%	81%	113%
1,340	31%	1 H 2008							67%	35%	81%	64%
1,931	45%	2 H 2008								53%	31%	38%
783	34%	1 H 2009									0%	0%
14,004	37%	All	0%	94%	107%	129%	73%	104%	102%	108%	79%	96%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	40	81	91	65	276
Expected	47	83	90	68	288
A/E Ratio	86%	97%	100%	95%	96%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band: All
PoS Band: 101 - 150

Exhibit #22

Age Band: All
Gender: All
Smoking Class: All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
366	13%	1 H 2005	1	-	4	2	6	2	9	4	4	32
545	16%	2 H 2005		3	3	4	2	7	9	6	8	42
1,062	15%	1 H 2006			2	4	5	7	3	13	12	46
786	17%	2 H 2006				-	6	5	8	3	7	29
400	17%	1 H 2007					-	3	2	-	1	6
1,203	18%	2 H 2007						-	5	3	9	17
951	22%	1 H 2008							4	5	8	17
1,055	24%	2 H 2008								1	4	5
565	25%	1 H 2009									-	0
6,933	18%	All	1	3	9	10	19	24	40	35	53	194

Development Factor 3% 3% 3% 5% 8% 11% 15% 20% 38%

Cases	Pct of Total	Half Yr U/W	Known Deaths After Development								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
366	13%	1 H 2005	1	-	4	2	6	2	10	5	6	37
545	16%	2 H 2005		3	3	4	2	8	10	7	11	49
1,062	15%	1 H 2006			2	4	5	8	3	16	17	55
786	17%	2 H 2006				-	6	6	9	4	10	34
400	17%	1 H 2007					-	3	2	-	1	7
1,203	18%	2 H 2007						-	6	4	12	22
951	22%	1 H 2008							5	6	11	22
1,055	24%	2 H 2008								1	6	7
565	25%	1 H 2009									-	0
6,933	18%	All	1	3	9	11	21	27	46	42	73	232

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
366	13%	1 H 2005	1	2	2	3	3	4	4	5	5	28
545	16%	2 H 2005		1	3	3	4	5	6	6	7	35
1,062	15%	1 H 2006			3	5	7	8	10	11	13	56
786	17%	2 H 2006				2	4	5	6	7	8	31
400	17%	1 H 2007					1	2	3	3	4	13
1,203	18%	2 H 2007						3	7	8	10	28
951	22%	1 H 2008							3	5	7	14
1,055	24%	2 H 2008								3	5	8
565	25%	1 H 2009									2	2
6,933	18%	All	1	3	7	13	19	27	37	48	61	216

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
366	13%	1 H 2005	122%	0%	190%	79%	207%	61%	247%	101%	102%	129%
545	16%	2 H 2005		236%	118%	125%	53%	161%	185%	114%	156%	139%
1,062	15%	1 H 2006			78%	80%	81%	95%	36%	141%	129%	98%
786	17%	2 H 2006				0%	173%	117%	159%	53%	125%	113%
400	17%	1 H 2007					0%	154%	83%	0%	34%	52%
1,203	18%	2 H 2007						0%	88%	43%	122%	77%
951	22%	1 H 2008							177%	116%	166%	150%
1,055	24%	2 H 2008								47%	108%	88%
565	25%	1 H 2009									0%	0%
6,933	18%	All	122%	103%	125%	80%	110%	99%	124%	87%	120%	107%

Experience by Calendar Year after Underwriting

	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	46	70	61	55	232
Expected	50	69	56	41	216
A/E Ratio	92%	101%	107%	137%	107%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	151 - 200

Exhibit #23

Age Band:	All
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development										Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009		
415	14%	1 H 2005	1	1	3	1	7	5	4	2	5	29	
502	15%	2 H 2005		1	7	6	6	7	5	8	8	48	
890	13%	1 H 2006			2	8	1	5	8	5	14	43	
670	15%	2 H 2006				1	3	6	8	4	11	33	
364	16%	1 H 2007					-	2	2	2	3	9	
1,124	17%	2 H 2007						4	5	8	3	20	
755	17%	1 H 2008							3	5	7	15	
628	15%	2 H 2008								1	3	4	
346	15%	1 H 2009									4	4	
5,694	15%	All	1	2	12	16	17	29	35	35	58	205	

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development										Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009		
415	14%	1 H 2005	1	1	3	1	8	6	5	2	7	33	
502	15%	2 H 2005		1	7	6	6	8	6	10	11	55	
890	13%	1 H 2006			2	8	1	6	9	6	19	52	
670	15%	2 H 2006				1	3	7	9	5	15	40	
364	16%	1 H 2007					-	2	2	2	4	11	
1,124	17%	2 H 2007						4	6	10	4	24	
755	17%	1 H 2008							3	6	10	19	
628	15%	2 H 2008								1	4	5	
346	15%	1 H 2009									6	6	
5,694	15%	All	1	2	12	17	18	32	40	42	80	245	

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year										Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009		
415	14%	1 H 2005	2	3	4	5	5	6	7	8	9	50	
502	15%	2 H 2005		2	4	4	5	6	6	7	8	43	
890	13%	1 H 2006			3	7	8	9	10	12	14	63	
670	15%	2 H 2006				3	5	6	7	8	9	37	
364	16%	1 H 2007					2	3	4	4	5	18	
1,124	17%	2 H 2007						5	10	11	13	39	
755	17%	1 H 2008							3	7	8	18	
628	15%	2 H 2008								3	5	8	
346	15%	1 H 2009									2	2	
5,694	15%	All	2	5	11	18	25	35	48	60	73	278	

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development										Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009		
415	14%	1 H 2005	60%	30%	77%	23%	140%	90%	65%	30%	74%	67%	
502	15%	2 H 2005		54%	187%	143%	131%	138%	91%	132%	135%	130%	
890	13%	1 H 2006			61%	123%	14%	62%	89%	51%	142%	82%	
670	15%	2 H 2006				40%	62%	111%	136%	62%	175%	109%	
364	16%	1 H 2007					0%	68%	60%	55%	81%	61%	
1,124	17%	2 H 2007						91%	59%	84%	32%	61%	
755	17%	1 H 2008							100%	87%	120%	104%	
628	15%	2 H 2008								44%	76%	66%	
346	15%	1 H 2009									298%	298%	
5,694	15%	All	60%	38%	110%	91%	73%	92%	85%	70%	109%	88%	

Experience by Calendar Year after Underwriting

	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	58	68	66	54	245
Expected	69	88	67	54	278
A/E Ratio	84%	77%	98%	101%	88%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	201 - 250

Exhibit #24

Age Band:	All
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
246	9%	1 H 2005	1	1	2	3	2	8	1	3	7	28
256	8%	2 H 2005		1	2	2	10	4	3	6	10	38
413	6%	1 H 2006			-	3	8	2	7	5	7	32
387	8%	2 H 2006				1	1	2	4	5	5	18
212	9%	1 H 2007					1	1	5	4	2	13
769	12%	2 H 2007						1	7	8	3	19
444	10%	1 H 2008							4	7	6	17
239	6%	2 H 2008								2	2	4
186	8%	1 H 2009									1	1
3,152	8%	All	1	2	4	9	22	18	31	40	43	170

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
246	9%	1 H 2005	1	1	2	3	2	9	1	4	10	33
256	8%	2 H 2005		1	2	2	11	4	3	7	14	45
413	6%	1 H 2006			-	3	9	2	8	6	10	38
387	8%	2 H 2006				1	1	2	5	6	7	22
212	9%	1 H 2007					1	1	6	5	3	16
769	12%	2 H 2007						1	8	10	4	23
444	10%	1 H 2008							5	8	8	21
239	6%	2 H 2008								2	3	5
186	8%	1 H 2009									1	1
3,152	8%	All	1	2	4	9	24	20	36	48	59	203

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
246	9%	1 H 2005	1	3	3	3	4	4	5	5	6	35
256	8%	2 H 2005		1	3	3	4	4	4	5	5	29
413	6%	1 H 2006			2	4	5	6	6	7	8	38
387	8%	2 H 2006				2	4	5	6	6	7	30
212	9%	1 H 2007					1	3	3	3	4	14
769	12%	2 H 2007						5	10	11	12	37
444	10%	1 H 2008							3	6	6	15
239	6%	2 H 2008								1	3	4
186	8%	1 H 2009									1	1
3,152	8%	All	1	4	8	13	18	26	36	45	53	204

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
246	9%	1 H 2005	76%	38%	68%	94%	57%	211%	24%	66%	150%	93%
256	8%	2 H 2005		73%	73%	66%	308%	116%	84%	151%	256%	155%
413	6%	1 H 2006			0%	70%	172%	40%	129%	88%	124%	99%
387	8%	2 H 2006				47%	24%	44%	83%	96%	100%	72%
212	9%	1 H 2007					81%	42%	192%	143%	75%	111%
769	12%	2 H 2007						23%	83%	88%	34%	61%
444	10%	1 H 2008							164%	150%	133%	146%
239	6%	2 H 2008								170%	98%	122%
186	8%	1 H 2009									102%	102%
3,152	8%	All	76%	50%	51%	71%	131%	77%	99%	108%	113%	99%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	41	68	49	45	203
Expected	54	70	46	35	204
A/E Ratio	76%	98%	106%	130%	99%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	251 - 300

Exhibit #25

Age Band:	All
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
339	12%	1 H 2005	1	2	2	5	5	6	4	4	9	38
194	6%	2 H 2005		4	5	4	-	4	1	4	9	31
289	4%	1 H 2006			1	3	2	7	3	4	3	23
274	6%	2 H 2006				-	2	2	7	5	4	20
165	7%	1 H 2007					-	1	3	2	1	7
507	8%	2 H 2007						1	8	4	7	20
309	7%	1 H 2008							3	5	7	15
146	3%	2 H 2008								1	3	4
111	5%	1 H 2009									2	2
2,334	6%	All	1	6	8	12	9	21	29	29	45	160

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
339	12%	1 H 2005	1	2	2	5	5	7	5	5	12	44
194	6%	2 H 2005		4	5	4	-	4	1	5	12	36
289	4%	1 H 2006			1	3	2	8	3	5	4	27
274	6%	2 H 2006				-	2	2	8	6	6	24
165	7%	1 H 2007					-	1	3	2	1	8
507	8%	2 H 2007						1	9	5	10	25
309	7%	1 H 2008							3	6	10	19
146	3%	2 H 2008								1	4	5
111	5%	1 H 2009									3	3
2,334	6%	All	1	6	8	13	10	23	33	35	62	191

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
339	12%	1 H 2005	2	5	5	6	6	7	8	9	10	59
194	6%	2 H 2005		1	3	3	3	4	4	4	5	27
289	4%	1 H 2006			2	4	5	5	5	6	7	34
274	6%	2 H 2006				2	4	5	5	6	6	28
165	7%	1 H 2007					1	3	3	4	4	15
507	8%	2 H 2007						4	8	9	10	31
309	7%	1 H 2008							2	5	5	12
146	3%	2 H 2008								1	2	4
111	5%	1 H 2009									1	1
2,334	6%	All	2	6	10	15	20	27	36	43	51	210

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
339	12%	1 H 2005	44%	44%	39%	91%	84%	94%	58%	54%	121%	75%
194	6%	2 H 2005		307%	192%	144%	0%	127%	30%	109%	249%	135%
289	4%	1 H 2006			49%	75%	47%	157%	64%	83%	63%	79%
274	6%	2 H 2006				0%	51%	48%	158%	108%	92%	87%
165	7%	1 H 2007					0%	40%	109%	68%	35%	56%
507	8%	2 H 2007						27%	113%	53%	99%	80%
309	7%	1 H 2008							144%	125%	183%	153%
146	3%	2 H 2008								97%	167%	143%
111	5%	1 H 2009									243%	243%
2,334	6%	All	44%	102%	82%	84%	49%	86%	93%	80%	123%	91%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	48	62	39	43	191
Expected	52	67	48	43	210
A/E Ratio	91%	92%	82%	100%	91%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	301 - 400

Exhibit #26

Age Band:	All
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
327	11%	1 H 2005	1	8	5	4	1	6	7	3	5	40
151	5%	2 H 2005		-	1	4	1	4	5	4	4	23
297	4%	1 H 2006			1	4	8	6	2	3	2	26
294	6%	2 H 2006				1	6	1	1	7	9	25
200	9%	1 H 2007					1	-	4	2	2	9
545	8%	2 H 2007						1	6	8	9	24
268	6%	1 H 2008							3	4	6	13
150	3%	2 H 2008								2	1	3
125	5%	1 H 2009									1	1
2,357	6%	All	1	8	7	13	17	18	28	33	39	164

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
327	11%	1 H 2005	1	8	5	4	1	7	8	4	7	45
151	5%	2 H 2005		-	1	4	1	4	6	5	6	27
297	4%	1 H 2006			1	4	9	7	2	4	3	29
294	6%	2 H 2006				1	6	1	1	8	12	31
200	9%	1 H 2007					1	-	5	2	3	11
545	8%	2 H 2007						1	7	10	12	30
268	6%	1 H 2008							3	5	8	17
150	3%	2 H 2008								2	1	4
125	5%	1 H 2009									1	1
2,357	6%	All	1	8	7	14	18	20	32	40	54	194

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
327	11%	1 H 2005	3	5	6	6	7	8	9	10	12	66
151	5%	2 H 2005		1	3	3	3	4	4	4	5	27
297	4%	1 H 2006			3	6	6	7	7	7	8	44
294	6%	2 H 2006				3	5	6	6	7	8	35
200	9%	1 H 2007					2	4	4	5	5	20
545	8%	2 H 2007						6	11	12	13	42
268	6%	1 H 2008							3	6	6	15
150	3%	2 H 2008								1	3	4
125	5%	1 H 2009									1	1
2,357	6%	All	3	7	11	18	24	33	44	53	61	254

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
327	11%	1 H 2005	38%	150%	86%	65%	15%	87%	91%	36%	60%	68%
151	5%	2 H 2005		0%	38%	140%	33%	122%	146%	111%	117%	100%
297	4%	1 H 2006			36%	74%	141%	101%	33%	49%	32%	66%
294	6%	2 H 2006				39%	121%	19%	18%	122%	165%	89%
200	9%	1 H 2007					57%	0%	109%	52%	54%	55%
545	8%	2 H 2007						20%	62%	79%	93%	71%
268	6%	1 H 2008							119%	83%	132%	110%
150	3%	2 H 2008								171%	49%	90%
125	5%	1 H 2009									103%	103%
2,357	6%	All	38%	121%	63%	77%	77%	60%	73%	75%	88%	76%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	46	69	47	32	194
Expected	65	84	56	48	254
A/E Ratio	70%	83%	84%	66%	76%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band:	All
PoS Band:	401 - 500

Exhibit #27

Age Band:	All
Gender:	All
Smoking Class:	All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
198	7%	1 H 2005	-	4	5	1	3	6	8	3	9	39
79	2%	2 H 2005		5	3	1	4	-	-	9	1	23
119	2%	1 H 2006			2	7	1	2	3	3	5	23
151	3%	2 H 2006				-	4	9	4	7	1	25
113	5%	1 H 2007					2	2	2	4	5	15
289	4%	2 H 2007						-	6	8	10	24
104	2%	1 H 2008							4	1	2	7
49	1%	2 H 2008								1	2	3
46	2%	1 H 2009									1	1
1,148	3%	All	0	9	10	9	14	19	27	36	36	160

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
198	7%	1 H 2005	-	4	5	1	3	7	9	4	12	45
79	2%	2 H 2005		5	3	1	4	-	-	11	1	26
119	2%	1 H 2006			2	7	1	2	3	4	7	27
151	3%	2 H 2006				-	4	10	5	8	1	29
113	5%	1 H 2007					2	2	2	5	7	18
289	4%	2 H 2007						-	7	10	14	30
104	2%	1 H 2008							5	1	3	9
49	1%	2 H 2008								1	3	4
46	2%	1 H 2009									1	1
1,148	3%	All	0	9	10	9	15	21	31	43	50	189

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
198	7%	1 H 2005	2	5	5	6	6	7	8	9	10	58
79	2%	2 H 2005		1	2	2	3	3	3	3	4	22
119	2%	1 H 2006			1	3	3	3	3	4	4	22
151	3%	2 H 2006				2	4	4	4	4	5	23
113	5%	1 H 2007					1	3	3	3	3	14
289	4%	2 H 2007						4	8	9	10	30
104	2%	1 H 2008							1	3	3	7
49	1%	2 H 2008								1	1	2
46	2%	1 H 2009									1	1
1,148	3%	All	2	6	9	13	17	24	31	36	40	179

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
198	7%	1 H 2005	0%	86%	98%	18%	51%	95%	115%	40%	124%	78%
79	2%	2 H 2005		444%	133%	43%	166%	0%	0%	314%	34%	119%
119	2%	1 H 2006			143%	254%	36%	70%	99%	95%	159%	120%
151	3%	2 H 2006				0%	116%	246%	105%	188%	30%	124%
113	5%	1 H 2007					157%	81%	77%	150%	206%	134%
289	4%	2 H 2007						0%	86%	109%	145%	100%
104	2%	1 H 2008							358%	47%	100%	130%
49	1%	2 H 2008								202%	233%	223%
46	2%	1 H 2009									184%	184%
1,148	3%	All	0%	156%	114%	73%	88%	89%	100%	121%	123%	106%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	49	63	34	44	189
Expected	43	58	39	39	179
A/E Ratio	112%	108%	87%	114%	106%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band: All
PoS Band: 501 - 1,000

Exhibit #28

Age Band: All
Gender: All
Smoking Class: All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
283	10%	1 H 2005	4	6	7	7	11	5	11	6	7	64
94	3%	2 H 2005		7	5	7	6	5	2	3	4	39
179	3%	1 H 2006			-	4	6	6	6	3	6	31
191	4%	2 H 2006				4	2	6	3	14	6	35
106	5%	1 H 2007					1	3	3	4	3	14
308	5%	2 H 2007						4	8	13	13	38
58	1%	1 H 2008							-	2	6	8
38	1%	2 H 2008								-	-	0
42	2%	1 H 2009									1	1
1,299	3%	All	4	13	12	22	26	29	33	45	46	230

Development Factor 3% 3% 3% 5% 8% 11% 15% 20% 38%

Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
283	10%	1 H 2005	4	6	7	7	12	6	13	7	10	72
94	3%	2 H 2005		7	5	7	6	6	2	4	6	43
179	3%	1 H 2006			-	4	6	7	7	4	8	36
191	4%	2 H 2006				4	2	7	3	17	8	42
106	5%	1 H 2007					1	3	3	5	4	17
308	5%	2 H 2007						4	9	16	18	47
58	1%	1 H 2008							-	2	8	11
38	1%	2 H 2008								-	-	0
42	2%	1 H 2009									1	1
1,299	3%	All	4	13	12	23	28	32	38	54	63	269

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
283	10%	1 H 2005	5	10	10	11	12	13	15	17	19	112
94	3%	2 H 2005		1	3	3	3	3	3	3	3	22
179	3%	1 H 2006			3	6	6	7	7	7	8	43
191	4%	2 H 2006				3	6	6	7	7	7	37
106	5%	1 H 2007					2	4	4	4	4	18
308	5%	2 H 2007						5	11	11	12	40
58	1%	1 H 2008							1	2	2	5
38	1%	2 H 2008								1	1	2
42	2%	1 H 2009									1	1
1,299	3%	All	5	11	16	23	29	38	47	52	58	278

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
283	10%	1 H 2005	85%	64%	69%	66%	98%	42%	85%	43%	51%	64%
94	3%	2 H 2005		518%	185%	268%	239%	196%	78%	115%	167%	198%
179	3%	1 H 2006			0%	73%	105%	101%	101%	51%	107%	84%
191	4%	2 H 2006				142%	36%	105%	51%	236%	111%	114%
106	5%	1 H 2007					59%	91%	89%	117%	98%	95%
308	5%	2 H 2007						83%	86%	136%	146%	118%
58	1%	1 H 2008							0%	132%	420%	227%
38	1%	2 H 2008								0%	0%	0%
42	2%	1 H 2009									150%	150%
1,299	3%	All	85%	121%	77%	102%	97%	85%	81%	104%	110%	97%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	55	102	65	47	269
Expected	63	87	64	65	278
A/E Ratio	87%	117%	102%	72%	97%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band: All
PoS Band: Over 1,000

Exhibit #29

Age Band: All
Gender: All
Smoking Class: All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
78	3%	1 H 2005	4	5	5	5	1	3	2	5	7	37
53	2%	2 H 2005		2	4	4	7	5	3	3	2	30
39	1%	1 H 2006			2	-	-	2	3	1	-	8
26	1%	2 H 2006				-	3	-	3	-	1	7
22	1%	1 H 2007					-	1	-	3	-	4
17	0%	2 H 2007						-	1	1	2	4
4	0%	1 H 2008							-	-	-	0
4	0%	2 H 2008								-	-	0
7	0%	1 H 2009									-	0
250	1%	All	4	7	11	9	11	11	12	13	12	90

Development Factor 3% 3% 3% 5% 8% 11% 15% 20% 38%

Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
78	3%	1 H 2005	4	5	5	5	1	3	2	6	10	42
53	2%	2 H 2005		2	4	4	8	6	3	4	3	33
39	1%	1 H 2006			2	-	-	2	3	1	-	9
26	1%	2 H 2006				-	3	-	3	-	1	8
22	1%	1 H 2007					-	1	-	4	-	5
17	0%	2 H 2007						-	1	1	3	5
4	0%	1 H 2008							-	-	-	0
4	0%	2 H 2008								-	-	0
7	0%	1 H 2009									-	0
250	1%	All	4	7	11	9	12	12	14	16	17	102

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
78	3%	1 H 2005	2	3	4	4	3	3	4	4	4	31
53	2%	2 H 2005		2	4	4	4	3	3	3	2	24
39	1%	1 H 2006			1	2	2	2	2	2	2	13
26	1%	2 H 2006				0	1	1	1	1	1	4
22	1%	1 H 2007					1	1	1	1	1	6
17	0%	2 H 2007						0	1	1	1	3
4	0%	1 H 2008							0	0	0	0
4	0%	2 H 2008								0	0	0
7	0%	1 H 2009									0	0
250	1%	All	2	5	8	10	11	11	12	12	12	82

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
78	3%	1 H 2005	240%	150%	145%	143%	31%	100%	63%	151%	231%	136%
53	2%	2 H 2005		113%	113%	115%	206%	164%	112%	144%	143%	141%
39	1%	1 H 2006			225%	0%	0%	111%	166%	56%	0%	68%
26	1%	2 H 2006				0%	415%	0%	408%	0%	171%	181%
22	1%	1 H 2007					0%	79%	0%	270%	0%	77%
17	0%	2 H 2007						0%	161%	165%	372%	201%
4	0%	1 H 2008							0%	0%	0%	0%
4	0%	2 H 2008								0%	0%	0%
7	0%	1 H 2009									0%	0%
250	1%	All	240%	137%	140%	99%	112%	108%	117%	133%	142%	125%

Experience by Calendar Year after Underwriting

	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	23	35	19	24	102
Expected	18	24	20	18	82
A/E Ratio	126%	145%	95%	132%	125%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

LE Band: All
PoS Band: Clinical

Exhibit #30

Age Band: All
Gender: All
Smoking Class: All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
0	0%	1 H 2005	-	-	-	-	-	-	-	-	-	0
4	0%	2 H 2005	-	-	-	-	-	-	1	-	-	1
49	1%	1 H 2006	-	-	6	8	5	4	4	2	-	29
88	2%	2 H 2006	-	-	-	4	9	15	10	7	3	48
69	3%	1 H 2007	-	-	-	-	7	6	9	3	5	30
173	3%	2 H 2007	-	-	-	-	-	9	25	18	9	61
85	2%	1 H 2008	-	-	-	-	-	-	4	14	6	24
85	2%	2 H 2008	-	-	-	-	-	-	-	5	8	13
66	3%	1 H 2009	-	-	-	-	-	-	-	-	2	2
619	2%	All	0	0	6	12	21	34	53	49	33	208

Development Factor 3% 3% 3% 5% 8% 11% 15% 20% 38%

Cases	Pct of Total	Half Yr U/W	Known Deaths After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
0	0%	1 H 2005	-	-	-	-	-	-	-	-	-	0
4	0%	2 H 2005	-	-	-	-	-	-	1	-	-	1
49	1%	1 H 2006	-	-	6	8	5	4	5	2	-	31
88	2%	2 H 2006	-	-	-	4	10	17	12	8	4	55
69	3%	1 H 2007	-	-	-	-	8	7	10	4	7	35
173	3%	2 H 2007	-	-	-	-	-	10	29	22	12	73
85	2%	1 H 2008	-	-	-	-	-	-	5	17	8	30
85	2%	2 H 2008	-	-	-	-	-	-	-	6	11	17
66	3%	1 H 2009	-	-	-	-	-	-	-	-	3	3
619	2%	All	0	0	6	13	23	38	61	59	46	244

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
0	0%	1 H 2005	-	-	-	-	-	-	-	-	-	0
4	0%	2 H 2005	-	0	0	1	1	1	1	1	0	4
49	1%	1 H 2006	-	-	4	9	8	7	6	6	5	45
88	2%	2 H 2006	-	-	-	7	13	13	12	10	8	63
69	3%	1 H 2007	-	-	-	-	4	9	8	7	6	34
173	3%	2 H 2007	-	-	-	-	-	8	17	16	15	57
85	2%	1 H 2008	-	-	-	-	-	-	4	8	7	19
85	2%	2 H 2008	-	-	-	-	-	-	-	4	8	12
66	3%	1 H 2009	-	-	-	-	-	-	-	-	3	3
619	2%	All	0	0	5	16	26	37	47	51	54	236

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development									Total
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008	1 H 2009	
0	0%	1 H 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4	0%	2 H 2005	-	0%	0%	0%	0%	0%	191%	0%	0%	30%
49	1%	1 H 2006	-	-	140%	95%	69%	65%	75%	43%	0%	70%
88	2%	2 H 2006	-	-	-	64%	74%	133%	96%	83%	50%	87%
69	3%	1 H 2007	-	-	-	-	172%	76%	134%	55%	113%	104%
173	3%	2 H 2007	-	-	-	-	-	118%	169%	134%	81%	128%
85	2%	1 H 2008	-	-	-	-	-	-	116%	212%	112%	154%
85	2%	2 H 2008	-	-	-	-	-	-	-	148%	136%	140%
66	3%	1 H 2009	-	-	-	-	-	-	-	-	104%	104%
619	2%	All	N/A	0%	126%	79%	88%	101%	129%	115%	85%	104%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	123	94	28	0	244
Expected	99	93	37	6	236
A/E Ratio	124%	101%	74%	0%	104%

**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

Age Bands	Cases	Known Developed		Expected Deaths	Overall A/E Ratio	A / E Ratio by Full Year post U/W				
		Deaths	Deaths			1	2	3	4,5	All
50 - 64	1,062	102	118	80	147%	143%	118%	139%	316%	147%
65 - 69	3,501	114	131	99	133%	113%	137%	121%	177%	133%
70 - 74	8,297	225	266	263	101%	99%	92%	111%	105%	101%
75 - 79	12,184	458	543	568	96%	83%	99%	113%	84%	96%
80 - 84	9,053	515	613	680	90%	81%	97%	76%	107%	90%
85 - 89	3,210	323	383	438	87%	105%	92%	78%	76%	87%
90 & Up	484	78	93	97	97%	118%	91%	100%	73%	97%
All	37,791	1,815	2,146	2,224	96%	94%	98%	95%	98%	96%

LE Bands	Cases	Known Developed		Expected Deaths	Overall A/E Ratio	A / E Ratio by Full Year post U/W				
		Deaths	Deaths			1	2	3	4,5	All
Under 25	190	104	120	153	78%	100%	74%	56%	0%	78%
25 - 60	1,721	410	482	516	93%	110%	104%	83%	65%	93%
61 - 96	5,586	518	620	655	95%	81%	103%	92%	101%	95%
97 - 120	5,954	290	344	351	98%	91%	106%	92%	102%	98%
121 - 180	14,853	372	437	432	101%	95%	82%	115%	120%	101%
Over 180	9,488	121	143	118	122%	84%	124%	121%	152%	122%
All	37,792	1,815	2,146	2,225	96%	94%	98%	95%	98%	96%

Gender	Cases	Known Developed		Expected Deaths	Overall A/E Ratio	A / E Ratio by Full Year post U/W				
		Deaths	Deaths			1	2	3	4,5	All
Male	23,377	1,235	1,459	1,494	98%	94%	99%	98%	99%	98%
Female	14,415	580	687	730	94%	94%	97%	88%	98%	94%
All	37,792	1,815	2,146	2,225	96%	94%	98%	95%	98%	96%

Smoker	Cases	Known Developed		Expected Deaths	Overall A/E Ratio	A / E Ratio by Full Year post U/W				
		Deaths	Deaths			1	2	3	4,5	All
No	36,173	1,670	1,974	2,049	96%	95%	100%	93%	97%	96%
Yes	1,437	132	157	156	101%	83%	89%	131%	137%	101%
Unknown	182	13	15	20	78%	103%	53%	108%	38%	78%
All	37,792	1,815	2,146	2,225	96%	94%	98%	95%	98%	96%

Mortality Multiple	Cases	Known Developed		Expected Deaths	Overall A/E Ratio	A / E Ratio by Full Year post U/W				
		Deaths	Deaths			1	2	3	4,5	All
Under 100	2	0	0	0	0%	0%	0%	0%	0%	0%
100 Only	14,004	234	276	288	96%	86%	97%	100%	95%	96%
101 - 150	6,933	194	232	216	107%	92%	101%	107%	137%	107%
151 - 200	5,694	205	245	278	88%	84%	77%	98%	101%	88%
201 - 250	3,152	170	203	204	99%	76%	98%	106%	130%	99%
251 - 300	2,334	160	191	210	91%	91%	92%	82%	100%	91%
301 - 400	2,357	164	194	254	76%	70%	83%	84%	66%	76%
401 - 500	1,148	160	189	179	106%	112%	108%	87%	114%	106%
501 - 1,000	1,299	230	269	278	97%	87%	117%	102%	72%	97%
Over 1,000	250	90	102	82	125%	126%	145%	95%	132%	125%
Clinical	619	208	244	236	104%	124%	101%	74%	0%	104%
All	37,792	1,815	2,146	2,225	96%	94%	98%	95%	98%	96%

All	37,792	1,815	2,146	2,225	96%	94%	98%	95%	98%	96%
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**EMSI Actual / Expected Mortality Ratios
Expected Deaths based on 2010 LE Calculator
Debit / Credit Model Unchanged**

Age Bands	Cases	Known Developed		Expected	Overall	A / E Ratio by Full Year post U/W				
		Deaths	Deaths	Deaths	A/E Ratio	1	2	3	4,5	All
50 - 64	1,062	102	118	80	147%	143%	118%	139%	316%	147%
65 - 69	3,501	114	131	99	133%	113%	137%	121%	177%	133%
70 - 74	8,297	225	266	263	101%	99%	92%	111%	105%	101%
75 - 79	12,184	458	543	568	96%	83%	99%	113%	84%	96%
80 - 84	9,053	515	613	680	90%	81%	97%	76%	107%	90%
85 - 89	3,210	323	383	438	87%	105%	92%	78%	76%	87%
90 & Up	484	78	93	97	97%	118%	91%	100%	73%	97%
All	37,791	1,815	2,146	2,224	96%	94%	98%	95%	98%	96%

LE Bands	Cases	Known Developed		Expected	Overall	A / E Ratio by Full Year post U/W				
		Deaths	Deaths	Deaths	A/E Ratio	1	2	3	4,5	All
Under 25	190	104	120	153	78%	100%	74%	56%	0%	78%
25 - 60	1,721	410	482	516	93%	110%	104%	83%	65%	93%
61 - 96	5,586	518	620	655	95%	81%	103%	92%	101%	95%
97 - 120	5,954	290	344	351	98%	91%	106%	92%	102%	98%
121 - 180	14,853	372	437	432	101%	95%	82%	115%	120%	101%
Over 180	9,488	121	143	118	122%	84%	124%	121%	152%	122%
All	37,792	1,815	2,146	2,225	96%	94%	98%	95%	98%	96%

Gender	Cases	Known Developed		Expected	Overall	A / E Ratio by Full Year post U/W				
		Deaths	Deaths	Deaths	A/E Ratio	1	2	3	4,5	All
Male	23,377	1,235	1,459	1,494	98%	94%	99%	98%	99%	98%
Female	14,415	580	687	730	94%	94%	97%	88%	98%	94%
All	37,792	1,815	2,146	2,225	96%	94%	98%	95%	98%	96%

Smoker	Cases	Known Developed		Expected	Overall	A / E Ratio by Full Year post U/W				
		Deaths	Deaths	Deaths	A/E Ratio	1	2	3	4,5	All
No	36,173	1,670	1,974	2,049	96%	95%	100%	93%	97%	96%
Yes	1,437	132	157	156	101%	83%	89%	131%	137%	101%
Unknown	182	13	15	20	78%	103%	53%	108%	38%	78%
All	37,792	1,815	2,146	2,225	96%	94%	98%	95%	98%	96%

Mortality Multiple	Cases	Known Developed		Expected	Overall	A / E Ratio by Full Year post U/W				
		Deaths	Deaths	Deaths	A/E Ratio	1	2	3	4,5	All
Under 100	2	0	0	0	0%	0%	0%	0%	0%	0%
100 Only	14,004	234	276	288	96%	86%	97%	100%	95%	96%
101 - 200	12,627	399	477	494	97%	87%	87%	103%	116%	97%
201 - 300	5,486	330	395	415	95%	84%	95%	94%	113%	95%
301 - 500	3,505	324	383	432	89%	87%	93%	85%	87%	89%
501 & Up	1,549	320	371	360	103%	96%	123%	100%	86%	103%
Clinical	619	208	244	236	104%	124%	101%	74%	0%	104%
All	37,792	1,815	2,146	2,225	96%	94%	98%	95%	98%	96%

All	37,792	1,815	2,146	2,225	96%	94%	98%	95%	98%	96%
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EMSI Actual / Expected Mortality Ratios
Expected Deaths based on Modified 2008 VBT with Improvement
Debit / Credit Model Unchanged

LE Band: All
 PoS Band: All

Exhibit #1

Age Band: All
 Gender: All
 Smoking Class: All

Cases	Pct of Total	Half Yr U/W	Known Deaths without adjustment for Development								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
2,866	100%	1 H 2005	13	28	35	33	37	44	49	35	55	329
3,341	100%	2 H 2005		25	34	39	44	45	39	59	58	343
7,085	100%	1 H 2006			20	49	44	51	55	57	61	337
4,575	100%	2 H 2006				13	37	54	51	61	54	270
2,339	100%	1 H 2007					12	20	35	26	25	118
6,665	100%	2 H 2007						24	77	76	70	247
4,318	100%	1 H 2008							26	44	51	121
4,326	100%	2 H 2008								14	24	38
2,277	100%	1 H 2009									12	12
37,792	100%	All	13	53	89	134	174	238	332	372	410	1,815

Development Factor	3%	3%	3%	5%	8%	11%	15%	20%	38%
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Cases	Pct of Total	Half Yr U/W	Known Deaths After Development								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
2,866	100%	1 H 2005	13	29	36	35	40	49	56	42	76	376
3,341	100%	2 H 2005		26	35	41	48	50	45	71	80	395
7,085	100%	1 H 2006			21	51	48	57	63	68	84	392
4,575	100%	2 H 2006				14	40	60	59	73	75	320
2,339	100%	1 H 2007					13	22	40	31	35	141
6,665	100%	2 H 2007						27	89	91	97	303
4,318	100%	1 H 2008							30	53	70	153
4,326	100%	2 H 2008								17	33	50
2,277	100%	1 H 2009									17	17
37,792	100%	All	13	55	92	141	188	264	382	446	566	2,146

Cases	Pct of Total	Half Yr U/W	Expected Deaths Through End of Half Year								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
2,866	100%	1 H 2005	18	35	40	45	51	57	65	73	84	468
3,341	100%	2 H 2005		14	29	32	36	40	44	49	54	299
7,085	100%	1 H 2006			28	55	61	66	73	81	91	455
4,575	100%	2 H 2006				24	49	53	58	63	67	315
2,339	100%	1 H 2007					16	31	34	36	39	156
6,665	100%	2 H 2007						41	83	92	101	317
4,318	100%	1 H 2008							23	45	50	119
4,326	100%	2 H 2008								19	37	56
2,277	100%	1 H 2009									14	14
37,792	100%	All	18	50	96	157	212	289	380	458	538	2,198

Cases	Pct of Total	Half Yr U/W	Actual/Expected Ratio After Development								Total	
			1 H 2005	2 H 2005	1 H 2006	2 H 2006	1 H 2007	2 H 2007	1 H 2008	2 H 2008		1 H 2009
2,866	100%	1 H 2005	76%	82%	90%	77%	78%	86%	87%	57%	91%	80%
3,341	100%	2 H 2005		179%	122%	127%	133%	125%	101%	143%	147%	132%
7,085	100%	1 H 2006			75%	93%	78%	86%	86%	85%	92%	86%
4,575	100%	2 H 2006				56%	82%	112%	100%	116%	111%	102%
2,339	100%	1 H 2007					83%	71%	120%	87%	87%	90%
6,665	100%	2 H 2007						64%	107%	99%	96%	96%
4,318	100%	1 H 2008							132%	116%	139%	129%
4,326	100%	2 H 2008								90%	89%	89%
2,277	100%	1 H 2009									121%	121%
37,792	100%	All	76%	110%	95%	90%	89%	91%	100%	97%	105%	98%

Experience by Calendar Year after Underwriting					
	Yr 1	Yr 2	Yr 3	Yr 4,5	All Yrs
Actual	528	712	497	409	2,146
Expected	560	704	516	417	2,198
A/E Ratio	94%	101%	96%	98%	98%