

State: District of Columbia **Filing Company:** Symetra Life Insurance Company
TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.004 Other
Product Name: Symetra ReliABILITY rates
Project Name/Number: Symetra ReliABILITY rates/

Filing at a Glance

Company: Symetra Life Insurance Company
Product Name: Symetra ReliABILITY rates
State: District of Columbia
TOI: H11G Group Health - Disability Income
Sub-TOI: H11G.004 Other
Filing Type: Rate
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State: District of Columbia **Filing Company:** Symetra Life Insurance Company
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General Information

Project Name: Symetra ReliABILITY rates Status of Filing in Domicile: Not Filed
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Created By: Kimberly Dunn Submitted By: Kimberly Dunn
Corresponding Filing Tracking Number: CDIS-129160562

Filing Description:

Re: Symetra Life Insurance Company (FEIN # 91-0742147; NAIC # 68608)
GROUP DISABILITY INSURANCE RATES

Dear Sir/Madam:

Enclosed for your approval are the group short term disability (STD) and long term disability (LTD) rates for use with the following forms:

Group Disability Insurance Policy form GDC-00400-POL/DC 05/13
Group Disability Insurance Certificate form GDC-00405-CERT/DC 05/13

These forms were submitted to your state on SERFF in August 2013 under SERFF tracking number CDIS-129160562. The filing was withdrawn by Mr. Colin Johnson on 9/19/13; he stated that he will re-open the filing once the rates have been approved.

Group Disability Insurance Policy Form GDC-00400-POL/DC 05/13 is a new policy form; these forms do not replace previously filed forms and, along with the rates, will become effective on January 1, 2014.

This group insurance product will be marketed through agents and brokers to groups traditionally regarded as eligible for group accident and health insurance coverage. Most group policies will be issued to employer policyholders to cover their employees.

Attached on SERFF, in addition to the rate manuals and actuarial memos, please find a letter authorizing Custom Disability Solutions (a division of Reliance Standard Life Insurance Company) to submit this filing on behalf of Symetra Life Insurance Company.

Company and Contact

Filing Contact Information

Kimberly Dunn, Compliance Consultant kdunn@customdisability.com
Custom Disability Solutions 860-751-7161 [Phone]
50 Stanford Drive 2nd floor 860-751-7166 [FAX]
Farmington, CT 06032

State: District of Columbia **Filing Company:** Symetra Life Insurance Company
TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.004 Other
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Filing Company Information

(This filing was made by a third party - customdisabilitysolutions)

Symetra Life Insurance Company	CoCode: 68608	State of Domicile: Washington
777 108th Avenue NE, Suite 1200	Group Code:	Company Type: Life/Health
Bellevue, WA 98004	Group Name: Symetra Financial	State ID Number:
(800) 796-3872 ext. [Phone]	FEIN Number: 91-0742147	

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State: District of Columbia

Filing Company:

Symetra Life Insurance Company

TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.004 Other

Product Name: Symetra ReliABILITY rates

Project Name/Number: Symetra ReliABILITY rates/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		STD Rate Manual	GDC-00400-POL/DC 05/13, GDC-00405-CERT/DC 05/13	New		Symetra RA STD Rate Manual 9-9-13.pdf, Symetra RA STD Rate Tables 9-9-13.pdf,
2		LTD Rate Manual	GDC-00400-POL/DC 05/13, GDC-00405-CERT/DC 05/13	New		Symetra RA LTD Rate Manual 9-6-13.pdf, Symetra RA LTD Rate Tables 9-6-13.pdf,

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Manual Rate Calculation – Group STD Rate Manual

Step I. Development of Initial Net Claim Costs (Init NCC)

A. Determine Base Net Claim Cost (Base NCC) for each Employee

1. Each employee's Gross Weekly STD Benefit (GWB) is equal to the employee's Weekly Salary times the STD plan's Weekly Benefit %, subject to the STD plan's Maximum Weekly Benefit (WB) [or, if applicable, each employee's Flat WB amount, subject to a maximum amount equal to the STD plan's Cap % times each employee's Weekly Salary] and the Plan's Minimum WB.

If the Pre-X Conditions Limited optional benefit is selected, then each employee's WB amount is equal to this benefit's Benefit % times the employee's GWB (or NWB), subject to this benefit's maximum WB, for the maximum Benefit Period (BP) that this benefit is payable. There is no Minimum WB for the Pre-Existing optional benefit.

2. If applicable, each employee's SDI Benefit Offset is equal to the employee's Weekly Salary times the State's SDI Weekly Benefit %, subject to the SDI plan's Maximum Weekly Benefit from Table 1.

If a SDI Benefit Offset applies to the employee, then the STD plan's Benefit Period (i.e., the Maximum Duration in weeks that the STD plan's benefits are payable) is split into a maximum of three periods (separate periods are established for STD Accident and Sickness benefits) defined as follows:

- a. The first period only applies if the STD plan's Accident and/or Sickness Elimination Period (EP) is less than 7 days. If applicable, this period runs from the end of the STD plan's EP to the end of day 7. During this period, no SDI Benefit Offset applies. The employee's Net Weekly STD Benefit for this period is equal to the employee's Gross Weekly STD Benefit (from Step I_A.1 above).
 - b. The second period runs from the end of day 7 to the end of the earlier of the STD plan's Benefit Period or the SDI plan's Benefit Period. During this period, a SDI Benefit Offset applies. The employee's Net Weekly STD Benefit for this period is equal to the employee's Gross Weekly STD Benefit (from Step I_A.1 above) minus the SDI Benefit Offset, subject to the STD plan's Minimum Weekly Benefit.
 - c. The third period only applies if the STD plan's Benefit Period is longer than the SDI plan's Benefit Period. If applicable, this period runs from the end of the SDI plan's Benefit Period to the end of the STD plan's Benefit Period. During this period, no SDI Benefit Offset applies. The employee's Net Weekly STD Benefit for this period is equal to the employee's Gross Weekly STD Benefit (from Step I_A.1 above).
3. If SDI Benefit Offsets do not apply to each employee, then the Accident and Sickness Benefit Periods for the employee are from the end of the STD plan's Accident/Sickness EP respectively to the end of the STD plan's Benefit Period. The employee's Net Weekly STD Benefit during the Accident and Sickness Benefit Period is equal to the employee's Gross Weekly STD Benefit (from Step I_A.1 above).
 4. Each employee's Accident Base_NCC for each Accident Benefit Period is equal to the employee's Net Weekly STD Benefit times the employee's Accident STD Claim Cost per \$1 of Weekly Benefit, where:
 - a. Each employee's Net Weekly STD Benefit for each Accident Benefit Period is determined in Step I_A.2 or I_A.3 above.

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- b. Each employee's Accident STD Claim Cost per \$1 of Weekly Benefit for each Accident Benefit Period determined in Step I_A.2 or I_A.3 above is equal to:

the Accident Proportion of the Total STD Claim Cost from Table 2 times the STD plan's EP Factor for Accidents from Table 3 times (the Total STD Claim Cost per \$1 of Weekly Benefit from Table 4 as of the end of each Accident Benefit Period minus the corresponding Total STD Claim Cost as of the beginning of each Accident Benefit Period).

5. Each employee's Sickness Base_NCC for each Sickness Benefit Period is equal to the Employee's Net Weekly STD Benefit times the Employee's Sickness STD Claim Cost per \$1 of Weekly Benefit, where:

- a. Each employee's Net Weekly STD Benefit for each Sickness Benefit Period is as determined in Step I_A.2 or I_A.3 above.

- b. Each employee's Sickness STD Claim Cost per \$1 of Weekly Benefit for each Sickness Benefit Period determined in Step I_A.2 or I_A.3 above is equal to:

the Sickness Proportion of the Total STD Claim Cost from Table 2 times the STD plan's EP Factor for Sickness from Table 3 times (the Total STD Claim Cost per \$1 of Weekly Benefit from Table 4 as of the end of each Sickness Benefit Period minus the corresponding Total STD Claim Cost as of the beginning of each Sickness Benefit Period).

6. Each employee's Total Base_NCC is equal to the sum of the employee's Accident and Sickness Base_NCCs (as determined in Steps I_A.4 and I_A.5 above) for all Accident and Sickness Benefit Periods combined.

Multiply the result by 0.995 if the Policy's Definition of Disability provision includes Reasonable Employment Option (REO) wording.

B. Determine a Monthly NCC for the First Day Hospital Confinement Benefit Option for each Employee

If the STD plan includes this Benefit Option, then a monthly NCC for this Benefit Option for each employee is selected from Table 5 (based upon the longer of the STD plan's Accident and Sickness EPs, up to a maximum of 30 days) for each applicable period as determined in Steps I_A.2 or I_A.3 above. Multiply each applicable NCC by the corresponding Net Weekly STD Benefit for each Accident and Sickness period and sum the products.

C. Determine a Monthly NCC for the First Day Outpatient Surgery Benefit Option for each Employee

If the STD plan includes the First Day Hospital Confinement Benefit Option, then this Benefit Option must be included. A monthly NCC for this Benefit Option for each employee is selected from Table 5 (based upon the longer of the STD plan's Accident and Sickness EPs, up to a maximum of 30 days) for each applicable period as determined in Steps I_A.2 or I_A.3 above.

Determine the product of each applicable NCC, the corresponding Net Weekly STD Benefit for each Accident and Sickness period and 105% (100%) if the STD plan's Accident and Sickness Elimination Periods are different (the same) and sum the products.

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D. Age Adjustment Factor for each Employee

Select the appropriate factor from Table 6 for each employee based upon each employee's Attained Age. This table recognizes differences in STD NCCs by each employee's Attained Age, Gender and whether the STD plan includes or excludes Maternity coverage.

E. Adjustment Factor for the 24-Hour Coverage Benefit Option for each Employee

STD plans generally cover disabilities resulting from Non-Occupational Accidents and Sicknesses only. However, a Policyholder can choose to cover Occupational disabilities as an additional benefit. This additional benefit results in 24-hour short term disability income protection for their employees. If the STD plan includes this Benefit Option, then this factor is equal to the product of:

[1 plus the appropriate factor for the Class from Table 7 if the STD plan does not offset for Worker's Compensation]; or

[1 plus (the appropriate factor for the Class from Table 7 times the appropriate factor from Table 8 based upon the Class Location's State since Worker's Compensation laws vary by State), if the STD Plan offsets for Worker's Compensation].

F. Salary Factor: The appropriate factor from Table 10 is based upon each employee's Normalized Annual Salary. Each employee's Annual Salary is "Normalized" to account for differences in salary levels by state by dividing it by each Class location's Salary Relativity factor from Table 9.

For STD plans with Flat Benefits, when Salary information is not available, the Salary factor is 1.15.

G. Occupation Factor: Select the appropriate factor from Table 12 based upon each employee's Occupation Code from Table 11.

H. Monthly Total Manual STD Init_NCC by Class

The monthly Total Manual STD Init_NCC for each Class is equal to [each employee's Base_NCC from Step I_A.6 plus Steps I_B and I_C above, if applicable] times the product of Steps I_D thru Step I_G above, summed for all employees in each Class.

Apply the appropriate factor from Table 21 to the monthly Total Manual STD Init_NCC for each Class for Voluntary STD plans.

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Step II. Plan Adjustment Factors/the Group's Total STD NCCs

The monthly Total Manual STD Init_NCC from Step I_H above for each Class is summed for all of the Group's Classes and then multiplied by each of the following Group STD Plan Adjustment factors that apply to determine the group's monthly Manual Total STD NCCs.

[Note: If the Group's STD plan varies by Class for any of the Group Plan Adjustment factors below, then the Total Init_NCCs from Step I_H above for each Class with a different STD plan is multiplied by each of the following STD Plan Adjustment factors that apply to the Class. The results are then summed for all Classes to determine the Group's Total STD NCCs.]

A. Integration Factor: Select the appropriate factor from Table 13 based upon the STD plan's Integration method.

B. Case Size Factor: Select the appropriate factor from Table 14 based upon the total number of Eligible lives in the Group.

C. Industry Factor: Select the appropriate factor from Table 15 based upon the SIC for the Group (or each Class if the SIC is different for any Class) to reflect differences in STD claim costs by Industry.

D. Pre-Existing (Pre-X) Condition Provision Factor: Select the appropriate factor from Table 16. This provision is designed to exclude injuries/illnesses that existed for "x" months prior to the effective date of insurance that result in disability within "y" months after the effective date of insurance. Sometimes a treatment free period "z" (after the effective date) is included in the definition. The notation for this provision are: x/y (no treatment free period "z") and x/z/y (includes a treatment free period "z").

Multiply the factor selected from the table above by 0.995 if this provision in the Policy includes Prudent Person wording.

E. Participation % Factor: Select the appropriate factor from Table 17. This factor adjusts the STD claim costs for the increasing anti-selection expected with lower participation in a Contributory STD plan. The Participation % is the % of eligible employees in each Class covered by the STD plan.

F. Employer Contribution % Factor: Select the appropriate factor from Table 18. This factor adjusts the STD plan's claim costs by the expected Replacement Ratio (after-tax weekly benefits while disabled divided by after-tax weekly pre-disability earnings). This factor varies by the STD plan's Gross Benefit %, Employer contribution % and the Taxability of the STD benefit associated with Employee contributions.

G. Employer's FICA Taxes Factor: If the STD plan includes a payment for the Employer's share of FICA taxes for disabled employees, then a factor of 1.065 is applied to the Taxable portion of the STD benefit.

H. Partial Benefits Factor: This factor depends upon whether Partial Disability benefits are provided by the STD plan. Select the appropriate factor from Table 19.

I. Residual Benefits Factor: This factor depends upon whether Residual Disability benefits are provided by the STD plan and the Sickness EP. Select the appropriate factor from Table 20.

J. Waiver of Premium Factor: If this option is selected, the factor is 1.03.

K. Rate Guarantee Period Factor: Select the appropriate factor from Table 22 based upon the number of months

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in the Rate Guarantee Period and the type of risk: Standard or Preferred.

A "Preferred Risk" is either a group in SIC 737x or 80xx; OR a Non-Contributory STD plan that has a Benefit Duration of less than 14 weeks, both a Sickness and Accident EP that is greater than 7 days, and a Maximum Weekly Benefit that is less than \$2,500. Plans that do not have these characteristics are classified as "Standard Risk".

L. Maximum Weekly Benefit Factor: Select the appropriate factor from Table 23 based upon the STD plan's Maximum Weekly Benefit.

M. Area Factor: Select the appropriate Area factor from Table 9.

N. Blue Collar Factor: Select the appropriate factor from Table 24. This factor is based upon the percentage of Gross Weekly Benefits on Blue Collar Workers at the Group or Class level, as appropriate. Blue Collar employee's have an Occupation Code of D in Table 11.

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Step III. Pre-Existing Conditions Limited Optional Benefit Monthly NCCs

Follow the STD Step I Initial NCC calculation for each employee including all applicable Step II Manual NCC rate Class adjustment factors (use the "No Pre-X" factor minus 1 for this optional benefit's Pre-X factor) for the STD plan's EP and this optional benefit's Benefit Period to determine this optional benefit's monthly NCCs.

Step IV. Determine the Group's Monthly STD Pre-Expense Premium, Street Premium and Street Rate

- A. The group's Manual STD Pre-Expense Premium is equal to its monthly Total Manual STD NCCs (from Steps II plus III) divided by $[1 - \text{Profit Margin \%}]$ from Table 25.
- B. The group's STD Street Premium is equal to its STD Pre-Expense Premium (from Step IV.A) divided by $[1 - \text{Administration Expense \%} - \text{Premium Tax \%} - \text{Commission \%}]$, from Tables 25 and 26.

Note that commission scales other than the standard schedule may also be used.

In most situations, the Group's monthly STD Street Rate quoted will be expressed per \$10 of Weekly STD Benefit. The Group's monthly STD Street Rate is equal to its STD Street Premium divided by its Total Weekly STD Benefit Volume times \$10.

This Group STD manual covers most of the plan design features we expect to encounter during the life of this manual. On occasion, a manual rate not shown here may need to be developed to match a provision offered by a competitor or required by an inforce customer. In these situations, the same underlying principles used to develop these manual rates will be applied.

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Manual Rate Tables**

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Table 1: SDI Benefit Assumptions

Cash Sickness State	Maximum Weekly Benefit	Benefit %	Benefit Period (# Weeks)
California	\$987	55.00%	52
Hawaii	523	58.00%	26
New Jersey	561	66.67%	26
New York	170	50.00%	26
Puerto Rico	113	65.00%	26
Rhode Island	694	60.00%	30

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**Table 2: Accident/Sickness Proportions of
Total STD Claim Costs by Gender**

Claim Type	Male Factor	Female Factor
Accident	0.2238	0.086
Sickness	0.7762	0.914

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Table 3: Unisex Elimination Period (EP)

EP (# Days)	EP Factors	
	Accident	Sickness
0	1.5134	1.3219
1	1.4305	1.2654
2	1.3494	1.2109
3	1.2709	1.1589
4	1.1956	1.1104
5	1.1244	1.0665
6	1.0587	1.0289
7	1.0000	1.0000
8	0.9917	0.9834
9	0.9834	0.9669
10	0.9751	0.9503
11	0.9669	0.9337
12	0.9586	0.9171
13	0.9503	0.9006
14	0.9420	0.8840
15	0.9417	0.8833
16	0.9413	0.8827
17	0.9410	0.8820
18	0.9407	0.8813
19	0.9403	0.8806
20	0.9400	0.8800
21	0.9396	0.8793
22	0.9393	0.8786
23	0.9390	0.8779
24	0.9386	0.8773
25	0.9383	0.8766
26	0.9380	0.8759
27	0.9376	0.8752
28	0.9373	0.8746
29	0.9369	0.8739
30	0.9366	0.8732
31	0.9363	0.8725
32	0.9359	0.8719
33	0.9356	0.8712
34	0.9353	0.8705
35	0.9349	0.8698
36	0.9346	0.8692
37	0.9342	0.8685
38	0.9339	0.8678
39	0.9336	0.8671
40	0.9332	0.8665
41	0.9329	0.8658
42	0.9326	0.8651
43	0.9322	0.8644
44	0.9319	0.8638

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Table 3: Unisex Elimination Period (EP)

EP (# Days)	EP Factors	
	Accident	Sickness
45	0.9315	0.8631
46	0.9312	0.8624
47	0.9309	0.8617
48	0.9305	0.8611
49	0.9302	0.8604
50	0.9299	0.8597
51	0.9295	0.8590
52	0.9292	0.8584
53	0.9288	0.8577
54	0.9285	0.8570
55	0.9282	0.8563
56	0.9278	0.8557
57	0.9275	0.8550
58	0.9272	0.8543
59	0.9268	0.8536
60	0.9265	0.8530
61	0.9261	0.8523
62	0.9258	0.8516
63	0.9255	0.8509
64	0.9251	0.8503
65	0.9248	0.8496
66	0.9245	0.8489
67	0.9241	0.8482
68	0.9238	0.8476
69	0.9234	0.8469
70	0.9231	0.8462
71	0.9228	0.8455
72	0.9224	0.8449
73	0.9221	0.8442
74	0.9218	0.8435
75	0.9214	0.8429
76	0.9211	0.8422
77	0.9208	0.8415
78	0.9204	0.8408
79	0.9201	0.8402
80	0.9197	0.8395
81	0.9194	0.8388
82	0.9191	0.8381
83	0.9187	0.8375
84	0.9184	0.8368
85	0.9181	0.8361
86	0.9177	0.8354
87	0.9174	0.8348
88	0.9170	0.8341
89	0.9167	0.8334

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Table 3: Unisex Elimination Period (EP)

EP (# Days)	EP Factors	
	Accident	Sickness
90	0.9164	0.8327

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Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
0	\$0.00
1	0.0005
2	0.0009
3	0.0014
4	0.0018
5	0.0022
6	0.0027
7	0.0031
8	0.0035
9	0.0039
10	0.0043
11	0.0047
12	0.005
13	0.0054
14	0.0058
15	0.0061
16	0.0064
17	0.0068
18	0.0071
19	0.0074
20	0.0077
21	0.008
22	0.0083
23	0.0086
24	0.0089
25	0.0092
26	0.0095
27	0.0097
28	0.01
29	0.0102
30	0.0105
31	0.0107
32	0.011
33	0.0112
34	0.0114
35	0.0117
36	0.0119
37	0.0121
38	0.0123
39	0.0125
40	0.0127
41	0.0129
42	0.0131
43	0.0133
44	0.0135

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Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
45	0.0137
46	0.0138
47	0.014
48	0.0142
49	0.0144
50	0.0145
51	0.0147
52	0.0148
53	0.015
54	0.0152
55	0.0153
56	0.0155
57	0.0156
58	0.0157
59	0.0159
60	0.016
61	0.0162
62	0.0163
9 Weeks	0.0164
64	0.0166
65	0.0167
66	0.0168
67	0.0169
68	0.0171
69	0.0172
70	0.0173
71	0.0174
72	0.0175
73	0.0176
74	0.0177
75	0.0179
76	0.018
77	0.0181
78	0.0182
79	0.0183
80	0.0184
81	0.0185
82	0.0186
83	0.0187
84	0.0188
85	0.0189
86	0.019
87	0.0191
88	0.0192
89	0.0193

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Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
90	0.0194
13 Weeks	0.0194
92	0.0195
93	0.0196
94	0.0197
95	0.0198
96	0.0199
97	0.02
98	0.0201
99	0.0201
100	0.0202
101	0.0203
102	0.0204
103	0.0205
104	0.0205
105	0.0206
106	0.0207
107	0.0208
108	0.0209
109	0.0209
110	0.021
111	0.0211
112	0.0211
113	0.0212
114	0.0213
115	0.0214
116	0.0214
117	0.0215
118	0.0216
119	0.0216
120	0.0217
121	0.0218
122	0.0218
123	0.0219
124	0.022
125	0.022
126	0.0221
127	0.0222
128	0.0222
129	0.0223
130	0.0224
131	0.0224
132	0.0225
133	0.0225
134	0.0226

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Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
135	0.0227
136	0.0227
137	0.0228
138	0.0228
139	0.0229
140	0.023
141	0.023
142	0.0231
143	0.0231
144	0.0232
145	0.0232
146	0.0233
147	0.0234
148	0.0234
149	0.0235
150	0.0235
151	0.0236
152	0.0236
153	0.0237
154	0.0237
155	0.0238
156	0.0238
157	0.0239
158	0.0239
159	0.024
160	0.024
161	0.0241
162	0.0241
163	0.0242
164	0.0242
165	0.0243
166	0.0243
167	0.0244
168	0.0244
169	0.0245
170	0.0245
171	0.0246
172	0.0246
173	0.0247
174	0.0247
175	0.0248
176	0.0248
177	0.0248
178	0.0249
179	0.0249

**Symetra Life Insurance Company
Group Short Term Disability
Manual Rate Tables**

Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
180	0.025
181	0.025
26 Weeks	0.0251
183	0.0251
184	0.0252
185	0.0252
186	0.0253
187	0.0253
188	0.0253
189	0.0254
190	0.0254
191	0.0255
192	0.0255
193	0.0256
194	0.0256
195	0.0256
196	0.0257
197	0.0257
198	0.0258
199	0.0258
200	0.0259
201	0.0259
202	0.026
203	0.026
204	0.026
205	0.0261
206	0.0261
207	0.0262
208	0.0262
209	0.0263
210	0.0263
211	0.0263
212	0.0264
213	0.0264
214	0.0265
215	0.0265
216	0.0266
217	0.0266
218	0.0266
219	0.0267
220	0.0267
221	0.0268
222	0.0268
223	0.0269
224	0.0269

**Symetra Life Insurance Company
Group Short Term Disability
Manual Rate Tables**

Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
225	0.0269
226	0.027
227	0.027
228	0.0271
229	0.0271
230	0.0271
231	0.0272
232	0.0272
233	0.0273
234	0.0273
235	0.0274
236	0.0274
237	0.0274
238	0.0275
239	0.0275
240	0.0276
241	0.0276
242	0.0276
243	0.0277
244	0.0277
245	0.0278
246	0.0278
247	0.0279
248	0.0279
249	0.0279
250	0.028
251	0.028
252	0.0281
253	0.0281
254	0.0281
255	0.0282
256	0.0282
257	0.0283
258	0.0283
259	0.0283
260	0.0284
261	0.0284
262	0.0285
263	0.0285
264	0.0285
265	0.0286
266	0.0286
267	0.0287
268	0.0287
269	0.0287

**Symetra Life Insurance Company
Group Short Term Disability
Manual Rate Tables**

Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
270	0.0288
271	0.0288
272	0.0289
39 Weeks	0.0289
274	0.0289
275	0.029
276	0.029
277	0.0291
278	0.0291
279	0.0291
280	0.0292
281	0.0292
282	0.0293
283	0.0293
284	0.0293
285	0.0294
286	0.0294
287	0.0295
288	0.0295
289	0.0295
290	0.0296
291	0.0296
292	0.0296
293	0.0297
294	0.0297
295	0.0298
296	0.0298
297	0.0298
298	0.0299
299	0.0299
300	0.03
301	0.03
302	0.03
303	0.0301
304	0.0301
305	0.0301
306	0.0302
307	0.0302
308	0.0303
309	0.0303
310	0.0303
311	0.0304
312	0.0304
313	0.0305
314	0.0305

**Symetra Life Insurance Company
Group Short Term Disability
Manual Rate Tables**

Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
315	0.0305
316	0.0306
317	0.0306
318	0.0306
319	0.0307
320	0.0307
321	0.0308
322	0.0308
323	0.0308
324	0.0309
325	0.0309
326	0.0309
327	0.031
328	0.031
329	0.0311
330	0.0311
331	0.0311
332	0.0312
333	0.0312
334	0.0312
335	0.0313
336	0.0313
337	0.0313
338	0.0314
339	0.0314
340	0.0315
341	0.0315
342	0.0315
343	0.0316
344	0.0316
345	0.0316
346	0.0317
347	0.0317
348	0.0317
349	0.0318
350	0.0318
351	0.0319
352	0.0319
353	0.0319
354	0.032
355	0.032
356	0.032
357	0.0321
358	0.0321
359	0.0321

**Symetra Life Insurance Company
Group Short Term Disability
Manual Rate Tables**

Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
360	0.0322
361	0.0322
362	0.0323
363	0.0323
52 Weeks	0.0323
365	0.0324
366	0.0324
367	0.0324
368	0.0325
369	0.0325
370	0.0325
371	0.0326
372	0.0326
373	0.0326
374	0.0327
375	0.0327
376	0.0328
377	0.0328
378	0.0328
379	0.0329
380	0.0329
381	0.0329
382	0.033
383	0.033
384	0.033
385	0.0331
386	0.0331
387	0.0331
388	0.0332
389	0.0332
390	0.0332
391	0.0333
392	0.0333
393	0.0334
394	0.0334
395	0.0334
396	0.0335
397	0.0335
398	0.0335
399	0.0336
400	0.0336
401	0.0336
402	0.0337
403	0.0337
404	0.0337

**Symetra Life Insurance Company
Group Short Term Disability
Manual Rate Tables**

Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
405	0.0338
406	0.0338
407	0.0339
408	0.0339
409	0.0339
410	0.034
411	0.034
412	0.034
413	0.0341
414	0.0341
415	0.0341
416	0.0342
417	0.0342
418	0.0342
419	0.0343
420	0.0343
421	0.0343
422	0.0344
423	0.0344
424	0.0345
425	0.0345
426	0.0345
427	0.0346
428	0.0346
429	0.0346
430	0.0347
431	0.0347
432	0.0347
433	0.0348
434	0.0348
435	0.0348
436	0.0349
437	0.0349
438	0.0349
439	0.035
440	0.035
441	0.035
442	0.0351
443	0.0351
444	0.0352
445	0.0352
446	0.0352
447	0.0353
448	0.0353
449	0.0353

**Symetra Life Insurance Company
Group Short Term Disability
Manual Rate Tables**

Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
450	0.0354
451	0.0354
452	0.0354
453	0.0355
454	0.0355
455	0.0355
456	0.0356
457	0.0356
458	0.0356
459	0.0357
460	0.0357
461	0.0358
462	0.0358
463	0.0358
464	0.0359
465	0.0359
466	0.0359
467	0.036
468	0.036
469	0.036
470	0.0361
471	0.0361
472	0.0361
473	0.0362
474	0.0362
475	0.0362
476	0.0363
477	0.0363
478	0.0364
479	0.0364
480	0.0364
481	0.0365
482	0.0365
483	0.0365
484	0.0366
485	0.0366
486	0.0366
487	0.0367
488	0.0367
489	0.0367
490	0.0368
491	0.0368
492	0.0368
493	0.0369
494	0.0369

**Symetra Life Insurance Company
Group Short Term Disability
Manual Rate Tables**

Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
495	0.0369
496	0.037
497	0.037
498	0.0371
499	0.0371
500	0.0371
501	0.0372
502	0.0372
503	0.0372
504	0.0373
505	0.0373
506	0.0373
507	0.0374
508	0.0374
509	0.0374
510	0.0375
511	0.0375
512	0.0375
513	0.0376
514	0.0376
515	0.0376
516	0.0377
517	0.0377
518	0.0378
519	0.0378
520	0.0378
521	0.0379
522	0.0379
523	0.0379
524	0.038
525	0.038
526	0.038
527	0.0381
528	0.0381
529	0.0381
530	0.0382
531	0.0382
532	0.0382
533	0.0383
534	0.0383
535	0.0383
536	0.0384
537	0.0384
538	0.0385
539	0.0385

**Symetra Life Insurance Company
Group Short Term Disability
Manual Rate Tables**

Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
540	0.0385
541	0.0386
542	0.0386
543	0.0386
544	0.0387
545	0.0387
546	0.0387
547	0.0388
548	0.0388
549	0.0388
550	0.0389
551	0.0389
552	0.0389
553	0.039
554	0.039
555	0.039
556	0.0391
557	0.0391
558	0.0392
559	0.0392
560	0.0392
561	0.0393
562	0.0393
563	0.0393
564	0.0394
565	0.0394
566	0.0394
567	0.0395
568	0.0395
569	0.0395
570	0.0396
571	0.0396
572	0.0396
573	0.0397
574	0.0397
575	0.0397
576	0.0398
577	0.0398
578	0.0398
579	0.0399
580	0.0399
581	0.04
582	0.04
583	0.04
584	0.0401

**Symetra Life Insurance Company
Group Short Term Disability
Manual Rate Tables**

Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
585	0.0401
586	0.0401
587	0.0402
588	0.0402
589	0.0402
590	0.0403
591	0.0403
592	0.0403
593	0.0404
594	0.0404
595	0.0404
596	0.0405
597	0.0405
598	0.0405
599	0.0406
600	0.0406
601	0.0406
602	0.0407
603	0.0407
604	0.0408
605	0.0408
606	0.0408
607	0.0409
608	0.0409
609	0.0409
610	0.041
611	0.041
612	0.041
613	0.0411
614	0.0411
615	0.0411
616	0.0412
617	0.0412
618	0.0412
619	0.0413
620	0.0413
621	0.0413
622	0.0414
623	0.0414
624	0.0414
625	0.0415
626	0.0415
627	0.0415
628	0.0416
629	0.0416

**Symetra Life Insurance Company
Group Short Term Disability
Manual Rate Tables**

Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
630	0.0417
631	0.0417
632	0.0417
633	0.0418
634	0.0418
635	0.0418
636	0.0419
637	0.0419
638	0.0419
639	0.042
640	0.042
641	0.042
642	0.0421
643	0.0421
644	0.0421
645	0.0422
646	0.0422
647	0.0422
648	0.0423
649	0.0423
650	0.0423
651	0.0424
652	0.0424
653	0.0424
654	0.0425
655	0.0425
656	0.0426
657	0.0426
658	0.0426
659	0.0427
660	0.0427
661	0.0427
662	0.0428
663	0.0428
664	0.0428
665	0.0429
666	0.0429
667	0.0429
668	0.043
669	0.043
670	0.043
671	0.0431
672	0.0431
673	0.0431
674	0.0432

**Symetra Life Insurance Company
Group Short Term Disability
Manual Rate Tables**

Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
675	0.0432
676	0.0432
677	0.0433
678	0.0433
679	0.0433
680	0.0434
681	0.0434
682	0.0434
683	0.0435
684	0.0435
685	0.0436
686	0.0436
687	0.0436
688	0.0437
689	0.0437
690	0.0437
691	0.0438
692	0.0438
693	0.0438
694	0.0439
695	0.0439
696	0.0439
697	0.044
698	0.044
699	0.044
700	0.0441
701	0.0441
702	0.0441
703	0.0442
704	0.0442
705	0.0442
706	0.0443
707	0.0443
708	0.0443
709	0.0444
710	0.0444
711	0.0444
712	0.0445
713	0.0445
714	0.0445
715	0.0446
716	0.0446
717	0.0447
718	0.0447
719	0.0447

**Symetra Life Insurance Company
Group Short Term Disability
Manual Rate Tables**

Table 4: Unisex Claim Costs per \$1 of Weekly STD

Benefit Period (# Days)	Claim Costs
720	0.0448
721	0.0448
722	0.0448
723	0.0449
724	0.0449
725	0.0449
726	0.045
727	0.045
728	0.045
729	0.0451
730	0.0451
731	0.0451
732	0.0452
733	0.0452
734	0.0452
735	0.0453
736	0.0453
737	0.0453
738	0.0454
739	0.0454
740	0.0454
741	0.0455
742	0.0455
743	0.0455
744	0.0456
745	0.0456
746	0.0456
747	0.0457
748	0.0457
749	0.0457
750	0.0458
751	0.0458
752	0.0459
753	0.0459
754	0.0459
755	0.046
756	0.046
757	0.046
758	0.0461
759	0.0461
760	0.0461
761	0.0462
762	0.0462

**Symetra Life Insurance Company
Group Short Term Disability
Manual Rate Tables**

Table 5: First Day Hospital Coverage Claims Cost

Longer of Acc or Sickness EP	1st Day Outpatient - Retro Benefit	1st Day Outpatient Non-Retro Benefit	1st Day Hospital Confinement
0 days	-	-	-
1 days	0.0001	0.0001	0.0004
2 days	0.0002	0.0002	0.0009
3 days	0.0003	0.0003	0.0013
4days	0.0004	0.0004	0.0017
5 days	0.0004	0.0005	0.0021
6 days	0.0005	0.0007	0.0026
7 days	0.0006	0.0008	0.0030
8 days	0.0007	0.0009	0.0033
9 days	0.0008	0.0010	0.0035
10 days	0.0008	0.0010	0.0038
11 days	0.0009	0.0011	0.0040
12 days	0.0010	0.0012	0.0043
13 days	0.0011	0.0013	0.0045
14 days	0.0011	0.0014	0.0048
15 days	0.0012	0.0015	0.0049
16 days	0.0013	0.0016	0.0050
17 days	0.0014	0.0017	0.0051
18 days	0.0014	0.0018	0.0053
19 days	0.0015	0.0019	0.0054
20 days	0.0016	0.0019	0.0055
21 days	0.0016	0.0020	0.0056
22 days	0.0017	0.0021	0.0057
23 days	0.0017	0.0022	0.0058
24 days	0.0018	0.0023	0.0059
25 days	0.0019	0.0023	0.0060
26 days	0.0019	0.0024	0.0062
27 days	0.0020	0.0025	0.0063
28 days	0.0020	0.0026	0.0064
29 days	0.0021	0.0026	0.0065
30 days	0.0022	0.0027	0.0066

**Symetra Life Insurance Company
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Table 6: Age Relativity Factors

Age	Male Factor	Female Non- Maternity Factor	Female Maternity Factor
Less than 24	0.5965	0.6202	3.1699
25 - 29	0.5635	0.9022	3.8077
30 - 34	0.6544	1.2280	3.4015
35 - 39	0.7490	1.5921	2.4076
40 - 44	0.8889	1.8858	1.9939
45 - 49	1.1230	1.9374	1.9374
50 - 54	1.4113	1.9895	1.9895
55 - 59	1.7820	2.2887	2.2887
60 - 64	1.9646	2.5401	2.5401
65 - 69	2.6365	3.2107	3.2107
70 - 74	3.5419	4.0543	4.0543
75 - 79	3.5419	4.0543	4.0543
80 - 84	3.5419	4.0543	4.0543
85 - 89	3.5419	4.0543	4.0543
90 - 94	3.5419	4.0543	4.0543
95 +	3.5419	4.0543	4.0543

**Symetra Life Insurance Company
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**Table 7: 24 Hour
Coverage Industry
Incidence Factors**

2-Digit SIC Code	Factor
1	0.44
2	0.62
3	0.46
4	0.46
5	0.46
6	0.46
7	0.43
8	0.46
9	0.37
10	0.30
11	0.30
12	0.50
13	0.17
14	0.34
15	0.37
16	0.41
17	0.43
18	-
19	-
20	0.71
21	0.36
22	0.30
23	0.22
24	0.37
25	0.37
26	0.36
27	0.33
28	0.24
29	0.24
30	0.56
31	0.51
32	0.66
33	0.65
34	0.52
35	0.41
36	0.14
37	0.63
38	0.20
39	0.31
40	0.24
41	0.45
42	0.50

**Symetra Life Insurance Company
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**Table 7: 24 Hour
Coverage Industry
Incidence Factors**

2-Digit SIC Code	Factor
43	1.02
44	0.31
45	0.96
46	0.11
47	0.45
48	0.19
49	0.31
50	0.31
51	0.53
52	0.50
53	0.50
54	0.41
55	0.26
56	0.12
57	0.35
58	0.17
59	0.26
60	0.05
61	0.05
62	0.01
63	0.05
64	0.05
65	0.21
66	0.05
67	0.05
68	-
69	-
70	0.38
71	0.18
72	0.18
73	0.06
74	0.14
75	0.21
76	0.21
77	0.21
78	0.35
79	0.35
80	0.42
81	0.06
82	0.11
83	0.27
84	0.26

**Symetra Life Insurance Company
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**Table 7: 24 Hour
Coverage Industry
Incidence Factors**

2-Digit SIC Code	Factor
85	0.13
86	0.13
87	0.07
88	0.18
89	0.14
90	0.35
91	0.45
92	0.45
93	0.45
94	0.45
95	0.45
96	0.45
97	0.45
98	0.45
99	0.40

**Symetra Life Insurance Company
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**Table 8: 24 Hour Coverage Workers
Compensation Adjustments**

Area	Factor
Alabama	0.075
Arizona	0.075
Arkansas	0.075
California	0.100
Colorado	0.075
Connecticut	0.075
Delaware	0.075
Washington DC PMSA	0.075
Florida	0.075
Georgia	0.075
Idaho	0.075
Illinois	0.075
Indiana	0.075
Iowa	0.075
Kansas	0.075
Kentucky	0.075
Louisiana	0.075
Maine	0.075
Maryland	0.075
Massachusetts	0.075
Michigan	0.075
Minnesota	0.075
Mississippi	0.100
Missouri	0.075
Montana	0.075
Nebraska	0.075
Nevada	0.075
New Hampshire	0.075
New Jersey	0.100
New Mexico	0.075
New York	0.100
North Carolina	0.075
North Dakota	0.075
Ohio	0.075
Oklahoma	0.100
Oregon	0.075
Pennsylvania	0.075
Rhode Island	0.075
South Carolina	0.100
South Dakota	0.075
Tennessee	0.075
Texas	0.100
Utah	0.075
Vermont	0.075
Virginia	0.075

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**Table 8: 24 Hour Coverage Workers
Compensation Adjustments**

Area	Factor
Washington	0.075
West Virginia	0.075
Wisconsin	0.075
Wyoming	0.075
Hawaii	0.075
Foreign	0.075
Alaska	0.075
Boston PMSA	0.075
Bergen-Passaic PMSA	0.100
Middlesex-Somerset-Hunterdon PMSA	0.100
Nassau-Suffolk PMSA	0.100
Newark PMSA	0.100
Other PMSA's surrounding NYC (CT)	0.075
Other PMSA's surrounding NYC (NY)	0.100
Other PMSA's surrounding NYC (NJ)	0.100
Other PMSA's surrounding NYC (PA)	0.075
Philadelphia PMSA (PA)	0.075
Philadelphia PMSA (NJ)	0.100
Pittsburgh MSA	0.075
Baltimore PMSA	0.075
Memphis MSA	0.075
Nashville MSA	0.075
Atlanta MSA	0.075
Charlotte MSA	0.075
Raleigh-Durham-Chapel Hill MSA	0.075
Greensboro-Winston-Salem MSA	0.075
Greenville-Spartanburg-Anderson MSA	0.100
Birmingham MSA	0.075
New Orleans MSA	0.075
Orlando MSA	0.075
Miami MSA	0.075
Cleveland PMSA	0.075
Chicago PMSA	0.075
Detroit PMSA	0.075
Indianapolis MSA	0.075
Minneapolis-St. Paul MSA	0.075
St. Louis MSA	0.075
Dallas PMSA	0.100
San Antonio MSA	0.100
Houston PMSA	0.100
Denver PMSA	0.075
Seattle-Bellevue-Everett PMSA	0.075
San Francisco PMSA	0.100
Oakland PMSA	0.100
San Jose PMSA	0.100

**Symetra Life Insurance Company
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**Table 8: 24 Hour Coverage Workers
Compensation Adjustments**

Area	Factor
San Diego MSA	0.100
Los Angeles-Long Beach PMSA	0.100
Phoenix-Mesa MSA	0.075
Cincinnati PMSA	0.075
Orange County PMSA	0.100
NYC PMSA	0.100
Unknown	0.100

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Table 9: Area and Salary Relativity Factors

Area	Area Factor	Salary Relativity
Alabama	1.00	0.83
Arizona	0.95	0.86
Arkansas	1.05	0.79
California	0.87	1.00
Colorado	0.87	0.95
Connecticut	0.95	1.06
Delaware	1.05	1.00
Washington DC PMSA	0.92	1.13
Florida	0.95	0.92
Georgia	1.00	0.82
Idaho	0.90	0.84
Illinois	0.95	0.92
Indiana	0.97	0.87
Iowa	0.95	0.86
Kansas	0.98	0.82
Kentucky	1.05	0.85
Louisiana	1.05	0.80
Maine	0.95	0.87
Maryland	1.05	0.90
Massachusetts	0.90	1.04
Michigan	0.90	0.94
Minnesota	1.00	0.87
Mississippi	1.00	0.79
Missouri	0.98	0.88
Montana	0.95	0.80
Nebraska	0.95	0.85
Nevada	0.95	0.96
New Hampshire	0.95	0.96
New Jersey	1.00	1.06
New Mexico	0.90	0.86
New York	0.87	0.93
North Carolina	1.00	0.85
North Dakota	0.95	0.83
Ohio	1.00	0.92
Oklahoma	0.95	0.81
Oregon	0.90	0.97
Pennsylvania	1.05	0.88
Rhode Island	0.95	1.00
South Carolina	1.00	0.84
South Dakota	0.95	0.79
Tennessee	1.00	0.80
Texas	0.90	0.85
Utah	0.90	0.89
Vermont	0.95	0.92
Virginia	0.95	0.90

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Table 9: Area and Salary Relativity Factors

Area	Area Factor	Salary Relativity
Washington	0.87	0.98
West Virginia	1.05	0.79
Wisconsin	1.00	0.94
Wyoming	0.95	0.86
Hawaii	1.00	0.99
Puerto Rico	1.00	0.59
Alaska	0.95	1.06
Boston PMSA	0.90	1.17
Bergen-Passaic PMSA	1.00	1.11
Middlesex-Somerset-Hunterdon PMSA	1.00	1.11
Nassau-Suffolk PMSA	1.00	1.13
Newark PMSA	1.00	1.14
Other PMSA's surrounding NYC (CT)	0.95	1.17
Other PMSA's surrounding NYC (NY)	0.87	1.02
Other PMSA's surrounding NYC (NJ)	1.00	1.14
Other PMSA's surrounding NYC (PA)	1.05	1.02
Philadelphia PMSA (PA)	1.03	1.05
Philadelphia PMSA (NJ)	1.00	1.05
Pittsburgh MSA	1.02	0.93
Baltimore PMSA	0.98	1.01
Memphis MSA	0.96	0.90
Nashville MSA	0.97	0.90
Atlanta MSA	0.95	0.96
Charlotte MSA	0.90	0.96
Raleigh-Durham-Chapel Hill MSA	0.92	0.93
Greensboro-Winston-Salem MSA	1.00	0.90
Greenville-Spartanburg-Anderson MSA	0.95	0.87
Birmingham MSA	1.00	0.89
New Orleans MSA	1.05	0.88
Orlando MSA	0.95	0.91
Miami MSA	0.95	0.96
Cleveland PMSA	1.00	0.99
Chicago PMSA	0.95	1.08
Detroit PMSA	0.90	1.08
Indianapolis MSA	0.97	0.96
Minneapolis-St. Paul MSA	1.00	1.07
St. Louis MSA	0.98	0.98
Dallas PMSA	0.87	0.98
San Antonio MSA	0.90	0.84
Houston PMSA	0.87	0.96
Denver PMSA	0.87	1.04
Seattle-Bellevue-Everett PMSA	0.85	1.14
San Francisco PMSA	0.87	1.26
Oakland PMSA	0.87	1.17
San Jose PMSA	0.85	1.25

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Table 9: Area and Salary Relativity Factors

Area	Area Factor	Salary Relativity
San Diego MSA	0.90	1.05
Los Angeles-Long Beach PMSA	0.90	1.06
Phoenix-Mesa MSA	0.95	0.92
Cincinnati PMSA	1.00	0.98
Orange County PMSA	0.87	1.07
NYC PMSA	0.87	1.20
Unknown	1.10	1.00

**Symetra Life Insurance Company
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Table 10: Salary Factors

Normalized Annual Salary Range	Male Factor	Female Factor
Less than \$15k	2.01	1.54
[\$15k, 17.5k)	1.92	1.51
[\$17.5k, 20k)	1.83	1.48
[\$20k, 22.5k)	1.75	1.45
[\$22.5k, 25k)	1.67	1.42
[\$25k, 27.5k)	1.59	1.39
[\$27.5k, 30k)	1.52	1.36
[\$30k, 32.5k)	1.45	1.33
[\$32.5k, 35k)	1.38	1.31
[\$35k, 37.5k)	1.32	1.28
[\$37.5k, 40k)	1.26	1.24
[\$40k, 42.5k)	1.19	1.20
[\$42.5k, 45k)	1.13	1.16
[\$45k, 47.5k)	1.08	1.13
[\$47.5k, 50k)	1.03	1.09
[\$50k, 52.5k)	0.98	1.06
[\$52.5k, 55k)	0.94	1.05
[\$55k, 57.5k)	0.90	1.04
[\$57.5k, 60k)	0.86	1.03
[\$60k, 62.5k)	0.83	1.03
[\$62.5k, 65k)	0.79	1.02
[\$65k, 67.5k)	0.76	1.01
[\$67.5k, 70k)	0.73	1.01
[\$70k, 72.5k)	0.70	1.00
[\$72.5k, 75k)	0.68	1.00
[\$75k, 77.5k)	0.65	1.00
[\$77.5k, 80k)	0.62	0.99
\$80k or More	0.60	0.99

**Symetra Life Insurance Company
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Table 11: Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
1	11-0000	Management Occupations	A
1	11-1011	Chief Executives	A
1	11-1021	General and Operations Managers	A
2	11-1031	Legislators	A
1	Nov-11	Advertising and Promotions Managers	A
1	Nov-21	Marketing Managers	A
1	Nov-22	Sales Managers	A
1	Nov-31	Public Relations Managers	A
1	Nov-11	Administrative Services Managers	A
1	Nov-21	Computer and Information Systems Managers	A
1	Nov-31	Financial Managers	A
1	Nov-40	Human Resources Managers	A
1	Nov-61	Purchasing Managers	A
1	Nov-31	Education Administrators, Preschool and Child Care Center/Program	A
1	Nov-32	Education Administrators, Elementary and Secondary School	A
1	Nov-33	Education Administrators, Postsecondary	A
1	Nov-41	Engineering Managers	A
1	Nov-11	Medical and Health Services Managers	A
1	Nov-21	Natural Sciences Managers	A
1	Nov-41	Property, Real Estate, and Community Association Managers	A
1	Nov-51	Social and Community Service Managers	A
1	13-1011	Agents and Business Managers of Artists, Performers, and Athletes	A
1	13-1111	Management Analysts	A
2	13-2011	Accountants and Auditors	A
2	13-2031	Budget Analysts	A
2	13-2051	Financial Analysts	A
2	13-2052	Personal Financial Advisors	A
2	15-1011	Computer and Information Scientists, Research	A
2	15-1031	Computer Software Engineers, Applications	A
2	15-1032	Computer Software Engineers, Systems Software	A
2	15-1051	Computer Systems Analysts	A
2	15-2011	Actuaries	A
2	15-2021	Mathematicians	A
2	17-0000	Architecture and Engineering Occupations	A
2	17-1011	Architects, Except Landscape and Naval	A
2	17-1021	Cartographers and Photogrammetrists	A
2	17-1022	Surveyors	A
2	17-2011	Aerospace Engineers	A
2	17-2021	Agricultural Engineers	A
2	17-2031	Biomedical Engineers	A
2	17-2041	Chemical Engineers	A
2	17-2051	Civil Engineers	A
2	17-2061	Computer Hardware Engineers	A
2	17-2071	Electrical Engineers	A
2	17-2072	Electronics Engineers, Except Computer	A
2	17-2081	Environmental Engineers	A
2	17-2111	Health and Safety Engineers, Except Mining Safety Engineers and Inspectors	A
2	17-2112	Industrial Engineers	A
2	17-2121	Marine Engineers and Naval Architects	A
2	17-2131	Materials Engineers	A
2	17-2141	Mechanical Engineers	A
2	17-2151	Mining and Geological Engineers, Including Mining Safety Engineers	A
2	17-2161	Nuclear Engineers	A
2	17-2171	Petroleum Engineers	A
2	19-1010	Agricultural and Food Scientists	A
2	19-1021	Biochemists and Biophysicists	A
2	19-1022	Microbiologists	A
2	19-1023	Zoologists and Wildlife Biologists	A

**Symetra Life Insurance Company
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Table 11: Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
2	19-1031	Conservation Scientists	A
2	19-1041	Epidemiologists	A
2	19-1042	Medical Scientists, Except Epidemiologists	A
2	19-2011	Astronomers	A
2	19-2012	Physicists	A
2	19-2021	Atmospheric and Space Scientists	A
2	19-2031	Chemists	A
2	19-2032	Materials Scientists	A
2	19-2041	Environmental Scientists and Specialists, Including Health	A
2	19-2042	Geoscientists, Except Hydrologists and Geographers	A
2	19-2043	Hydrologists	A
2	19-3011	Economists	A
2	19-3021	Market Research Analysts	A
2	19-3031	Clinical, Counseling, and School Psychologists	A
2	19-3032	Industrial-Organizational Psychologists	A
2	19-3041	Sociologists	A
2	19-3051	Urban and Regional Planners	A
2	19-3091	Anthropologists and Archeologists	A
2	19-3092	Geographers	A
2	19-3093	Historians	A
2	19-3094	Political Scientists	A
2	21-1013	Marriage and Family Therapists	A
2	21-1091	Health Educators	A
2	23-1011	Lawyers	A
2	23-1021	Administrative Law Judges, Adjudicators, and Hearing Officers	A
2	23-1022	Arbitrators, Mediators, and Conciliators	A
2	23-1023	Judges, Magistrate Judges, and Magistrates	A
2	25-1011	Business Teachers, Postsecondary	A
2	25-1021	Computer Science Teachers, Postsecondary	A
2	25-1022	Mathematical Science Teachers, Postsecondary	A
2	25-1031	Architecture Teachers, Postsecondary	A
2	25-1032	Engineering Teachers, Postsecondary	A
2	25-1041	Agricultural Sciences Teachers, Postsecondary	A
2	25-1042	Biological Science Teachers, Postsecondary	A
2	25-1043	Forestry and Conservation Science Teachers, Postsecondary	A
2	25-1051	Atmospheric, Earth, Marine, and Space Sciences Teachers, Postsecondary	A
2	25-1052	Chemistry Teachers, Postsecondary	A
2	25-1053	Environmental Science Teachers, Postsecondary	A
2	25-1054	Physics Teachers, Postsecondary	A
2	25-1061	Anthropology and Archeology Teachers, Postsecondary	A
2	25-1062	Area, Ethnic, and Cultural Studies Teachers, Postsecondary	A
2	25-1063	Economics Teachers, Postsecondary	A
2	25-1064	Geography Teachers, Postsecondary	A
2	25-1065	Political Science Teachers, Postsecondary	A
2	25-1066	Psychology Teachers, Postsecondary	A
2	25-1067	Sociology Teachers, Postsecondary	A
2	25-1071	Health Specialties Teachers, Postsecondary	A
2	25-1072	Nursing Instructors and Teachers, Postsecondary	A
2	25-1081	Education Teachers, Postsecondary	A
2	25-1082	Library Science Teachers, Postsecondary	A
2	25-1111	Criminal Justice and Law Enforcement Teachers, Postsecondary	A
2	25-1112	Law Teachers, Postsecondary	A
2	25-1113	Social Work Teachers, Postsecondary	A
2	25-1121	Art, Drama, and Music Teachers, Postsecondary	A
2	25-1122	Communications Teachers, Postsecondary	A
2	25-1123	English Language and Literature Teachers, Postsecondary	A
2	25-1124	Foreign Language and Literature Teachers, Postsecondary	A
2	25-1125	History Teachers, Postsecondary	A

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Table 11: Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
2	25-1126	Philosophy and Religion Teachers, Postsecondary	A
2	25-1192	Home Economics Teachers, Postsecondary	A
2	25-1193	Recreation and Fitness Studies Teachers, Postsecondary	A
2	25-1194	Vocational Education Teachers, Postsecondary	A
2	25-2011	Preschool Teachers, Except Special Education	A
2	25-2012	Kindergarten Teachers, Except Special Education	A
2	25-2021	Elementary School Teachers, Except Special Education	A
2	25-2022	Middle School Teachers, Except Special and Vocational Education	A
2	25-2023	Vocational Education Teachers, Middle School	A
2	25-2031	Secondary School Teachers, Except Special and Vocational Education	A
2	25-2032	Vocational Education Teachers, Secondary School	A
2	25-2041	Special Education Teachers, Preschool, Kindergarten, and Elementary School	A
2	25-2042	Special Education Teachers, Middle School	A
2	25-2043	Special Education Teachers, Secondary School	A
2	25-3011	Adult Literacy, Remedial Education, and Ged Teachers and Instructors	A
2	25-3021	Self-Enrichment Education Teachers	A
2	25-4021	Librarians	A
1	25-9021	Farm and Home Management Advisors	A
2	25-9031	Instructional Coordinators	A
2	27-1011	Art Directors	A
2	27-1013	Fine Artists, Including Painters, Sculptors, and Illustrators	A
2	27-1021	Commercial and Industrial Designers	A
2	27-1022	Fashion Designers	A
2	27-1024	Graphic Designers	A
2	27-2011	Actors	A
2	27-2012	Producers and Directors	A
2	27-2021	Athletes and Sports Competitors	A
2	27-2022	Coaches and Scouts	A
2	27-2032	Choreographers	A
2	27-2041	Music Directors and Composers	A
2	27-2042	Musicians and Singers	A
2	27-3020	News Analysts, Reporters and Correspondents	A
2	27-3031	Public Relations Specialists	A
2	27-3041	Editors	A
2	27-3042	Technical Writers	A
2	27-3043	Writers and Authors	A
2	29-9091	Athletic Trainers	A
2	53-2011	Airline Pilots, Copilots, and Flight Engineers	A
2	53-2012	Commercial Pilots	A
2	53-5021	Captains, Mates, and Pilots of Water Vessels	A
3	Nov-61	Funeral Directors	B
3	13-0000	Business and Financial Operations Occupations	B
3	13-1021	Purchasing Agents and Buyers, Farm Products	B
3	13-1022	Wholesale and Retail Buyers, Except Farm Products	B
3	13-1023	Purchasing Agents, Except Wholesale, Retail, and Farm Products	B
3	13-1031	Claims Adjusters, Examiners, and Investigators	B
3	13-1032	Insurance Appraisers, Auto Damage	B
3	13-1041	Compliance Officers, Except Agriculture, Construction, Health and Safety, and Transportat	B
3	13-1051	Cost Estimators	B
3	13-1061	Emergency Management Specialists	B
3	13-1071	Employment, Recruitment, and Placement Specialists	B
3	13-1072	Compensation, Benefits, and Job Analysis Specialists	B
3	13-1073	Training and Development Specialists	B
3	13-1121	Meeting and Convention Planners	B
3	13-2021	Appraisers and Assessors of Real Estate	B
3	13-2041	Credit Analysts	B
3	13-2053	Insurance Underwriters	B
3	13-2061	Financial Examiners	B

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Table 11: Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
3	13-2071	Loan Counselors	B
3	13-2072	Loan Officers	B
3	13-2081	Tax Examiners, Collectors, and Revenue Agents	B
3	13-2082	Tax Preparers	B
3	15-0000	Computer and Mathematical Occupations	B
3	15-1021	Computer Programmers	B
3	15-1041	Computer Support Specialists	B
3	15-1061	Database Administrators	B
3	15-1071	Network and Computer Systems Administrators	B
3	15-1081	Network Systems and Data Communications Analysts	B
3	15-2031	Operations Research Analysts	B
3	15-2041	Statisticians	B
3	15-2091	Mathematical Technicians	B
3	17-3011	Architectural and Civil Drafters	B
3	17-3012	Electrical and Electronics Drafters	B
3	17-3013	Mechanical Drafters	B
3	17-3021	Aerospace Engineering and Operations Technicians	B
3	17-3022	Civil Engineering Technicians	B
3	17-3023	Electrical and Electronic Engineering Technicians	B
3	17-3024	Electro-Mechanical Technicians	B
3	17-3025	Environmental Engineering Technicians	B
3	17-3026	Industrial Engineering Technicians	B
3	17-3027	Mechanical Engineering Technicians	B
3	17-3031	Surveying and Mapping Technicians	B
3	19-0000	Life, Physical, and Social Science Occupations	B
3	19-3022	Survey Researchers	B
3	19-4011	Agricultural and Food Science Technicians	B
3	19-4021	Biological Technicians	B
3	19-4031	Chemical Technicians	B
3	19-4041	Geological and Petroleum Technicians	B
3	19-4051	Nuclear Technicians	B
3	19-4091	Environmental Science and Protection Technicians, Including Health	B
3	19-4092	Forensic Science Technicians	B
3	19-4093	Forest and Conservation Technicians	B
3	21-0000	Community and Social Services Occupations	B
3	21-1011	Substance Abuse and Behavioral Disorder Counselors	B
3	21-1012	Educational, Vocational, and School Counselors	B
3	21-1014	Mental Health Counselors	B
3	21-1015	Rehabilitation Counselors	B
3	21-1021	Child, Family, and School Social Workers	B
3	21-1022	Medical and Public Health Social Workers	B
3	21-1023	Mental Health and Substance Abuse Social Workers	B
3	21-1092	Probation Officers and Correctional Treatment Specialists	B
5	21-1093	Social and Human Service Assistants	B
3	21-2011	Clergy	B
3	21-2021	Directors, Religious Activities and Education	B
5	23-0000	Legal Occupations	B
5	23-2011	Paralegals and Legal Assistants	B
5	23-2091	Court Reporters	B
3	23-2092	Law Clerks	B
3	23-2093	Title Examiners, Abstractors, and Searchers	B
3	25-0000	Education, Training, and Library Occupations	B
3	25-1191	Graduate Teaching Assistants	B
3	25-4010	Archivists, Curators, and Museum Technicians	B
3	25-4031	Library Technicians	B
3	25-9011	Audio-Visual Collections Specialists	B
5	25-9041	Teacher Assistants	B
3	27-0000	Arts, Design, Entertainment, Sports, and Media Occupations	B

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Table 11: Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
3	27-1014	Multi-Media Artists and Animators	B
3	27-1025	Interior Designers	B
3	27-2023	Umpires, Referees, and Other Sports Officials	B
3	27-3010	Announcers	B
3	27-3091	Interpreters and Translators	B
3	27-4011	Audio and Video Equipment Technicians	B
3	27-4012	Broadcast Technicians	B
3	27-4013	Radio Operators	B
3	27-4014	Sound Engineering Technicians	B
3	27-4021	Photographers	B
3	27-4031	Camera Operators, Television, Video, and Motion Picture	B
3	27-4032	Film and Video Editors	B
3	29-0000	Healthcare Practitioners and Technical Occupations	B
5	29-1071	Physician Assistants	B
3	29-2011	Medical and Clinical Laboratory Technologists	B
3	29-2012	Medical and Clinical Laboratory Technicians	B
3	29-2031	Cardiovascular Technologists and Technicians	B
3	29-2033	Nuclear Medicine Technologists	B
3	29-2034	Radiologic Technologists and Technicians	B
3	29-2041	Emergency Medical Technicians and Paramedics	B
3	29-2051	Dietetic Technicians	B
3	29-2052	Pharmacy Technicians	B
3	29-2053	Psychiatric Technicians	B
3	29-2054	Respiratory Therapy Technicians	B
3	29-2055	Surgical Technologists	B
3	29-2056	Veterinary Technologists and Technicians	B
3	29-2061	Licensed Practical and Licensed Vocational Nurses	B
3	29-2071	Medical Records and Health Information Technicians	B
3	29-9010	Occupational Health and Safety Specialists and Technicians	B
5	31-2011	Occupational Therapist Assistants	B
5	31-9092	Medical Assistants	B
5	31-9094	Medical Transcriptionists	B
3	39-4011	Embalmers	B
5	41-2021	Counter and Rental Clerks	B
5	43-0000	Office and Administrative Support Occupations	B
5	43-1011	First-Line Supervisors/Managers of Office and Administrative Support Workers	B
5	43-2011	Switchboard Operators, Including Answering Service	B
5	43-2021	Telephone Operators	B
5	43-3011	Bill and Account Collectors	B
5	43-3021	Billing and Posting Clerks and Machine Operators	B
5	43-3031	Bookkeeping, Accounting, and Auditing Clerks	B
5	43-3051	Payroll and Timekeeping Clerks	B
5	43-3061	Procurement Clerks	B
5	43-3071	Tellers	B
5	43-4011	Brokerage Clerks	B
5	43-4021	Correspondence Clerks	B
5	43-4031	Court, Municipal, and License Clerks	B
5	43-4041	Credit Authorizers, Checkers, and Clerks	B
5	43-4051	Customer Service Representatives	B
5	43-4061	Eligibility Interviewers, Government Programs	B
5	43-4071	File Clerks	B
5	43-4081	Hotel, Motel, and Resort Desk Clerks	B
5	43-4111	Interviewers, Except Eligibility and Loan	B
5	43-4121	Library Assistants, Clerical	B
5	43-4131	Loan Interviewers and Clerks	B
5	43-4141	New Accounts Clerks	B
5	43-4151	Order Clerks	B
5	43-4161	Human Resources Assistants, Except Payroll and Timekeeping	B

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Table 11: Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
5	43-4171	Receptionists and Information Clerks	B
5	43-4181	Reservation and Transportation Ticket Agents and Travel Clerks	B
5	43-5021	Couriers and Messengers	B
5	43-5031	Police, Fire, and Ambulance Dispatchers	B
5	43-5032	Dispatchers, Except Police, Fire, and Ambulance	B
5	43-5051	Postal Service Clerks	B
5	43-5061	Production, Planning, and Expediting Clerks	B
5	43-5071	Shipping, Receiving, and Traffic Clerks	B
5	43-5111	Weighers, Measurers, Checkers, and Samplers, Recordkeeping	B
5	43-6011	Executive Secretaries and Administrative Assistants	B
5	43-6012	Legal Secretaries	B
5	43-6013	Medical Secretaries	B
5	43-6014	Secretaries, Except Legal, Medical, and Executive	B
5	43-9011	Computer Operators	B
5	43-9021	Data Entry Keyers	B
5	43-9022	Word Processors and Typists	B
5	43-9031	Desktop Publishers	B
5	43-9041	Insurance Claims and Policy Processing Clerks	B
5	43-9061	Office Clerks, General	B
5	43-9071	Office Machine Operators, Except Computer	B
5	43-9081	Proofreaders and Copy Markers	B
5	43-9111	Statistical Assistants	B
3	51-9082	Medical Appliance Technicians	B
3	51-9083	Ophthalmic Laboratory Technicians	B
3	53-2021	Air Traffic Controllers	B
3	53-4011	Locomotive Engineers	B
2	29-1011	Chiropractors	C
2	29-1020	Dentists	C
2	29-1031	Dietitians and Nutritionists	C
2	29-1041	Optometrists	C
2	29-1051	Pharmacists	C
2	29-1061	Anesthesiologists	C
2	29-1062	Family and General Practitioners	C
2	29-1063	Internists, General	C
2	29-1064	Obstetricians and Gynecologists	C
2	29-1065	Pediatricians, General	C
2	29-1066	Psychiatrists	C
2	29-1067	Surgeons	C
2	29-1081	Podiatrists	C
2	29-1111	Registered Nurses	C
2	29-1121	Audiologists	C
2	29-1122	Occupational Therapists	C
2	29-1123	Physical Therapists	C
2	29-1124	Radiation Therapists	C
2	29-1125	Recreational Therapists	C
2	29-1126	Respiratory Therapists	C
2	29-1127	Speech-Language Pathologists	C
2	29-1131	Veterinarians	C
2	29-2021	Dental Hygienists	C
2	29-2032	Diagnostic Medical Sonographers	C
2	29-2081	Opticians, Dispensing	C
2	29-2091	Orthotists and Prosthetists	C
4	41-0000	Sales and Related Occupations	C
4	41-1011	First-Line Supervisors/Managers of Retail Sales Workers	C
4	41-1012	First-Line Supervisors/Managers of Non-Retail Sales Workers	C
4	41-2022	Parts Salespersons	C
4	41-2031	Retail Salespersons	C
4	41-3011	Advertising Sales Agents	C

**Symetra Life Insurance Company
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Table 11: Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
4	41-3021	Insurance Sales Agents	C
4	41-3031	Securities, Commodities, and Financial Services Sales Agents	C
4	41-3041	Travel Agents	C
4	41-4011	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	C
4	41-4012	Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	C
4	41-9011	Demonstrators and Product Promoters	C
4	41-9012	Models	C
4	41-9021	Real Estate Brokers	C
4	41-9022	Real Estate Sales Agents	C
4	41-9031	Sales Engineers	C
4	41-9041	Telemarketers	C
4	41-9091	Door-To-Door Sales Workers, News and Street Vendors, and Related Workers	C
4	51-9141	Semiconductor Processors	C
6	Nov-51	Industrial Production Managers	D
6	Nov-71	Transportation, Storage, and Distribution Managers	D
6	Nov-11	Farm, Ranch, and Other Agricultural Managers	D
6	Nov-21	Construction Managers	D
6	Nov-51	Food Service Managers	D
6	Nov-71	Gaming Managers	D
6	Nov-81	Lodging Managers	D
6	Nov-31	Postmasters and Mail Superintendents	D
6	17-1012	Landscape Architects	D
9	19-1032	Foresters	D
6	27-1023	Floral Designers	D
6	27-1026	Merchandise Displayers and Window Trimmers	D
8	27-1027	Set and Exhibit Designers	D
6	27-2031	Dancers	D
9	31-0000	Healthcare Support Occupations	D
9	31-1011	Home Health Aides	D
9	31-1012	Nursing Aides, Orderlies, and Attendants	D
9	31-1013	Psychiatric Aides	D
9	31-2012	Occupational Therapist Aides	D
9	31-2021	Physical Therapist Assistants	D
9	31-2022	Physical Therapist Aides	D
9	31-9011	Massage Therapists	D
7	31-9091	Dental Assistants	D
6	31-9093	Medical Equipment Preparers	D
9	31-9095	Pharmacy Aides	D
9	31-9096	Veterinary Assistants and Laboratory Animal Caretakers	D
9	33-0000	Protective Service Occupations	D
9	33-1011	First-Line Supervisors/Managers of Correctional Officers	D
9	33-1012	First-Line Supervisors/Managers of Police and Detectives	D
9	33-1021	First-Line Supervisors/Managers of Fire Fighting and Prevention Workers	D
9	33-2011	Fire Fighters	D
7	33-2021	Fire Inspectors and Investigators	D
9	33-2022	Forest Fire Inspectors and Prevention Specialists	D
9	33-3011	Bailiffs	D
9	33-3012	Correctional Officers and Jailers	D
6	33-3021	Detectives and Criminal Investigators	D
9	33-3031	Fish and Game Wardens	D
9	33-3041	Parking Enforcement Workers	D
9	33-3051	Police and Sheriff's Patrol Officers	D
9	33-3052	Transit and Railroad Police	D
9	33-9011	Animal Control Workers	D
9	33-9021	Private Detectives and Investigators	D
9	33-9031	Gaming Surveillance Officers and Gaming Investigators	D
9	33-9032	Security Guards	D
9	33-9091	Crossing Guards	D

**Symetra Life Insurance Company
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Table 11: Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
9	35-0000	Food Preparation and Serving Related Occupations	D
6	35-1011	Chefs and Head Cooks	D
9	35-1012	First-Line Supervisors/Managers of Food Preparation and Serving Workers	D
9	35-2011	Cooks, Fast Food	D
9	35-2012	Cooks, Institution and Cafeteria	D
9	35-2014	Cooks, Restaurant	D
9	35-2015	Cooks, Short Order	D
9	35-2021	Food Preparation Workers	D
9	35-3011	Bartenders	D
9	35-3021	Combined Food Preparation and Serving Workers, Including Fast Food	D
9	35-3022	Counter Attendants, Cafeteria, Food Concession, and Coffee Shop	D
9	35-3031	Waiters and Waitresses	D
9	35-3041	Food Servers, Nonrestaurant	D
9	35-9011	Dining Room and Cafeteria Attendants and Bartender Helpers	D
9	35-9021	Dishwashers	D
9	35-9031	Hosts and Hostesses, Restaurant, Lounge, and Coffee Shop	D
8	37-0000	Building and Grounds Cleaning and Maintenance Occupations	D
9	37-1011	First-Line Supervisors/Managers of Housekeeping and Janitorial Workers	D
9	37-1012	First-Line Supervisors/Managers of Landscaping, Lawn Service, and Groundskeeping Work	D
9	37-2011	Janitors and Cleaners, Except Maids and Housekeeping Cleaners	D
9	37-2012	Maids and Housekeeping Cleaners	D
9	37-2021	Pest Control Workers	D
8	37-3011	Landscaping and Groundskeeping Workers	D
9	37-3012	Pesticide Handlers, Sprayers, and Applicators, Vegetation	D
9	37-3013	Tree Trimmers and Pruners	D
9	39-0000	Personal Care and Service Occupations	D
7	39-1011	Gaming Supervisors	D
9	39-1012	Slot Key Persons	D
9	39-1021	First-Line Supervisors/Managers of Personal Service Workers	D
7	39-2011	Animal Trainers	D
9	39-2021	Nonfarm Animal Caretakers	D
9	39-3011	Gaming Dealers	D
9	39-3012	Gaming and Sports Book Writers and Runners	D
6	39-3021	Motion Picture Projectionists	D
9	39-3031	Ushers, Lobby Attendants, and Ticket Takers	D
9	39-3091	Amusement and Recreation Attendants	D
9	39-3092	Costume Attendants	D
9	39-3093	Locker Room, Coatroom, and Dressing Room Attendants	D
9	39-4021	Funeral Attendants	D
9	39-5011	Barbers	D
9	39-5012	Hairdressers, Hairstylists, and Cosmetologists	D
9	39-5091	Makeup Artists, Theatrical and Performance	D
9	39-5092	Manicurists and Pedicurists	D
9	39-5093	Shampooers	D
9	39-5094	Skin Care Specialists	D
9	39-6011	Baggage Porters and Bellhops	D
9	39-6012	Concierges	D
9	39-6021	Tour Guides and Escorts	D
9	39-6022	Travel Guides	D
9	39-6031	Flight Attendants	D
9	39-6032	Transportation Attendants, Except Flight Attendants and Baggage Porters	D
9	39-9011	Child Care Workers	D
9	39-9021	Personal and Home Care Aides	D
9	39-9031	Fitness Trainers and Aerobics Instructors	D
9	39-9032	Recreation Workers	D
9	39-9041	Residential Advisors	D
9	41-2011	Cashiers	D
9	41-2012	Gaming Change Persons and Booth Cashiers	D

**Symetra Life Insurance Company
Group Short Term Disability
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Table 11: Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
9	43-3041	Gaming Cage Workers	D
6	43-5011	Cargo and Freight Agents	D
6	43-5041	Meter Readers, Utilities	D
6	43-5052	Postal Service Mail Carriers	D
6	43-5053	Postal Service Mail Sorters, Processors, and Processing Machine Operators	D
6	43-5081	Stock Clerks and Order Fillers	D
7	43-9051	Mail Clerks and Mail Machine Operators, Except Postal Service	D
8	45-0000	Farming, Fishing, and Forestry Occupations	D
8	45-1011	First-Line Supervisors/Managers of Farming, Fishing, and Forestry Workers	D
8	45-1012	Farm Labor Contractors	D
7	45-2011	Agricultural Inspectors	D
8	45-2021	Animal Breeders	D
7	45-2041	Graders and Sorters, Agricultural Products	D
7	45-2091	Agricultural Equipment Operators	D
8	45-2092	Farmworkers and Laborers, Crop, Nursery, and Greenhouse	D
8	45-2093	Farmworkers, Farm and Ranch Animals	D
8	45-4011	Forest and Conservation Workers	D
8	45-4021	Fallers	D
8	45-4022	Logging Equipment Operators	D
7	45-4023	Log Graders and Scalers	D
6	47-0000	Construction and Extraction Occupations	D
6	47-1011	First-Line Supervisors/Managers of Construction Trades and Extraction Workers	D
6	47-2011	Boilermakers	D
6	47-2021	Brickmasons and Blockmasons	D
6	47-2022	Stonemasons	D
6	47-2031	Carpenters	D
7	47-2041	Carpet Installers	D
7	47-2042	Floor Layers, Except Carpet, Wood, and Hard Tiles	D
7	47-2043	Floor Sanders and Finishers	D
7	47-2044	Tile and Marble Setters	D
6	47-2051	Cement Masons and Concrete Finishers	D
7	47-2053	Terrazzo Workers and Finishers	D
8	47-2061	Construction Laborers	D
7	47-2071	Paving, Surfacing, and Tamping Equipment Operators	D
7	47-2072	Pile-Driver Operators	D
6	47-2073	Operating Engineers and Other Construction Equipment Operators	D
6	47-2081	Drywall and Ceiling Tile Installers	D
7	47-2082	Tapers	D
6	47-2111	Electricians	D
7	47-2121	Glaziers	D
7	47-2130	Insulation Workers	D
6	47-2141	Painters, Construction and Maintenance	D
7	47-2142	Paperhangers	D
7	47-2151	Pipelayers	D
6	47-2152	Plumbers, Pipefitters, and Steamfitters	D
6	47-2161	Plasterers and Stucco Masons	D
7	47-2171	Reinforcing Iron and Rebar Workers	D
7	47-2181	Roofers	D
6	47-2211	Sheet Metal Workers	D
7	47-2221	Structural Iron and Steel Workers	D
8	47-3011	Helpers--Brickmasons, Blockmasons, Stonemasons, and Tile and Marble Setters	D
8	47-3012	Helpers--Carpenters	D
8	47-3013	Helpers--Electricians	D
8	47-3014	Helpers--Painters, Paperhangers, Plasterers, and Stucco Masons	D
8	47-3015	Helpers--Pipelayers, Plumbers, Pipefitters, and Steamfitters	D
8	47-3016	Helpers--Roofers	D
6	47-4011	Construction and Building Inspectors	D
7	47-4021	Elevator Installers and Repairers	D

**Symetra Life Insurance Company
Group Short Term Disability
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Table 11: Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
7	47-4031	Fence Erectors	D
9	47-4041	Hazardous Materials Removal Workers	D
6	47-4051	Highway Maintenance Workers	D
6	47-4061	Rail-Track Laying and Maintenance Equipment Operators	D
7	47-4071	Septic Tank Servicers and Sewer Pipe Cleaners	D
7	47-4091	Segmental Pavers	D
6	47-5011	Derrick Operators, Oil and Gas	D
7	47-5012	Rotary Drill Operators, Oil and Gas	D
7	47-5013	Service Unit Operators, Oil, Gas, and Mining	D
6	47-5021	Earth Drillers, Except Oil and Gas	D
6	47-5031	Explosives Workers, Ordnance Handling Experts, and Blasters	D
6	47-5041	Continuous Mining Machine Operators	D
7	47-5042	Mine Cutting and Channeling Machine Operators	D
7	47-5051	Rock Splitters, Quarry	D
7	47-5061	Roof Bolters, Mining	D
7	47-5071	Roustabouts, Oil and Gas	D
8	47-5081	Helpers--Extraction Workers	D
7	49-0000	Installation, Maintenance, and Repair Occupations	D
7	49-1011	First-Line Supervisors/Managers of Mechanics, Installers, and Repairers	D
6	49-2011	Computer, Automated Teller, and Office Machine Repairers	D
6	49-2021	Radio Mechanics	D
6	49-2022	Telecommunications Equipment Installers and Repairers, Except Line Installers	D
6	49-2091	Avionics Technicians	D
7	49-2092	Electric Motor, Power Tool, and Related Repairers	D
7	49-2093	Electrical and Electronics Installers and Repairers, Transportation Equipment	D
7	49-2094	Electrical and Electronics Repairers, Commercial and Industrial Equipment	D
6	49-2095	Electrical and Electronics Repairers, Powerhouse, Substation, and Relay	D
7	49-2096	Electronic Equipment Installers and Repairers, Motor Vehicles	D
6	49-2097	Electronic Home Entertainment Equipment Installers and Repairers	D
6	49-2098	Security and Fire Alarm Systems Installers	D
6	49-3011	Aircraft Mechanics and Service Technicians	D
6	49-3021	Automotive Body and Related Repairers	D
7	49-3022	Automotive Glass Installers and Repairers	D
6	49-3023	Automotive Service Technicians and Mechanics	D
6	49-3031	Bus and Truck Mechanics and Diesel Engine Specialists	D
7	49-3041	Farm Equipment Mechanics	D
6	49-3042	Mobile Heavy Equipment Mechanics, Except Engines	D
7	49-3043	Rail Car Repairers	D
7	49-3051	Motorboat Mechanics	D
7	49-3052	Motorcycle Mechanics	D
6	49-3053	Outdoor Power Equipment and Other Small Engine Mechanics	D
7	49-3091	Bicycle Repairers	D
7	49-3092	Recreational Vehicle Service Technicians	D
7	49-3093	Tire Repairers and Changers	D
6	49-9011	Mechanical Door Repairers	D
6	49-9012	Control and Valve Installers and Repairers, Except Mechanical Door	D
6	49-9021	Heating, Air Conditioning, and Refrigeration Mechanics and Installers	D
6	49-9031	Home Appliance Repairers	D
6	49-9041	Industrial Machinery Mechanics	D
7	49-9042	Maintenance and Repair Workers, General	D
7	49-9043	Maintenance Workers, Machinery	D
7	49-9044	Millwrights	D
7	49-9045	Refractory Materials Repairers, Except Brickmasons	D
7	49-9051	Electrical Power-Line Installers and Repairers	D
6	49-9052	Telecommunications Line Installers and Repairers	D
6	49-9061	Camera and Photographic Equipment Repairers	D
7	49-9062	Medical Equipment Repairers	D
6	49-9063	Musical Instrument Repairers and Tuners	D

**Symetra Life Insurance Company
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Table 11: Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
6	49-9064	Watch Repairers	D
7	49-9091	Coin, Vending, and Amusement Machine Servicers and Repairers	D
6	49-9092	Commercial Divers	D
7	49-9093	Fabric Menders, Except Garment	D
6	49-9094	Locksmiths and Safe Repairers	D
6	49-9095	Manufactured Building and Mobile Home Installers	D
7	49-9096	Riggers	D
6	49-9097	Signal and Track Switch Repairers	D
8	49-9098	Helpers--Installation, Maintenance, and Repair Workers	D
7	51-0000	Production Occupations	D
7	51-1011	First-Line Supervisors/Managers of Production and Operating Workers	D
7	51-2011	Aircraft Structure, Surfaces, Rigging, and Systems Assemblers	D
7	51-2021	Coil Winders, Tapers, and Finishers	D
7	51-2022	Electrical and Electronic Equipment Assemblers	D
7	51-2023	Electromechanical Equipment Assemblers	D
7	51-2031	Engine and Other Machine Assemblers	D
7	51-2041	Structural Metal Fabricators and Fitters	D
7	51-2091	Fiberglass Laminators and Fabricators	D
7	51-2092	Team Assemblers	D
6	51-2093	Timing Device Assemblers, Adjusters, and Calibrators	D
6	51-3011	Bakers	D
7	51-3021	Butchers and Meat Cutters	D
7	51-3022	Meat, Poultry, and Fish Cutters and Trimmers	D
8	51-3023	Slaughterers and Meat Packers	D
7	51-3091	Food and Tobacco Roasting, Baking, and Drying Machine Operators and Tenders	D
7	51-3092	Food Batchmakers	D
7	51-3093	Food Cooking Machine Operators and Tenders	D
7	51-4011	Computer-Controlled Machine Tool Operators, Metal and Plastic	D
7	51-4012	Numerical Tool and Process Control Programmers	D
7	51-4021	Extruding and Drawing Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4022	Forging Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4023	Rolling Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4031	Cutting, Punching, and Press Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4032	Drilling and Boring Machine Tool Setters, Operators, and Tenders, Metal and Plastic	D
8	51-4033	Grinding, Lapping, Polishing, and Buffing Machine Tool Setters, Operators, and Tenders, M	D
7	51-4034	Lathe and Turning Machine Tool Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4035	Milling and Planing Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4041	Machinists	D
7	51-4051	Metal-Refining Furnace Operators and Tenders	D
7	51-4052	Pourers and Casters, Metal	D
7	51-4061	Model Makers, Metal and Plastic	D
6	51-4062	Patternmakers, Metal and Plastic	D
7	51-4071	Foundry Mold and Coremakers	D
7	51-4072	Molding, Coremaking, and Casting Machine Setters, Operators, and Tenders, Metal and Pl	D
7	51-4081	Multiple Machine Tool Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4111	Tool and Die Makers	D
7	51-4121	Welders, Cutters, Solderers, and Brazers	D
7	51-4122	Welding, Soldering, and Brazing Machine Setters, Operators, and Tenders	D
7	51-4191	Heat Treating Equipment Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4192	Lay-Out Workers, Metal and Plastic	D
7	51-4193	Plating and Coating Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4194	Tool Grinders, Filers, and Sharpeners	D
7	51-5011	Bindery Workers	D
7	51-5012	Bookbinders	D
7	51-5021	Job Printers	D
7	51-5022	Prepress Technicians and Workers	D
7	51-5023	Printing Machine Operators	D
8	51-6011	Laundry and Dry-Cleaning Workers	D

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Table 11: Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
7	51-6021	Pressers, Textile, Garment, and Related Materials	D
7	51-6031	Sewing Machine Operators	D
8	51-6041	Shoe and Leather Workers and Repairers	D
8	51-6042	Shoe Machine Operators and Tenders	D
8	51-6051	Sewers, Hand	D
7	51-6052	Tailors, Dressmakers, and Custom Sewers	D
7	51-6061	Textile Bleaching and Dyeing Machine Operators and Tenders	D
7	51-6062	Textile Cutting Machine Setters, Operators, and Tenders	D
7	51-6063	Textile Knitting and Weaving Machine Setters, Operators, and Tenders	D
7	51-6064	Textile Winding, Twisting, and Drawing Out Machine Setters, Operators, and Tenders	D
7	51-6091	Extruding and Forming Machine Setters, Operators, and Tenders, Synthetic and Glass Fibre	D
6	51-6092	Fabric and Apparel Patternmakers	D
7	51-6093	Upholsterers	D
6	51-7011	Cabinetmakers and Bench Carpenters	D
7	51-7021	Furniture Finishers	D
7	51-7031	Model Makers, Wood	D
6	51-7032	Patternmakers, Wood	D
7	51-7041	Sawing Machine Setters, Operators, and Tenders, Wood	D
7	51-7042	Woodworking Machine Setters, Operators, and Tenders, Except Sawing	D
6	51-8011	Nuclear Power Reactor Operators	D
7	51-8012	Power Distributors and Dispatchers	D
6	51-8013	Power Plant Operators	D
7	51-8021	Stationary Engineers and Boiler Operators	D
7	51-8031	Water and Liquid Waste Treatment Plant and System Operators	D
6	51-8091	Chemical Plant and System Operators	D
7	51-8092	Gas Plant Operators	D
7	51-8093	Petroleum Pump System Operators, Refinery Operators, and Gaugers	D
6	51-9011	Chemical Equipment Operators and Tenders	D
7	51-9012	Separating, Filtering, Clarifying, Precipitating, and Still Machine Setters, Operators, and Te	D
7	51-9021	Crushing, Grinding, and Polishing Machine Setters, Operators, and Tenders	D
8	51-9022	Grinding and Polishing Workers, Hand	D
7	51-9023	Mixing and Blending Machine Setters, Operators, and Tenders	D
7	51-9031	Cutters and Trimmers, Hand	D
7	51-9032	Cutting and Slicing Machine Setters, Operators, and Tenders	D
7	51-9041	Extruding, Forming, Pressing, and Compacting Machine Setters, Operators, and Tenders	D
7	51-9051	Furnace, Kiln, Oven, Drier, and Kettle Operators and Tenders	D
7	51-9061	Inspectors, Testers, Sorters, Samplers, and Weighers	D
7	51-9071	Jewelers and Precious Stone and Metal Workers	D
7	51-9081	Dental Laboratory Technicians	D
7	51-9111	Packaging and Filling Machine Operators and Tenders	D
7	51-9121	Coating, Painting, and Spraying Machine Setters, Operators, and Tenders	D
7	51-9122	Painters, Transportation Equipment	D
7	51-9123	Painting, Coating, and Decorating Workers	D
7	51-9131	Photographic Process Workers	D
7	51-9132	Photographic Processing Machine Operators	D
7	51-9191	Cementing and Gluing Machine Operators and Tenders	D
7	51-9192	Cleaning, Washing, and Metal Pickling Equipment Operators and Tenders	D
7	51-9193	Cooling and Freezing Equipment Operators and Tenders	D
6	51-9194	Etchers and Engravers	D
7	51-9195	Molders, Shapers, and Casters, Except Metal and Plastic	D
7	51-9196	Paper Goods Machine Setters, Operators, and Tenders	D
8	51-9197	Tire Builders	D
8	51-9198	Helpers--Production Workers	D
7	53-0000	Transportation and Material Moving Occupations	D
7	53-1011	Aircraft Cargo Handling Supervisors	D
7	53-1021	First-Line Supervisors/Managers of Helpers, Laborers, and Material Movers, Hand	D
7	53-1031	First-Line Supervisors/Managers of Transportation and Material-Moving Machine and Veh	D
7	53-2022	Airfield Operations Specialists	D

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Table 11: Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
7	53-3011	Ambulance Drivers and Attendants, Except Emergency Medical Technicians	D
7	53-3021	Bus Drivers, Transit and Intercity	D
7	53-3022	Bus Drivers, School	D
7	53-3031	Driver/Sales Workers	D
7	53-3032	Truck Drivers, Heavy and Tractor-Trailer	D
7	53-3033	Truck Drivers, Light Or Delivery Services	D
7	53-3041	Taxi Drivers and Chauffeurs	D
7	53-4012	Locomotive Firers	D
6	53-4013	Rail Yard Engineers, Dinkey Operators, and Hostlers	D
7	53-4021	Railroad Brake, Signal, and Switch Operators	D
6	53-4031	Railroad Conductors and Yardmasters	D
7	53-4041	Subway and Streetcar Operators	D
7	53-5011	Sailors and Marine Oilers	D
6	53-5022	Motorboat Operators	D
6	53-5031	Ship Engineers	D
7	53-6011	Bridge and Lock Tenders	D
9	53-6021	Parking Lot Attendants	D
9	53-6031	Service Station Attendants	D
7	53-6041	Traffic Technicians	D
7	53-6051	Transportation Inspectors	D
7	53-7011	Conveyor Operators and Tenders	D
7	53-7021	Crane and Tower Operators	D
7	53-7031	Dredge Operators	D
7	53-7032	Excavating and Loading Machine and Dragline Operators	D
7	53-7033	Loading Machine Operators, Underground Mining	D
7	53-7041	Hoist and Winch Operators	D
7	53-7051	Industrial Truck and Tractor Operators	D
9	53-7061	Cleaners of Vehicles and Equipment	D
8	53-7062	Laborers and Freight, Stock, and Material Movers, Hand	D
7	53-7063	Machine Feeders and Offbearers	D
8	53-7064	Packers and Packagers, Hand	D
8	53-7071	Gas Compressor and Gas Pumping Station Operators	D
7	53-7072	Pump Operators, Except Wellhead Pumpers	D
7	53-7073	Wellhead Pumpers	D
8	53-7081	Refuse and Recyclable Material Collectors	D
7	53-7111	Shuttle Car Operators	D
7	53-7121	Tank Car, Truck, and Ship Loaders	D

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Table 12: Occupation Factors

Occupation Code	Male Factor	Female Factor
A	0.850	0.950
B	0.950	0.975
C	1.100	1.000
D	1.350	1.200

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Table 13: Integration Factors

PERS/STRS Integration	STD Plan's Benefit Duration	Worker's Comp	Full Family	Other	None
No	(0, 26] Weeks	1.000	1.000	1.000	1.000
	[27, 38] Weeks	1.000	0.992	1.000	1.025
	[39, 51] Weeks	1.000	0.979	1.000	1.025
	52+ Weeks	1.000	0.966	1.000	1.025
Yes	(0, 26] Weeks	0.990	0.990	0.990	0.990
	[27, 38] Weeks	0.990	0.982	0.990	1.015
	[39, 51] Weeks	0.990	0.969	0.990	1.015
	52+ Weeks	0.990	0.956	0.990	1.015

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Table 14: Case Size Factors

Case Size (# Lives)	Factor
Less than 25	0.92
25 – 49	0.94
50 – 74	0.96
75 – 99	0.97
100 – 299	0.99
300 or More	1.00

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Table 15: Industry (SIC) Factors

4-Digit SIC Range		Industry Description	SIC
Begin	End		Factor
110	119	Agric Prod- Crops	0.926
130	139	Agric Prod- Crops	0.926
160	169	Agric Prod- Crops	0.926
170	179	Agric Prod- Crops	0.926
180	189	Agric Prod- Crops	0.926
190	199	Agric Prod- Crops	0.926
210	219	Agric Prod- Livestock	0.926
240	249	Agric Prod- Livestock	0.926
250	259	Agric Prod- Livestock	0.926
270	279	Agric Prod- Livestock	0.926
290	299	Agric Prod- Livestock	0.926
710	710	Agric Services	0.926
720	729	Agric Services	0.926
740	749	Agric Services	0.926
750	759	Agric Services	0.926
760	769	Agric Services	0.926
780	789	Agric Services	0.926
810	819	Forestry	1.293
830	839	Forestry	1.293
850	859	Forestry	1.293
910	919	Fishing, Hunting, & Trapping	1.418
920	929	Fishing, Hunting, & Trapping	1.418
970	979	Fishing, Hunting, & Trapping	1.418
1010	1019	Metal Mining	1.431
1020	1029	Metal Mining	1.431
1030	1039	Metal Mining	1.431
1040	1049	Metal Mining	1.431
1060	1069	Metal Mining	1.431
1080	1089	Metal Mining	1.431
1090	1099	Metal Mining	1.431
1220	1229	Coal Mining	1.281
1230	1239	Coal Mining	1.281
1240	1249	Coal Mining	1.281
1310	1319	Oil & Gas Extraction	1.201
1320	1329	Oil & Gas Extraction	1.201
1380	1389	Oil & Gas Extraction	1.201
1410	1419	Nonmetallic Minerals, Except Fuels	1.385
1420	1429	Nonmetallic Minerals, Except Fuels	1.385
1440	1449	Nonmetallic Minerals, Except Fuels	1.385
1450	1459	Nonmetallic Minerals, Except Fuels	1.385
1470	1479	Nonmetallic Minerals, Except Fuels	1.385
1480	1489	Nonmetallic Minerals, Except Fuels	1.385
1490	1499	Nonmetallic Minerals, Except Fuels	1.385
1520	1529	General Bldg Contractors	1.032
1530	1539	General Bldg Contractors	1.032

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Table 15: Industry (SIC) Factors

4-Digit SIC Range		Industry Description	SIC
Begin	End		Factor
1540	1549	General Bldg Contractors	1.032
1610	1619	Heavy Construction, Ex Bldg	1.310
1620	1629	Heavy Construction, Ex Bldg	1.310
1710	1719	Special Trade Contractors	1.037
1720	1729	Special Trade Contractors	1.037
1730	1739	Special Trade Contractors	1.037
1740	1749	Special Trade Contractors	1.037
1750	1759	Special Trade Contractors	1.037
1760	1769	Special Trade Contractors	1.037
1770	1779	Special Trade Contractors	1.037
1780	1789	Special Trade Contractors	1.037
1790	1799	Special Trade Contractors	1.037
2010	2019	Food & Kindred Products	1.032
2020	2029	Food & Kindred Products	1.032
2030	2039	Food & Kindred Products	1.032
2040	2049	Food & Kindred Products	1.032
2050	2059	Food & Kindred Products	1.032
2060	2069	Food & Kindred Products	1.032
2070	2079	Food & Kindred Products	1.032
2080	2089	Food & Kindred Products	1.032
2090	2099	Food & Kindred Products	1.032
2110	2119	Tobacco Products	1.295
2120	2129	Tobacco Products	1.295
2130	2139	Tobacco Products	1.295
2140	2149	Tobacco Products	1.295
2210	2219	Textile Mill Products	1.088
2220	2229	Textile Mill Products	1.088
2230	2239	Textile Mill Products	1.088
2240	2249	Textile Mill Products	1.088
2250	2259	Textile Mill Products	1.088
2260	2269	Textile Mill Products	1.088
2270	2279	Textile Mill Products	1.088
2280	2289	Textile Mill Products	1.088
2290	2299	Textile Mill Products	1.088
2310	2319	Apparel & Other Textile Products	1.127
2320	2329	Apparel & Other Textile Products	1.127
2330	2339	Apparel & Other Textile Products	1.127
2340	2349	Apparel & Other Textile Products	1.127
2350	2359	Apparel & Other Textile Products	1.127
2360	2369	Apparel & Other Textile Products	1.127
2370	2379	Apparel & Other Textile Products	1.127
2380	2389	Apparel & Other Textile Products	1.127
2390	2399	Apparel & Other Textile Products	1.127
2410	2419	Lumber & Wood Products	1.089
2420	2429	Lumber & Wood Products	1.089

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Table 15: Industry (SIC) Factors

4-Digit SIC Range		Industry Description	SIC
Begin	End		Factor
2430	2439	Lumber & Wood Products	1.089
2440	2449	Lumber & Wood Products	1.089
2450	2459	Lumber & Wood Products	1.089
2490	2499	Lumber & Wood Products	1.089
2510	2519	Furniture & Fixtures	1.036
2520	2529	Furniture & Fixtures	1.036
2530	2539	Furniture & Fixtures	1.036
2540	2549	Furniture & Fixtures	1.036
2590	2599	Furniture & Fixtures	1.036
2610	2619	Paper & Allied Products	1.251
2620	2629	Paper & Allied Products	1.251
2630	2639	Paper & Allied Products	1.251
2650	2659	Paper & Allied Products	1.251
2670	2679	Paper & Allied Products	1.251
2710	2719	Printing & Publishing	0.988
2720	2729	Printing & Publishing	0.988
2730	2739	Printing & Publishing	0.965
2740	2749	Printing & Publishing	0.965
2750	2759	Printing & Publishing	0.988
2760	2769	Printing & Publishing	0.965
2770	2779	Printing & Publishing	0.965
2780	2789	Printing & Publishing	0.965
2790	2799	Printing & Publishing	0.965
2810	2819	Chemicals & Allied Products	1.315
2820	2829	Chemicals & Allied Products	1.315
2830	2839	Chemicals & Allied Products	1.003
2840	2849	Chemicals & Allied Products	1.315
2850	2859	Chemicals & Allied Products	1.315
2860	2869	Chemicals & Allied Products	1.315
2870	2879	Chemicals & Allied Products	1.315
2890	2899	Chemicals & Allied Products	1.315
2910	2919	Petroleum & Coal Products	1.250
2950	2959	Petroleum & Coal Products	1.250
2990	2999	Petroleum & Coal Products	1.250
3010	3019	Rubber & Misc Plastics	1.296
3020	3029	Rubber & Misc Plastics	1.296
3050	3059	Rubber & Misc Plastics	1.296
3060	3069	Rubber & Misc Plastics	1.296
3080	3089	Rubber & Misc Plastics	1.296
3110	3119	Leather & Leather Products	1.408
3130	3139	Leather & Leather Products	1.408
3140	3149	Leather & Leather Products	1.408
3150	3159	Leather & Leather Products	1.408
3160	3169	Leather & Leather Products	1.408
3170	3179	Leather & Leather Products	1.408

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Table 15: Industry (SIC) Factors

4-Digit SIC Range		Industry Description	SIC
Begin	End		Factor
3190	3199	Leather & Leather Products	1.408
3210	3219	Stone, Clay, & Glass Products	1.281
3220	3229	Stone, Clay, & Glass Products	1.281
3230	3239	Stone, Clay, & Glass Products	1.281
3240	3249	Stone, Clay, & Glass Products	1.281
3250	3259	Stone, Clay, & Glass Products	1.281
3260	3269	Stone, Clay, & Glass Products	1.281
3270	3279	Stone, Clay, & Glass Products	1.281
3280	3289	Stone, Clay, & Glass Products	1.281
3290	3299	Stone, Clay, & Glass Products	1.281
3310	3319	Primary Metal Industries	1.231
3320	3329	Primary Metal Industries	1.231
3330	3339	Primary Metal Industries	1.231
3340	3349	Primary Metal Industries	1.231
3350	3359	Primary Metal Industries	1.231
3360	3369	Primary Metal Industries	1.231
3390	3399	Primary Metal Industries	1.231
3410	3419	Fabricated Metal Products	1.149
3420	3429	Fabricated Metal Products	1.149
3430	3439	Fabricated Metal Products	1.149
3440	3449	Fabricated Metal Products	1.149
3450	3459	Fabricated Metal Products	1.149
3460	3469	Fabricated Metal Products	1.149
3470	3479	Fabricated Metal Products	1.149
3480	3489	Fabricated Metal Products	1.149
3490	3499	Fabricated Metal Products	1.149
3510	3519	Industrial Machinery & Equip	1.168
3520	3529	Industrial Machinery & Equip	1.168
3530	3539	Industrial Machinery & Equip	1.168
3540	3549	Industrial Machinery & Equip	1.168
3550	3559	Industrial Machinery & Equip	1.168
3560	3569	Industrial Machinery & Equip	1.168
3570	3579	Industrial Machinery & Equip	1.113
3580	3589	Industrial Machinery & Equip	1.168
3590	3599	Industrial Machinery & Equip	1.168
3610	3619	Electronic & Other Electric	1.122
3620	3629	Electronic & Other Electric	1.122
3630	3639	Electronic & Other Electric	1.122
3640	3649	Electronic & Other Electric	1.122
3650	3659	Electronic & Other Electric	1.122
3660	3669	Electronic & Other Electric	1.122
3670	3679	Electronic & Other Electric	1.051
3690	3699	Electronic & Other Electric	1.122
3710	3719	Transportation Equip	1.165
3720	3729	Transportation Equip	1.165

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Table 15: Industry (SIC) Factors

4-Digit SIC Range		Industry Description	SIC
Begin	End		Factor
3730	3739	Transportation Equip	1.165
3740	3749	Transportation Equip	1.165
3750	3759	Transportation Equip	1.165
3760	3769	Transportation Equip	1.165
3790	3799	Transportation Equip	1.165
3810	3819	Instruments & Related Products	0.930
3820	3820	Instruments & Related Products	1.006
3840	3849	Instruments & Related Products	0.889
3850	3859	Instruments & Related Products	0.847
3860	3869	Instruments & Related Products	0.930
3870	3879	Instruments & Related Products	0.930
3910	3919	Misc Mftg Industries	1.000
3930	3939	Misc Mftg Industries	1.000
3940	3949	Misc Mftg Industries	1.000
3950	3959	Misc Mftg Industries	1.000
3960	3969	Misc Mftg Industries	1.000
3990	3999	Misc Mftg Industries	1.000
4010	4019	Railroad Transportation	1.378
4110	4119	Local & Interurban Passenger Transit	1.378
4120	4129	Local & Interurban Passenger Transit	1.378
4130	4139	Local & Interurban Passenger Transit	1.378
4140	4149	Local & Interurban Passenger Transit	1.378
4150	4159	Local & Interurban Passenger Transit	1.378
4170	4179	Local & Interurban Passenger Transit	1.378
4210	4219	Trucking & Warehousing	1.408
4220	4229	Trucking & Warehousing	1.408
4230	4239	Trucking & Warehousing	1.408
4310	4319	U.S. Postal Services	1.237
4410	4419	Water Transportation	1.573
4420	4429	Water Transportation	1.573
4430	4439	Water Transportation	1.573
4440	4449	Water Transportation	1.573
4480	4489	Water Transportation	1.573
4490	4499	Water Transportation	1.573
4510	4519	Transportation by Air	1.008
4520	4529	Transportation by Air	1.008
4580	4589	Transportation by Air	1.008
4610	4619	Pipelines, Except Natural Gas	1.203
4720	4729	Transportation Services	1.203
4730	4739	Transportation Services	1.203
4740	4749	Transportation Services	1.203
4780	4789	Transportation Services	1.203
4810	4819	Communications	0.937
4820	4829	Communications	0.937
4830	4839	Communications	0.981

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Table 15: Industry (SIC) Factors

4-Digit SIC Range		Industry Description	SIC
Begin	End		Factor
4840	4849	Communications	0.981
4890	4899	Communications	0.959
4910	4919	Electric, Gas, & Sanitary Services	1.218
4920	4929	Electric, Gas, & Sanitary Services	1.218
4930	4939	Electric, Gas, & Sanitary Services	1.218
4940	4949	Electric, Gas, & Sanitary Services	1.218
4950	4959	Electric, Gas, & Sanitary Services	1.218
4960	4969	Electric, Gas, & Sanitary Services	1.218
4970	4979	Electric, Gas, & Sanitary Services	1.218
5010	5019	Wholesale Trade- Durable Goods	0.914
5020	5029	Wholesale Trade- Durable Goods	0.914
5030	5039	Wholesale Trade- Durable Goods	0.914
5040	5049	Wholesale Trade- Durable Goods	0.914
5050	5059	Wholesale Trade- Durable Goods	0.914
5060	5069	Wholesale Trade- Durable Goods	0.914
5070	5079	Wholesale Trade- Durable Goods	0.914
5080	5089	Wholesale Trade- Durable Goods	0.914
5090	5099	Wholesale Trade- Durable Goods	0.914
5110	5119	Wholesale Trade- Nondurable	1.035
5120	5129	Nondurable Gds	0.961
5130	5139	Nondurable Gds	1.010
5140	5149	Nondurable Gds	1.035
5150	5159	Nondurable Gds	1.035
5160	5169	Nondurable Gds	1.010
5170	5179	Nondurable Gds	1.052
5180	5189	Nondurable Gds	1.010
5190	5199	Nondurable Gds	1.010
5210	5219	Bldg Materials & Garden Supplies	0.994
5230	5239	Bldg Materials & Garden Supplies	0.994
5250	5259	Bldg Materials & Garden Supplies	0.994
5260	5269	Bldg Materials & Garden Supplies	0.994
5270	5279	Bldg Materials & Garden Supplies	0.994
5310	5319	General Mdse Stores	0.946
5330	5339	General Mdse Stores	0.946
5390	5399	General Mdse Stores	0.946
5410	5419	Food Stores	1.107
5420	5429	Food Stores	1.107
5430	5439	Food Stores	1.107
5440	5449	Food Stores	1.107
5450	5459	Food Stores	1.107
5460	5469	Food Stores	1.107
5490	5499	Food Stores	1.107
5510	5519	Automotive Dealers & Service Stations	1.235
5520	5529	Automotive Dealers & Service Stations	1.235
5530	5539	Automotive Dealers & Service Stations	1.235

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Table 15: Industry (SIC) Factors

4-Digit SIC Range		Industry Description	SIC
Begin	End		Factor
5540	5549	Automotive Dealers & Service Stations	1.235
5550	5559	Automotive Dealers & Service Stations	1.235
5560	5569	Automotive Dealers & Service Stations	1.235
5570	5579	Automotive Dealers & Service Stations	1.235
5590	5599	Automotive Dealers & Service Stations	1.235
5610	5619	Apparel & Accessory Stores	0.968
5620	5629	Apparel & Accessory Stores	0.968
5630	5639	Apparel & Accessory Stores	0.968
5640	5649	Apparel & Accessory Stores	0.968
5650	5659	Apparel & Accessory Stores	0.968
5660	5669	Apparel & Accessory Stores	0.968
5690	5699	Apparel & Accessory Stores	0.968
5710	5719	Furniture & Homefurnishings Stores	1.108
5720	5729	Furniture & Homefurnishings Stores	1.108
5730	5739	Furniture & Homefurnishings Stores	1.108
5810	5819	Eating & Drinking Places	1.160
5910	5919	Misc Retail	1.092
5920	5929	Misc Retail	1.092
5930	5939	Misc Retail	1.092
5940	5949	Misc Retail	1.092
5960	5969	Misc Retail	1.092
5980	5989	Misc Retail	1.092
5990	5999	Misc Retail	1.092
6010	6019	Depository Institutions	0.842
6020	6029	Depository Institutions	0.842
6030	6039	Depository Institutions	0.842
6060	6069	Depository Institutions	0.806
6080	6089	Depository Institutions	0.842
6090	6099	Depository Institutions	0.842
6110	6119	Nondepository Institutions	0.948
6140	6149	Nondepository Institutions	0.948
6150	6159	Nondepository Institutions	0.948
6160	6169	Nondepository Institutions	0.948
6210	6219	Security & Commodity Brokers	1.167
6220	6229	Security & Commodity Brokers	1.167
6230	6239	Security & Commodity Brokers	1.167
6280	6289	Security & Commodity Brokers	1.167
6310	6319	Insurance Carriers	0.998
6320	6329	Insurance Carriers	0.998
6330	6339	Insurance Carriers	0.998
6350	6359	Insurance Carriers	0.998
6360	6369	Insurance Carriers	0.998
6370	6379	Insurance Carriers	0.998
6390	6399	Insurance Carriers	0.998
6410	6419	Ins Agents, Brokers, & Service Real Estate	0.955

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Table 15: Industry (SIC) Factors

4-Digit SIC Range		Industry Description	SIC
Begin	End		Factor
6510	6519	Ins Agents, Brokers, & Service Real Estate	1.031
6530	6539	Ins Agents, Brokers, & Service Real Estate	1.031
6540	6549	Ins Agents, Brokers, & Service Real Estate	1.031
6550	6559	Ins Agents, Brokers, & Service Real Estate	1.031
6710	6719	Holding & Other Investment Offices	0.959
6720	6729	Holding & Other Investment Offices	0.959
6730	6739	Holding & Other Investment Offices	0.959
6790	6799	Holding & Other Investment Offices	0.959
7010	7019	Hotels & Other Lodging Places	0.963
7020	7029	Hotels & Other Lodging Places	0.963
7030	7039	Hotels & Other Lodging Places	0.963
7040	7049	Hotels & Other Lodging Places	0.963
7210	7219	Personal Services	0.976
7220	7229	Personal Services	0.976
7230	7239	Personal Services	0.976
7240	7249	Personal Services	0.976
7250	7259	Personal Services	0.976
7260	7269	Personal Services	0.976
7290	7299	Personal Services	0.976
7310	7319	Business Services	0.962
7320	7329	Business Services	0.907
7330	7339	Business Services	0.907
7340	7349	Business Services	0.960
7350	7359	Business Services	0.907
7360	7369	Business Services	0.962
7370	7379	Business Services	0.854
7380	7389	Business Services	0.981
7510	7519	Auto Repair, Services, & Parking	0.993
7520	7529	Auto Repair, Services, & Parking	0.993
7530	7539	Auto Repair, Services, & Parking	0.993
7540	7549	Auto Repair, Services, & Parking	0.993
7620	7629	Misc Repair Services	1.069
7630	7639	Misc Repair Services	1.069
7640	7649	Misc Repair Services	1.069
7690	7699	Misc Repair Services	1.069
7810	7819	Motion Pictures	0.955
7820	7829	Motion Pictures	0.955
7830	7839	Motion Pictures	0.955
7840	7849	Motion Pictures	0.955
7910	7919	Amusement & Recreation Services	1.063
7920	7929	Amusement & Recreation Services	1.063
7930	7939	Amusement & Recreation Services	1.063
7940	7949	Amusement & Recreation Services	1.063
7990	7999	Amusement & Recreation Services	1.063
8010	8019	Health Services	1.204

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Table 15: Industry (SIC) Factors

4-Digit SIC Range		Industry Description	SIC
Begin	End		Factor
8020	8029	Health Services	1.345
8030	8039	Health Services	1.345
8040	8049	Health Services	1.345
8050	8059	Health Services	1.151
8060	8069	Health Services	1.351
8070	8079	Health Services	1.151
8080	8089	Health Services	1.231
8090	8099	Health Services	1.142
8110	8119	Legal Services	1.132
8210	8219	Educational Services	0.867
8220	8228	Educational Services	0.867
8230	8239	Educational Services	0.867
8240	8249	Educational Services	0.867
8290	8299	Educational Services	0.867
8320	8329	Social Services	0.970
8330	8339	Social Services	0.970
8350	8359	Social Services	0.970
8360	8369	Social Services	0.970
8390	8399	Social Services	0.970
8410	8419	Museums, Botanical,	0.903
8420	8429	Zoological Gardens	0.903
8610	8619	Membership Organizations	0.829
8620	8629	Membership Organizations	0.829
8630	8639	Membership Organizations	0.829
8640	8649	Membership Organizations	0.829
8650	8659	Membership Organizations	0.829
8660	8669	Membership Organizations	0.829
8690	8699	Membership Organizations	0.829
8710	8719	Engineering & Mgmt Services	0.906
8720	8729	Engineering & Mgmt Services	0.906
8730	8739	Engineering & Mgmt Services	0.906
8740	8749	Engineering & Mgmt Services	0.906
8810	8819	Private Households	1.157
8990	8999	Services, NEC	0.894
9110	9119	Executive, Legislative, & General	1.002
9120	9129	Executive, Legislative, & General	1.002
9130	9139	Executive, Legislative, & General	1.002
9190	9199	Executive, Legislative, & General	1.002
9210	9219	Justice, Public Order, & Safety	0.971
9220	9229	Justice, Public Order, & Safety	0.971
9310	9319	Finance, Taxation, & Monetary Policy	0.971
9410	9419	Adm Of Human Resources	0.971
9430	9439	Adm Of Human Resources	0.971
9440	9449	Adm Of Human Resources	0.971
9450	9459	Adm Of Human Resources	0.971

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Table 15: Industry (SIC) Factors

4-Digit SIC Range		Industry Description	SIC
Begin	End		Factor
9510	9519	Environmental Quality & Housing	0.971
9530	9539	Environmental Quality & Housing	0.971
9610	9619	Adm of Economic Programs	0.971
9620	9629	Adm of Economic Programs	0.971
9630	9639	Adm of Economic Programs	0.971
9640	9649	Adm of Economic Programs	0.971
9650	9659	Adm of Economic Programs	0.971
9660	9669	Adm of Economic Programs	0.971
9710	9719	National Security & Intl Affairs	0.971
9720	9729	National Security & Intl Affairs	0.971
9990	9999	Nonclassifiable Establishments	10.000

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Table 16: Pre-Existing Conditions Factor

Pre-X Condition Provision	Participation \geq 50%		Participation $<$ 50%	
	No Prior Coverage	Takeover	No Prior Coverage	Takeover
6/12, 6/6/12, 12/12	0.985	0.995	0.985	0.995
3/12, 3/3/12	0.990	1.000	0.990	1.000
3/3, 3/6, 3/3/6	0.995	1.005	0.995	1.005
30 day/5 day	1.025	1.015	1.250	1.200
None	1.025	1.015	1.250	1.200

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Table 17: Participation Factors

Participation %	Factor
0% - 4%	3.00
5% - 9%	2.53
10% - 14%	2.15
15% - 19%	1.86
20% - 24%	1.65
25% - 29%	1.52
30% - 34%	1.46
35% - 39%	1.40
40% - 44%	1.34
45% - 49%	1.29
50% - 54%	1.24
55% - 59%	1.20
60% - 64%	1.17
65% - 69%	1.14
70% - 74%	1.12
75% - 79%	1.10
80% - 84%	1.07
85% - 89%	1.04
90% - 94%	1.02
95% - 99%	1.00
100%	0.95

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Table 18: Employer Contributions Factor

Replacement Ratio	Benefits from Employee Contributions Not Taxable				Benefits from Employee Contributions Taxable			
	Employer Contribution Range				Employer Contribution Range			
	80-100%	51-79%	26-50%	0-25%	80-100%	51-79%	26-50%	0-25%
45%	0.90	0.92	0.94	0.98	0.90	0.91	0.92	0.94
50%	0.90	0.92	0.96	1.03	0.90	0.91	0.93	0.94
55%	0.95	0.99	1.04	1.08	0.95	0.96	0.98	0.99
60%	1.00	1.03	1.08	1.13	1.00	1.02	1.03	1.05
65%	1.05	1.08	1.12	1.15	1.05	1.07	1.08	1.10
66.67%	1.10	1.13	1.18	1.20	1.10	1.12	1.13	1.15
70%	1.15	1.19	1.25	1.25	1.15	1.17	1.18	1.20
Flat Benefit	1.15	1.18	1.23	1.28	1.15	1.17	1.18	1.20

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**Table 19: Partial
Disability Benefits
Factors**

Option	Factor
No	0.975
Yes	1.000

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**Table 20: Residual Disability
Benefits Factors**

Option	Sickness EP (Days)	Factor
No	Any	1.0000
Yes	Less than 8	1.0525
	8 +	1.0750

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**Table 21: Voluntary Plan
Factors**

Voluntary Plan	Factor
Yes	1.08
No	1.00

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Table 22: Rate Guarantee Period Factors

Rate Guarantee Period	Standard Risk	Preferred Risk
(0 - 18] Months	1.00	1.00
[19-30] Months	1.04	1.01
[31 -36] Months	1.08	1.04

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**Table 23: Maximum Weekly
Benefit Factor**

Maximum Weekly Benefit	Factor
Less than \$1,730	0.976
[\$1,730; \$2,308)	0.988
[\$2,308; \$2,885)	1.000
[\$2,885; \$3,461)	1.048
[\$3,461; \$4,038)	1.145
[\$4,038; \$4,615)	1.169
[\$4,615 or More	1.217

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**Table 24: Blue Collar
Factors**

Blue Collar %	Factor
[0, 75%)	1.000
[75, 80%)	1.075
[80, 85%)	1.150
[85, 90%)	1.200
90%+	1.250

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Table 25: Pricing Expenses

Expenses	
Minimum Case Size (# of Lives)	Administrative Expenses
10	21.90%
32	18.90%
53	18.20%
76	17.70%
97	17.40%
169	16.90%
364	16.40%
740	15.90%
1,341	14.90%
2,206	13.80%
4,244	11.90%
7,000	11.00%
10,000	11.00%

Standard Commission Scale *		
Annual Premium		Commission
-	15,000	15%
15,000	25,000	10%
25,000	50,000	5%
50,000	1,000,000	1%

* Voluntary plans use 20% flat commission.

Profit Margin	2%
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Table 26: Premium Tax Rates

State Code	State	Premium Tax %
AK	Alaska	2.700%
AL	Alabama	2.600%
AR	Arkansas	2.500%
AZ	Arizona	2.500%
CA	California	2.350%
CO	Colorado	2.000%
CT	Connecticut	2.000%
DC	District Of Columbia	2.000%
DE	Delaware	2.000%
FL	Florida	2.000%
GA	Georgia	2.250%
HI	Hawaii	2.750%
IA	Iowa	2.000%
ID	Idaho	2.000%
IL	Illinois	2.000%
IN	Indiana	2.000%
KS	Kansas	2.000%
KY	Kentucky	5.000%
LA	Louisiana	3.000%
MA	Massachusetts	2.000%
MD	Maryland	2.000%
ME	Maine	2.000%
MI	Michigan	2.000%
MN	Minnesota	2.000%
MO	Missouri	2.000%
MS	Mississippi	3.000%
MT	Montana	2.750%
NC	North Carolina	2.000%
ND	North Dakota	2.000%
NE	Nebraska	2.000%
NH	New Hampshire	2.000%
NJ	New Jersey	2.100%
NM	New Mexico	3.003%
NV	Nevada	3.500%
NY	New York	2.000%
OH	Ohio	2.000%
OK	Oklahoma	2.250%
OR	Oregon	2.000%
PA	Pennsylvania	2.000%
PR	Puerto Rico	4.000%
RI	Rhode Island	2.000%
SC	South Carolina	2.000%
SD	South Dakota	2.500%
TN	Tennessee	2.000%
TX	Texas	2.000%
UT	Utah	2.250%
VA	Virginia	2.250%
VB	Virgin Island (British)	2.200%
VI	Virgin Islands (U.S.)	2.200%
VT	Vermont	2.000%
WA	Washington	2.000%
WI	Wisconsin	2.000%
WV	West Virginia	3.000%
WY	Wyoming	2.000%
N/A	Unknown	2.200%

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Manual Rate Calculation – Group LTD Rate Manual

Step A: Monthly Initial Net Claim Cost (Initial NCC)

Step A_1) Determine the Employee's Basic Monthly Earnings (BME) – this is the Employee's pre-disability monthly earnings as specified in the Policy.

Step A_2) Determine the Maximum LTD (and Pre-Existing, if this optional benefit applies) Monthly Benefit (MaxMB) for each Class (for each Employee for a Flat Benefit plan): this is the Class' maximum monthly benefit regardless of an employee's actual BME (the Flat Benefit plan's Cap % times each employee's BME for a Flat Benefit plan).

Step A_3) Determine the LTD (and Pre-Existing, if this optional benefit applies) Gross Benefit % (GB %) for each Class: this is the % of Covered Monthly Payroll (CMP) before benefit offsets (the Flat Benefit plan's Cap % for a Flat Benefit plan).

Step A_4) Determine each employee's CMP and LTD (and Pre-Existing, if this optional benefit applies) Gross Monthly Benefit (GMB):

1. CMP = the Minimum of: [BME; MaxMB divided by GB %]; (= GMB for a Flat Benefit plan); and
2. LTD GMB = GB % times CMP; (Flat Benefit amount subject to the MaxMB for a Flat Benefit plan); and
3. Pre-Existing GMB = Pre-Existing GB % times BME (same for a Flat Benefit plan).

Step A_5) Determine each employee's Minimum Monthly Benefit (MinMB):

This is each employee's Minimum Monthly Benefit as defined in the Policy. The MinMB may be a flat dollar amount or a flat dollar amount and a percentage of each employee's GMB or BME. There is no MinMB for the Pre-Existing optional benefit.

Step A_6) Determine each employee's Expected Social Security Benefit Offset (ExpSSDI Offset):

With the exception described in Step C_3 below, if PERS/STRS disability benefits apply to the Class, then each employee's ExpSSDI Offset is \$0;

otherwise, each employee's ExpSSDI Offset is equal to each employee's probability of receiving SSDI from Table 4 times each employee's expected SSDI Primary Insurance Amount (PIA) from Table 5 adjusted based upon the Integration Option for each Class, i.e., either Direct (SSDI Primary Only or SSDI Full Family) or Indirect (All-Sources or Backdoor).

Step A_7) Determine each employee's Expected Net Benefit after SSDI Offset (ExpNB after SSDI Offset):

if the sum of each employee's MinMB from Step A_5 and each employee's ExpSSDI Offset from Step A_6 is greater than each employee's GMB from Step A_4, then each employee's ExpNB after SSDI Offset is equal to each employee's MinMB from Step A_5;

otherwise, each employee's ExpNB after SSDI Offset is equal to each employee's GMB from Step A_4 minus each employee's ExpSSDI Offset from Step A_6.

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Step A_8) Determine each employee's Net Claim Cost before SDI (NetCC_BSDI):

Each employee's NetCC_BSDI is equal to:

1. the sum of (each employee's ExpSSDI Offset from Step A_6 plus each employee's ExpNB after SSDI Offset from Step A_7) divided by \$100 times the applicable Class' LTD Plan Base NCC per \$100 of Monthly Indemnity for the Employee from Table 1 (based upon each employee's Attained Age as of the Class's Plan Effective, Maximum Benefit Period, Elimination Period and each employee's Gender) times the applicable Base NCC Adjustment Factor(s) from Table 2; minus
2. each employee's ExpSSDI Offset from Step A_6 divided by \$100 times the applicable Class Plan's Base NCC per \$100 of Monthly Indemnity for the Employee from the Table 1 times the SSDI Adjustment Factor from Table 6.

Step A_9) Determine each employee's SDI Net Claim Cost (NetCC_SDI):

This is each employee's expected Offset from a State Statutory Disability Plan (SDI), if applicable. Each employee's NetCC_SDI is calculated separately because the SDI plan has a Maximum Benefit Period of 26 or 52 weeks; whereas, the Class Plan's Maximum Benefit Period is much longer.

Each employee's expected SDI Offset is equal to the Minimum of:

- a. [the State SDI plan's Benefit % from Table 7 times each employee's CMP from Step A_4; and
- b. the State SDI plan's Weekly Benefit Maximum from Table 7 times 52 weeks divided by 12 months];

subject to the State SDI plan's Weekly Benefit Minimum amount from Table 7 times 52 weeks divided by 12 months.

Each employee's NetCC_SDI is equal to:

the employee's expected SDI Offset divided by \$100 times each employee's SDI Net Claim Cost per \$100 of Monthly SDI Benefit from Table 8 {based upon each employee's Attained Age as of the Class' LTD Plan Effective or Renewal Date, each employee's Gender, the 90 day Elimination Period (EP) [use the 180 day EP SDI Net Claim Cost if the Class LTD Plan's EP is 180 days or longer] and the State SDI plan's Maximum Benefit Period} times the SDI EP Adjustment Factor from Table 9 times 1.0013.

Step A_10) Determine each employee's Net Claim Cost after SDI (NetCC_ASDI):

- a. if an employee's ExpNB after SSDI Offset from Step A_7 equals their MinMB from Step A_5, then the employee's NetCC_ASDI is equal to their NetCC_BSDI from Step A_8;
- b. if an employee's ExpNB after SSDI Offset from Step A_7 minus their expected SDI Offset from Step A_9 is greater than their MinMB from Step A_5, then their NetCC_ASDI is equal to the Maximum of [their NetCC_BSDI from Step A_8 minus their NetCC_SDI from Step A_9; and \$0];

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otherwise, an employee's NetCC_ASDI is equal to the Maximum of [their NetCC_BSDI from Step A_8 minus (their ExpNB after SSDI Offset from Step A_7 minus their MinMB from Step A_5) divided by \$100 times their SDI Net Claim Cost per \$100 of Monthly SDI Benefit from Table 8 times the SDI EP Adjustment Factor from Table 9 times 1.0013; and \$0].

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Step B: Multiplicative Adjustment Factor for each Employee

The following Step B rate factors are multiplicative and apply to each employee:

Step B_1) Average Replacement Ratio (RR) Factor: calculate each employee's after-tax RR and then select the appropriate rate factor from Table 10.

Step B_2) GMB Adjustment Factor: select the appropriate factor from Table 11 based upon each Employee's GMB from Step A_4.

Step B_3) Salary Factor:

Calculate each employee's Projected Normalized Annual Salary and then select the appropriate Salary factor by gender from Table 12.

The steps to calculate each employee's Projected Normalized Annual Salary are:

- a) Each employee's Projected Annual Salary is equal to their BME from Step A_1 times 12 months times a Wage Inflation Factor. The Wage Inflation Factor equals $1.035^{[(\text{the Class' Effective or Renewal Date} - \text{the Group's Census Date}) / 12 \text{ months}]}$.
- b) Select the Salary Relativity Factor for the Class' location from Table 22.
- c) Each employee's Projected Normalized Annual Salary is equal to step a divided by step b.

Step B_4) Occupation Factor: select each employee's Occupation factor from Table 13 based upon each employee's Occupation Code (A, B, C or D) from Table 14 and adjust it based upon whether the Class the Employee is in is covered by Worker's Compensation (WC) by the appropriate factor selected from Table 13.

Step B_5) COLA Benefit Factor: if this optional benefit is selected, then calculate the product of the appropriate factors for each Employee from Table 15.

Step B_6) Personal Care Assistance Factor: if this optional benefit is selected, then select the appropriate factor from Table 31.

Calculate each Employee's Step B Adjustment Factor: equal to the product of each employee's factors from steps B_1 through step B_6.

The Step B result for all Employees in each Class is equal to each Employee's Initial NCC from Step A_10 times their associated Step B Adjustment Factor, summed for all employees in each Class.

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Step C: Adjustments to the Step B Manual Net Claim Costs for each Class

The following multiplicative Step C factors are the same for all employees in a Class.

Step C_1) Professional White Collar (PWC %) Factor: select the appropriate factor for the group from Table 16.

Step C_2) Social Security Integration Factor: select the appropriate factor for the Class from Table 17.

Step C_3) PERS/STRS Factor: if the Class is eligible for a disability benefit under a State Teachers Retirement System (STRS for SIC 82xx) or Public Employee Retirement System (PERS for SIC 91xx) and that state retirement plan does not treat this plan for the Class as Primary (which means that the state retirement plan's disability benefit would be reduced by any benefit payable under the plan), then the factor is equal to 100% minus the appropriate Discount factor from Table 18 times the product of the appropriate PERS/STRS Adjustment factor(s) from Table 19;

otherwise, this factor is equal to 1.00 and an ExpSSDI Offset should be calculated in Step A_6.

Step C_4) Industry Factor: select the appropriate factor for the Class from Table 20.

Step C_5) Area Factor: select the appropriate Area Factor the Class from Table 22.

Step C_6) Mental Illness, Substance Abuse and Special Conditions/Self-Reported Conditions Limitation Factors: select the appropriate factor for each Benefit Limitation provision applicable for the Class from Table 23 and multiply them to produce one overall Limitation rate factor.

Step C_7) Pre-Existing Conditions Factor: select the appropriate factor for the Class from Table 24.

Step C_8) Contributory Factor: select the appropriate rate factor for the Class from Table 25.

Step C_9) Participation Factor: select the appropriate rate factor for the Class from Table 26.

Step C_10) Definition of Disability Factor: multiply the appropriate factors for the Class from Table 27.

Step C_11) Rate Guarantee Period Factor: select the appropriate factor for the Class from Table 28.

Step C_12) Class Maximum Benefit Factor: select the appropriate factor for the Class from Table 29.

Step C_13) Indexation Factor: If Indexation of Partial Benefits and the Earnings Test does not apply, then the rate factor is 0.99.

Step C_14) Case Size Factor: select the appropriate factor based upon the number of Eligible employees in the group from Table 30.

Step C_15) Survivor Benefit Factor: if this optional benefit is selected, then select the appropriate factor from Table 32.

Step C_16) Terminal Illness Benefit Factor: if this optional benefit is selected, then select the appropriate factor from Table 33.

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Step C_17) Catastrophic Disability Benefit Factor: if this optional benefit is selected, then select the appropriate factor from Table 34.

Step C_18) Recovery Income Protection Benefit Factor: if this optional benefit is selected, then select the appropriate factor from Table 35.

Step C_19) Minimum Indemnity Benefit Factor: if this optional benefit is selected, then the factor is 1.01 for claims incurred within 90 days of the Accident; otherwise, the factor is 1.02 for claims incurred within 180 days of the Accident.

Step C_20) Infectious & Contagious Disease Benefit Factor: if this optional benefit is selected, then the factor is 1.05 for a 5-year Maximum BP; 1.07 for a 10-year Maximum BP.

Step C_21) Extended Care Benefit Factor: if this optional benefit is selected, then the rate factor is 1.05.

Step C_22) Rehab Program Factor: if the Standard Rehab Program applies, then the factor is 1.000; if the Rehab Program is Mandatory, then the factor is 0.975; if the Rehab Program is Voluntary, then the factor is 1.025.

Step C_23) Workplace Modification Benefit Factor: if this optional benefit is selected, then select the appropriate factor from Table 36.

Step C_24) Family Care Services Rehab Benefit Factor: if this optional benefit is selected, then select the appropriate factor from Table 37.

Step C_25) Work Incentive Benefit & Rehab Incentive Benefit Factors:

If an optional Work or Rehab Incentive Benefit Duration other than the standard 12 Months is selected, then select the appropriate factor from Table 38.

If the Work/Rehab Incentive Benefit's % of Pre-Disability Earnings before Work Earnings are offset exceeds 100%/110%, then the rate factor is [1 plus (the Work/Rehab Incentive Benefit's % minus 100%/110%).

Step C_26) Extended Elimination Period Factor: if this optional benefit is selected, then select the appropriate factor from Table 45.

Step C_27) Interest Rate Factor: select the appropriate factor from Table 48.

The Step C rate factor for each Class is equal to the product of steps C_1 through step C_27.

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Step D: Group’s Preliminary Monthly Net Claims Cost (Prelim_NCC)

The Group’s Prelim_NCC for each Class is equal to the Step B result times its associated Step C rate factor. This result is then summed for all Classes in the Group.

Step E: Group’s Monthly Net Claims Cost for Other Additive Benefits

Step E_1) Spousal Disability Benefit: if this optional benefit is selected, then select the appropriate monthly Spouse NCC from Table 39 for each eligible Spouse in the Class times their benefit amount divided by \$100. Sum the result for all covered employees in the Class who has a Spouse eligible for this optional benefit. Sum the result for all Classes in the group.

Step E_2) COBRA Premiums Benefit: if this optional benefit is selected, then select the appropriate monthly COBRA NCC for each employee from Table 40 times their monthly COBRA Premium Benefit amount divided by \$100. Sum the result for all covered employees in the Class eligible for this optional benefit. Sum the result for all Classes in the group.

Step E_3) BOE Benefit: if this optional benefit is selected, then the steps to calculate the BOE NCCs are:

1. Select the appropriate monthly BOE Base NCC for each employee covered under the BOE optional benefit from Table 3 times their monthly BOE Benefit amount divided by \$100. Sum the result for all covered employees in the Class.
2. Multiply the result from step 1 by the LTD Pre-Existing Conditions rate factor from Table 24 applicable for the Class’s BOE benefit’s Pre-Existing Condition provision.
3. Multiply the result from step 2 by the Class’s BOE Survivor Income rate factor from the table below based upon the BOE Survivor Income Benefit’s “# of times of last monthly BOE benefit”:

# Times Last Monthly BOE Benefit	Factor
1	1.007
2	1.013
3	1.020

4. Multiply the result from step 3 by the LTD Plan’s Rate Guarantee Period factor for each Class.
5. Multiply the result from step 4 by the BOE SIC Factor based upon the Class’s 4-Digit SIC from Table 21.

Step E_4) Employer Pension Plan Contribution Benefit: if this optional benefit is selected, then:

1. Select the appropriate Base NCCs for the underlying LTD plan for each employee from Table 1 by Class times their monthly benefit amount for this Optional benefit divided by \$100 (times 0.9729 if the underlying LTD plan is a Voluntary LTD plan). Sum the result for all employees in the Class.
2. Multiply the result from step 1 by this optional benefit’s Definition of Disability Factor applicable for the Class as calculated from the Definition of Disability overall rate factor calculation from Table 27.

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3. Multiply the result from step 2 by the product of all of the Class' Step B and Step C rate factors (excluding the Step B and Step C rate factors applicable to other Optional benefits and the Step C Definition of Disability factor already applied in step 2).
4. Sum the result of step 3 for all Classes in the group.

Step E_5) Pre-Existing Condition Limited Benefit: if this optional benefit is selected, then follow the Step A NCC calculation above for each employee including the product of all Step B and C rate factors for the underlying LTD plan's EP and this optional benefit's Maximum Benefit Duration (exclude the rate factors for all other optional benefits and the Step C_6 MN/SA/SC or SR rate factors; for this optional benefit's Pre-X factor, use the "No Pre-X" factor in Tab 24 minus 1). Sum the result for all Classes in the group.

Step E_6) Hospital Income (HI) Benefit: if this optional benefit is selected, then the steps to calculate the group's Hospital Income NCC are:

1. For each Class, select each employee's monthly NCC per \$50 Daily Hospital Benefit (DHB) from the table in Tab 41. Multiply it by the employee's DHB divided by \$50. Then multiply the result by the Class's Region Factor (based upon the state each Class is located in) from Table 41.
2. Sum the result of step 1 for all employees in the Class and round the result to 2 decimal places.
3. The HI optional benefit's monthly NCC for the Class is equal to step 2 times a 10% probability that a hospital income benefit will be paid for a claimant while on disability for the same cause under the LTD plan for a 30-day maximum hospital income benefit period (times 1.05 for a 60-day maximum hospital income benefit period). Sum the result for all Classes in the group.

Step E_7) Student Loan Repayment Benefit: if this optional benefit is selected, then for each Class, multiply the NCC per employee per month (selected from Table 42 based upon the Class's Lifetime and Monthly Maximum Benefit amounts for this optional benefit and the underlying LTD plan's EP of 90 or 180 days only) by the # of employees in the Class. Sum the result for all Classes in the group.

Step E_8) Education Benefit: if this optional benefit is selected, then sum, for all employees in each Class, [the product of each employee's appropriate monthly Education Benefit Frequency from Table 43 times 1.9 children per family times this optional benefit's monthly benefit per eligible student divided by \$100 times the LTD Base NCCs for a 3 Yr/RBD, 4 Yr/RBD or 5 Yr/RBD Benefit Period]. Multiply the resulting sum by the product of all of the Step B and Step C factors (excluding the other optional benefit's Step B and Step C rate factors and the Step C_6 MN/SA/SC or SR rate factors). Sum the result for all Classes in the group.

Step E_9) Additional Rehab Program Benefit: if a benefit greater than a 5% increase in the GMB up to \$500 per month for 12 months is selected for this optional benefit, then:

1. For each employee in a Class, the amount of this optional benefit is equal to the lesser of [the Benefit Increase % times each employee's GMB determined in Step A_4; or \$500 if the Benefit Increase % is 5%, else \$1,000].

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2. Multiply step 1 divided by \$100 by the probability of an employee participating in a Rehab Program and Working of 2.5% times the employee's appropriate LTD Base NCC from Table 1 for this benefit's Max BP of 1 or 2 years (use the 2 Yr/RBD LTD NCCs in Table 1 for a 2 year Max BP) times 0.9729 if a Voluntary LTD plan.
3. Sum the result of step 2 for all employees in each Class. Multiply the resulting sum by the product of all of the Step B and Step C factors (excluding other optional benefit's Step B and Step C rate factors and the Step C_6 MN/SA/SC or SR rate factors) subject to a minimum monthly NCC of \$0.50. Sum the result for all Classes in the group.

Step E_10) Employer Incentive Rehab Benefit: if this optional benefit is selected, then the monthly NCC for this one-time, lump sum optional benefit for a Class is equal to the average annual probability of a LTD claim being incurred and persisting through the LTD plan's Elimination Period (0.5%) times the average probability of a claimant being in a Rehab program, working and eligible for this benefit (2.5%) times the sum of the lump sum optional benefit amount* for all employees in a Class divided by 12 months. Sum the result for all Classes in the group.

* The lump sum optional benefit amount for each employee in each Class is equal to the lesser of: {this optional benefit's Benefit % times the greater of each employee's [MinMB from Step A_5; ExpNB after SSDI Offset from Step A_7 minus the SDI Monthly Benefit, if applicable, from Step A_9] times this optional benefit's Max BP (# months); each employee's Annual Salary from the Census divided by 12 months times this optional benefit's Max BP (# months); this optional benefit's Maximum monthly benefit amount}.

Step E_11) Moving Expense Rehab Benefit: if this discretionary benefit exceeds the Standard \$5,000 one-time, lump sum amount, then the monthly NCC for this benefit for a Class is equal to the average annual probability of a LTD claim being incurred and persisting through the LTD plan's Elimination Period (0.5%) times the average probability of a claimant being in a Rehab program and eligible for this benefit (5%) x the probability of this benefit being included in the claimant's Rehab program (25%) times the one-time, lump sum benefit amount in excess of \$5,000 times the number of covered employees in the Class divided by 12 months. Sum the result for all Classes in the group.

Step E_12) Spouse Training Rehab Benefit: if this discretionary benefit exceeds the Standard \$1,000 Calendar Year/\$5,000 Overall Maximum Benefit amount, then sum, for each employee in a Class, the (Overall Spouse Training Maximum Benefit amount minus \$5,000) divided by \$1,000 times the monthly NCCs per \$1,000 Overall Spouse Training Benefit based upon the underlying LTD plan's EP from Table 44. Sum the result for all Classes in the group.

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Group Long Term Disability
Rate Manual

Step F: Monthly Manual LTD “Pre-Expense Premium”, “Street Premium” and “Street Rate”

Step 1 - The Group’s Manual LTD NCC is equal to the Group’s Prelim_NCC from Step D plus its Monthly NCCs for Other Additive Benefits from Step E.

Step 2 - The Group’s Manual LTD Pre-Expense Premium is equal to its Manual LTD NCC / [1- Profit Margin %] from Table 46.

Step 3 - The Group’s Manual LTD Street Premium is equal to its Manual LTD Pre-Expense Premium / [1 - Administration Expense % - Conversion Morbidity Fee % (if applicable) - Premium Tax % - Commission %], from Tables 46 and 47.

Note that commission scales other than the standard schedule may also be used.

In most situations, the Group’s monthly Manual LTD Street Rate quoted will be expressed per \$100 CMP. The Group’s monthly Manual LTD Street Rate is equal to its Manual LTD Street Premium / its Total CMP x \$100.

This Group LTD manual covers most of the plan design features we expect to encounter during the life of this manual. On occasion, a manual rate not shown here may need to be developed to match a provision offered by a competitor or required by an inforce customer. In these situations, the same underlying principles used to develop these manual rates will be applied.

Symetra Life Insurance Company
Group Long Term Disability
Manual Rate Tables

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Table 1: Base Claim Rates per \$100 Monthly Indemnity

To Age 70	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.277	0.175	0.146	0.143	0.140	0.135	0.127	0.121
27	0.385	0.243	0.203	0.199	0.195	0.188	0.177	0.169
32	0.648	0.409	0.341	0.335	0.328	0.315	0.297	0.283
37	1.067	0.674	0.561	0.552	0.540	0.517	0.489	0.465
42	1.927	1.217	1.014	0.997	0.976	0.932	0.881	0.838
47	3.215	2.031	1.691	1.664	1.628	1.553	1.468	1.397
52	4.548	2.873	2.392	2.354	2.303	2.201	2.080	1.979
57	6.226	3.933	3.275	3.223	3.153	3.035	2.869	2.730
62	6.655	4.205	3.501	3.424	3.355	3.234	3.040	2.861
67	5.925	3.743	3.117	3.048	2.986	2.745	2.581	2.429
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

To Age 70	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.446	0.282	0.235	0.231	0.226	0.179	0.169	0.161
27	0.853	0.539	0.449	0.442	0.432	0.415	0.392	0.373
32	1.620	1.023	0.852	0.839	0.820	0.752	0.711	0.677
37	2.438	1.540	1.282	1.262	1.234	1.181	1.116	1.062
42	3.639	2.299	1.914	1.884	1.843	1.647	1.557	1.481
47	4.753	3.003	2.500	2.460	2.407	2.298	2.173	2.067
52	6.244	3.945	3.285	3.232	3.162	3.024	2.859	2.720
57	7.535	4.761	3.964	3.901	3.816	3.677	3.477	3.307
62	7.419	4.687	3.903	3.816	3.740	3.599	3.384	3.185
67	6.859	4.333	3.608	3.528	3.457	3.070	2.886	2.716
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

65/5/70	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.274	0.173	0.144	0.142	0.138	0.133	0.126	0.119
27	0.380	0.240	0.200	0.196	0.192	0.185	0.174	0.165
32	0.635	0.401	0.334	0.328	0.321	0.308	0.290	0.275
37	1.033	0.653	0.543	0.534	0.522	0.499	0.470	0.446
42	1.833	1.158	0.964	0.948	0.926	0.883	0.832	0.789
47	2.965	1.873	1.560	1.533	1.498	1.424	1.342	1.272
52	4.003	2.529	2.106	2.070	2.023	1.918	1.807	1.713
57	4.924	3.111	2.590	2.546	2.488	2.352	2.216	2.100
62	5.416	3.358	2.748	2.682	2.605	2.553	2.414	2.292
67	5.963	3.768	3.137	3.068	3.006	2.761	2.596	2.443
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

Symetra Life Insurance Company
Group Long Term Disability
Manual Rate Tables

Table 1: Base Claim Rates per \$100 Monthly Indemnity

65/5/70	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.440	0.278	0.232	0.228	0.222	0.177	0.166	0.158
27	0.836	0.528	0.440	0.432	0.423	0.406	0.382	0.362
32	1.574	0.994	0.828	0.814	0.795	0.729	0.687	0.651
37	2.334	1.475	1.228	1.207	1.179	1.127	1.062	1.006
42	3.416	2.158	1.797	1.766	1.726	1.539	1.450	1.375
47	4.309	2.723	2.267	2.228	2.177	2.070	1.950	1.848
52	5.352	3.381	2.815	2.767	2.704	2.563	2.414	2.289
57	5.765	3.642	3.032	2.981	2.913	2.752	2.592	2.458
62	5.930	3.676	3.008	2.937	2.852	2.794	2.643	2.509
67	6.905	4.363	3.632	3.552	3.481	3.088	2.903	2.732
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

SSNRA	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.275	0.174	0.145	0.142	0.139	0.134	0.126	0.120
27	0.383	0.242	0.201	0.198	0.193	0.186	0.176	0.166
32	0.642	0.405	0.337	0.332	0.324	0.311	0.293	0.278
37	1.050	0.663	0.552	0.543	0.530	0.508	0.479	0.454
42	1.879	1.187	0.988	0.971	0.949	0.907	0.855	0.810
47	3.088	1.951	1.624	1.597	1.560	1.488	1.402	1.329
52	4.236	2.676	2.228	2.190	2.140	2.039	1.921	1.821
57	5.257	3.321	2.765	2.718	2.656	2.526	2.380	2.256
62	4.104	2.593	2.159	2.065	1.972	1.971	1.715	1.479
67	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

SSNRA	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.443	0.280	0.233	0.229	0.224	0.178	0.168	0.159
27	0.845	0.534	0.444	0.437	0.427	0.410	0.386	0.366
32	1.597	1.009	0.840	0.826	0.807	0.741	0.698	0.661
37	2.385	1.507	1.254	1.233	1.205	1.153	1.086	1.030
42	3.523	2.226	1.853	1.821	1.780	1.591	1.499	1.421
47	4.523	2.858	2.379	2.339	2.285	2.180	2.053	1.947
52	5.721	3.614	3.009	2.958	2.890	2.753	2.594	2.459
57	6.199	3.917	3.261	3.205	3.132	2.979	2.806	2.660
62	4.459	2.817	2.345	2.243	2.142	2.141	1.863	1.607
67	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

Symetra Life Insurance Company
Group Long Term Disability
Manual Rate Tables

Table 1: Base Claim Rates per \$100 Monthly Indemnity

RBD	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.274	0.173	0.144	0.142	0.138	0.133	0.126	0.119
27	0.380	0.240	0.200	0.196	0.192	0.185	0.174	0.165
32	0.635	0.401	0.334	0.328	0.321	0.308	0.290	0.275
37	1.033	0.653	0.543	0.534	0.522	0.499	0.470	0.446
42	1.833	1.158	0.964	0.948	0.926	0.883	0.832	0.789
47	2.965	1.873	1.560	1.533	1.498	1.424	1.342	1.272
52	4.003	2.529	2.106	2.070	2.023	1.918	1.807	1.713
57	4.924	3.111	2.590	2.546	2.488	2.352	2.216	2.100
62	4.104	2.593	2.159	2.065	1.972	1.971	1.715	1.479
67	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

RBD	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.440	0.278	0.232	0.228	0.222	0.177	0.166	0.158
27	0.836	0.528	0.440	0.432	0.423	0.406	0.382	0.362
32	1.574	0.994	0.828	0.814	0.795	0.729	0.687	0.651
37	2.334	1.475	1.228	1.207	1.179	1.127	1.062	1.006
42	3.416	2.158	1.797	1.766	1.726	1.539	1.450	1.375
47	4.309	2.723	2.267	2.228	2.177	2.070	1.950	1.848
52	5.352	3.381	2.815	2.767	2.704	2.563	2.414	2.289
57	5.765	3.642	3.032	2.981	2.913	2.752	2.592	2.458
62	4.459	2.817	2.345	2.243	2.142	2.141	1.863	1.607
67	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

10 Yr/To Age 70	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.214	0.135	0.111	0.109	0.107	0.098	0.093	0.089
27	0.286	0.180	0.149	0.146	0.142	0.131	0.125	0.120
32	0.473	0.297	0.246	0.242	0.236	0.219	0.209	0.199
37	0.757	0.475	0.394	0.386	0.377	0.351	0.335	0.320
42	1.386	0.871	0.721	0.708	0.691	0.648	0.618	0.590
47	2.383	1.497	1.239	1.216	1.187	1.122	1.070	1.022
52	3.642	2.287	1.893	1.859	1.814	1.730	1.650	1.576
57	5.653	3.550	2.939	2.885	2.816	2.734	2.607	2.491
62	6.655	4.205	3.501	3.424	3.355	3.234	3.040	2.861
67	5.925	3.743	3.117	3.048	2.986	2.745	2.581	2.429
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

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Table 1: Base Claim Rates per \$100 Monthly Indemnity

10 Yr/To Age 70	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.345	0.217	0.180	0.176	0.172	0.129	0.123	0.117
27	0.617	0.387	0.321	0.315	0.307	0.278	0.265	0.253
32	1.135	0.713	0.590	0.579	0.565	0.492	0.469	0.448
37	1.646	1.034	0.856	0.840	0.820	0.754	0.719	0.687
42	2.487	1.562	1.293	1.269	1.239	1.084	1.033	0.987
47	3.369	2.116	1.751	1.719	1.678	1.584	1.511	1.444
52	4.806	3.018	2.499	2.453	2.394	2.283	2.177	2.080
57	6.721	4.221	3.494	3.430	3.348	3.257	3.106	2.968
62	7.419	4.687	3.903	3.816	3.740	3.599	3.384	3.185
67	6.859	4.333	3.608	3.528	3.457	3.070	2.886	2.716
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

5 Yr/RBD	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.176	0.109	0.090	0.087	0.085	0.075	0.071	0.067
27	0.224	0.139	0.114	0.111	0.108	0.096	0.090	0.086
32	0.360	0.223	0.183	0.178	0.173	0.156	0.147	0.140
37	0.550	0.341	0.279	0.273	0.265	0.240	0.227	0.215
42	0.987	0.612	0.501	0.489	0.475	0.436	0.413	0.392
47	1.652	1.024	0.838	0.818	0.795	0.739	0.699	0.664
52	2.514	1.559	1.275	1.245	1.209	1.137	1.076	1.021
57	3.942	2.444	2.000	1.952	1.896	1.825	1.726	1.638
62	4.104	2.593	2.159	2.065	1.972	1.971	1.715	1.479
67	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

5 Yr/RBD	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.286	0.177	0.145	0.142	0.138	0.098	0.092	0.088
27	0.482	0.299	0.244	0.238	0.232	0.199	0.188	0.178
32	0.851	0.528	0.432	0.422	0.410	0.339	0.320	0.304
37	1.173	0.727	0.595	0.581	0.564	0.499	0.472	0.448
42	1.726	1.070	0.876	0.855	0.830	0.709	0.670	0.636
47	2.290	1.420	1.162	1.134	1.101	1.021	0.966	0.917
52	3.245	2.012	1.646	1.607	1.561	1.465	1.385	1.315
57	4.543	2.816	2.305	2.250	2.185	2.102	1.989	1.887
62	4.459	2.817	2.345	2.243	2.142	2.141	1.863	1.607
67	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

Symetra Life Insurance Company
Group Long Term Disability
Manual Rate Tables

Table 1: Base Claim Rates per \$100 Monthly Indemnity

5 Yr/To Age 70	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.176	0.109	0.090	0.087	0.085	0.075	0.071	0.067
27	0.224	0.139	0.114	0.111	0.108	0.096	0.090	0.086
32	0.360	0.223	0.183	0.178	0.173	0.156	0.147	0.140
37	0.550	0.341	0.279	0.273	0.265	0.240	0.227	0.215
42	0.987	0.612	0.501	0.489	0.475	0.436	0.413	0.392
47	1.652	1.024	0.838	0.818	0.795	0.739	0.699	0.664
52	2.514	1.559	1.275	1.245	1.209	1.137	1.076	1.021
57	3.942	2.444	2.000	1.952	1.896	1.825	1.726	1.638
62	5.390	3.342	2.735	2.669	2.593	2.538	2.400	2.278
67	5.925	3.743	3.117	3.048	2.986	2.745	2.581	2.429
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

5 Yr/To Age 70	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.286	0.177	0.145	0.142	0.138	0.098	0.092	0.088
27	0.482	0.299	0.244	0.238	0.232	0.199	0.188	0.178
32	0.851	0.528	0.432	0.422	0.410	0.339	0.320	0.304
37	1.173	0.727	0.595	0.581	0.564	0.499	0.472	0.448
42	1.726	1.070	0.876	0.855	0.830	0.709	0.670	0.636
47	2.290	1.420	1.162	1.134	1.101	1.021	0.966	0.917
52	3.245	2.012	1.646	1.607	1.561	1.465	1.385	1.315
57	4.543	2.816	2.305	2.250	2.185	2.102	1.989	1.887
62	5.901	3.658	2.994	2.922	2.838	2.778	2.627	2.493
67	6.859	4.333	3.608	3.528	3.457	3.070	2.886	2.716
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

4 Yr/RBD	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.165	0.102	0.084	0.082	0.079	0.068	0.065	0.061
27	0.205	0.127	0.104	0.102	0.099	0.086	0.081	0.077
32	0.325	0.202	0.165	0.161	0.156	0.139	0.131	0.124
37	0.489	0.303	0.248	0.242	0.235	0.210	0.198	0.188
42	0.865	0.536	0.439	0.429	0.416	0.376	0.356	0.338
47	1.428	0.886	0.725	0.707	0.687	0.630	0.596	0.565
52	2.157	1.337	1.094	1.068	1.037	0.962	0.909	0.863
57	3.352	2.078	1.700	1.660	1.612	1.532	1.449	1.375
62	4.104	2.593	2.159	2.065	1.972	1.971	1.715	1.479
67	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

Symetra Life Insurance Company
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Table 1: Base Claim Rates per \$100 Monthly Indemnity

4 Yr/RBD	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.269	0.167	0.136	0.133	0.129	0.089	0.085	0.080
27	0.444	0.275	0.225	0.220	0.213	0.178	0.168	0.160
32	0.774	0.480	0.392	0.383	0.372	0.299	0.283	0.268
37	1.041	0.646	0.528	0.516	0.501	0.432	0.409	0.388
42	1.508	0.935	0.765	0.747	0.725	0.608	0.575	0.546
47	1.976	1.225	1.002	0.978	0.950	0.867	0.820	0.779
52	2.778	1.722	1.409	1.376	1.336	1.235	1.168	1.109
57	3.851	2.388	1.954	1.907	1.852	1.759	1.663	1.579
62	4.459	2.817	2.345	2.243	2.142	2.141	1.863	1.607
67	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

3 Yr/RBD	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.156	0.096	0.078	0.075	0.073	0.063	0.059	0.055
27	0.190	0.117	0.095	0.092	0.089	0.077	0.072	0.068
32	0.297	0.182	0.148	0.144	0.139	0.122	0.115	0.108
37	0.438	0.269	0.218	0.212	0.204	0.181	0.170	0.160
42	0.765	0.470	0.381	0.370	0.357	0.322	0.301	0.284
47	1.244	0.764	0.620	0.601	0.581	0.532	0.498	0.469
52	1.858	1.141	0.926	0.898	0.867	0.803	0.752	0.708
57	2.856	1.754	1.424	1.381	1.333	1.267	1.187	1.118
62	3.903	2.398	1.946	1.887	1.823	1.764	1.652	1.556
67	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

3 Yr/RBD	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.260	0.160	0.130	0.126	0.121	0.082	0.077	0.073
27	0.420	0.258	0.209	0.203	0.196	0.159	0.149	0.140
32	0.719	0.442	0.359	0.348	0.336	0.263	0.247	0.232
37	0.939	0.577	0.468	0.454	0.438	0.372	0.349	0.328
42	1.332	0.818	0.664	0.644	0.622	0.519	0.486	0.457
47	1.720	1.057	0.858	0.832	0.803	0.731	0.685	0.645
52	2.392	1.470	1.193	1.157	1.117	1.031	0.966	0.910
57	3.275	2.012	1.633	1.583	1.529	1.452	1.360	1.281
62	4.233	2.600	2.110	2.046	1.976	1.914	1.792	1.688
67	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

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Table 1: Base Claim Rates per \$100 Monthly Indemnity

3 Yr/To Age 70	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.156	0.096	0.078	0.075	0.073	0.063	0.059	0.055
27	0.190	0.117	0.095	0.092	0.089	0.077	0.072	0.068
32	0.297	0.182	0.148	0.144	0.139	0.122	0.115	0.108
37	0.438	0.269	0.218	0.212	0.204	0.181	0.170	0.160
42	0.765	0.470	0.381	0.370	0.357	0.322	0.301	0.284
47	1.244	0.764	0.620	0.601	0.581	0.532	0.498	0.469
52	1.858	1.141	0.926	0.898	0.867	0.803	0.752	0.708
57	2.856	1.754	1.424	1.381	1.333	1.267	1.187	1.118
62	3.903	2.398	1.946	1.887	1.823	1.764	1.652	1.556
67	5.925	3.743	3.117	3.048	2.986	2.745	2.581	2.429
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

3 Yr/To Age 70	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.260	0.160	0.130	0.126	0.121	0.082	0.077	0.073
27	0.420	0.258	0.209	0.203	0.196	0.159	0.149	0.140
32	0.719	0.442	0.359	0.348	0.336	0.263	0.247	0.232
37	0.939	0.577	0.468	0.454	0.438	0.372	0.349	0.328
42	1.332	0.818	0.664	0.644	0.622	0.519	0.486	0.457
47	1.720	1.057	0.858	0.832	0.803	0.731	0.685	0.645
52	2.392	1.470	1.193	1.157	1.117	1.031	0.966	0.910
57	3.275	2.012	1.633	1.583	1.529	1.452	1.360	1.281
62	4.233	2.600	2.110	2.046	1.976	1.914	1.792	1.688
67	6.859	4.333	3.608	3.528	3.457	3.070	2.886	2.716
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

2 Yr/RBD	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.141	0.086	0.070	0.067	0.065	0.054	0.051	0.047
27	0.167	0.102	0.083	0.080	0.077	0.065	0.060	0.056
32	0.256	0.156	0.127	0.122	0.117	0.102	0.095	0.089
37	0.370	0.226	0.183	0.176	0.170	0.148	0.137	0.129
42	0.636	0.388	0.315	0.303	0.292	0.259	0.241	0.225
47	1.017	0.621	0.504	0.485	0.467	0.422	0.392	0.367
52	1.494	0.912	0.739	0.713	0.685	0.626	0.582	0.545
57	2.262	1.382	1.120	1.080	1.038	0.975	0.907	0.848
62	3.072	1.877	1.521	1.467	1.410	1.349	1.254	1.174
67	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

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Table 1: Base Claim Rates per \$100 Monthly Indemnity

2 Yr/RBD	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.257	0.155	0.124	0.120	0.115	0.074	0.069	0.064
27	0.392	0.240	0.194	0.187	0.180	0.137	0.128	0.119
32	0.653	0.399	0.323	0.312	0.300	0.221	0.206	0.193
37	0.809	0.494	0.400	0.386	0.371	0.303	0.282	0.263
42	1.110	0.678	0.549	0.530	0.509	0.416	0.387	0.362
47	1.406	0.859	0.696	0.671	0.645	0.579	0.539	0.504
52	1.920	1.173	0.951	0.916	0.881	0.803	0.747	0.699
57	2.583	1.578	1.279	1.233	1.185	1.114	1.036	0.969
62	3.315	2.025	1.641	1.582	1.521	1.459	1.357	1.269
67	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

2 Yr/To Age 70	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.141	0.086	0.070	0.067	0.065	0.054	0.051	0.047
27	0.167	0.102	0.083	0.080	0.077	0.065	0.060	0.056
32	0.256	0.156	0.127	0.122	0.117	0.102	0.095	0.089
37	0.370	0.226	0.183	0.176	0.170	0.148	0.137	0.129
42	0.636	0.388	0.315	0.303	0.292	0.259	0.241	0.225
47	1.017	0.621	0.504	0.485	0.467	0.422	0.392	0.367
52	1.494	0.912	0.739	0.713	0.685	0.626	0.582	0.545
57	2.262	1.382	1.120	1.080	1.038	0.975	0.907	0.848
62	3.072	1.877	1.521	1.467	1.410	1.349	1.254	1.174
67	5.197	3.175	2.573	2.480	2.384	2.393	2.226	2.082
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

2 Yr/To Age 70	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.257	0.155	0.124	0.120	0.115	0.074	0.069	0.064
27	0.392	0.240	0.194	0.187	0.180	0.137	0.128	0.119
32	0.653	0.399	0.323	0.312	0.300	0.221	0.206	0.193
37	0.809	0.494	0.400	0.386	0.371	0.303	0.282	0.263
42	1.110	0.678	0.549	0.530	0.509	0.416	0.387	0.362
47	1.406	0.859	0.696	0.671	0.645	0.579	0.539	0.504
52	1.920	1.173	0.951	0.916	0.881	0.803	0.747	0.699
57	2.583	1.578	1.279	1.233	1.185	1.114	1.036	0.969
62	3.315	2.025	1.641	1.582	1.521	1.459	1.357	1.269
67	5.978	3.652	2.959	2.853	2.742	2.668	2.482	2.322
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

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Table 1: Base Claim Rates per \$100 Monthly Indemnity

1 Year	Male LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.107	0.064	0.052	0.049	0.047	0.037	0.034	0.031
27	0.120	0.072	0.058	0.055	0.053	0.041	0.038	0.035
32	0.176	0.106	0.085	0.081	0.078	0.063	0.058	0.054
37	0.247	0.149	0.119	0.114	0.109	0.089	0.082	0.076
42	0.415	0.249	0.200	0.191	0.183	0.154	0.141	0.131
47	0.649	0.390	0.313	0.298	0.286	0.247	0.227	0.211
52	0.938	0.563	0.452	0.431	0.414	0.362	0.332	0.309
57	1.391	0.836	0.671	0.639	0.614	0.554	0.509	0.473
62	1.881	1.130	0.907	0.864	0.830	0.765	0.703	0.653
67	3.150	1.892	1.518	1.447	1.391	1.350	1.240	1.153
70+	4.309	2.588	2.077	1.979	1.902	1.897	1.742	1.619

1 Year	Female LTD Base Rates per \$100 of Monthly Indemnity							
Age	EP 30	EP 60	EP 90	EP 120	EP 150	EP 180	EP 270	EP 360
22	0.257	0.154	0.124	0.118	0.113	0.058	0.054	0.050
27	0.368	0.221	0.178	0.169	0.163	0.096	0.088	0.082
32	0.556	0.334	0.268	0.255	0.245	0.144	0.133	0.123
37	0.588	0.353	0.283	0.270	0.260	0.184	0.169	0.157
42	0.732	0.440	0.353	0.336	0.323	0.247	0.227	0.211
47	0.896	0.538	0.432	0.412	0.396	0.338	0.311	0.289
52	1.204	0.723	0.580	0.553	0.532	0.461	0.424	0.394
57	1.584	0.951	0.763	0.728	0.699	0.629	0.578	0.537
62	2.013	1.209	0.970	0.925	0.889	0.821	0.754	0.701
67	3.578	2.149	1.725	1.644	1.580	1.490	1.368	1.272
70+	4.925	2.958	2.374	2.263	2.175	2.105	1.933	1.797

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Table 2: Base Rate Adjustment Factors

Reason for Adjustment	Factor
Voluntary Plan	0.973
CA Adj (no Offset of Permanent WC claims)	1.035

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Table 3: BOE Base NCCs per \$100 MB

Age	3-Month Benefit Period		
	60-DAY EP	90-DAY EP	180-DAY EP
0	\$0.151	\$0.089	\$0.053
30	0.160	0.098	0.062
35	0.178	0.098	0.062
40	0.205	0.116	0.080
45	0.285	0.169	0.116
50	0.427	0.258	0.187
55	0.650	0.401	0.303
60	1.354	0.855	0.632
65	2.734	1.754	1.318

Age	6-Month Benefit Period		
	60-DAY EP	90-DAY EP	180-DAY EP
0	\$0.157	\$0.092	\$0.055
30	0.166	0.102	0.065
35	0.185	0.102	0.065
40	0.213	0.120	0.083
45	0.296	0.176	0.120
50	0.444	0.268	0.194
55	0.675	0.416	0.314
60	1.405	0.887	0.656
65	2.838	1.821	1.368

Age	12-Month Benefit Period		
	60-DAY EP	90-DAY EP	180-DAY EP
0	\$0.169	\$0.099	\$0.060
30	0.179	0.109	0.069
35	0.198	0.109	0.069
40	0.228	0.129	0.089
45	0.318	0.189	0.129
50	0.476	0.288	0.208
55	0.724	0.447	0.337
60	1.508	0.953	0.705
65	3.046	1.955	1.469

Age	24-Month Benefit Period		
	60-DAY EP	90-DAY EP	180-DAY EP
0	\$0.238	\$0.139	\$0.089
30	0.268	0.159	0.109
35	0.308	0.169	0.119
40	0.357	0.218	0.149
45	0.516	0.308	0.218
50	0.784	0.476	0.357
55	1.211	0.754	0.585
60	2.550	1.617	1.250
65	5.140	3.334	2.570

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Table 4: Probability of Receiving SSDI

Age Range	Primary Benefit		Family Benefit	
	Male	Female	Male	Female
< 25	40.9%	23.5%	18.4%	8.2%
25-29	45.4%	25.9%	22.7%	10.4%
30-34	48.4%	32.4%	29.0%	14.6%
35-39	53.0%	42.8%	34.5%	21.4%
40-44	57.5%	51.6%	28.8%	23.2%
45-49	60.6%	57.5%	21.2%	17.3%
50-54	68.1%	63.6%	17.0%	12.7%
55-59	74.2%	69.6%	5.9%	3.5%
60-64	80.2%	75.7%	3.2%	1.5%
65+	48.4%	48.4%	0.5%	0.5%

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Age Range	Table 5: SSDI Primary Insurance Amount													
	<20k	[20,25k)	[25,30k)	[30,35k)	[35,40k)	[40,45k)	[45,50k)	[50,55k)	[55,60k)	[60,65k)	[65,70k)	[70,75k)	[75,80k)	[80,85k)
< 25	\$951.90	\$1,085.34	\$1,218.78	\$1,351.90	\$1,485.34	\$1,618.78	\$1,751.90	\$1,885.34	\$2,000.59	\$2,062.99	\$2,125.54	\$2,188.09	\$2,250.49	\$2,313.04
25-29	939.74	1,069.66	1,199.90	1,329.82	1,460.06	1,589.98	1,719.90	1,850.14	1,980.06	2,043.49	2,104.39	2,165.29	2,226.34	2,287.24
30-34	930.46	1,058.14	1,185.50	1,313.18	1,440.54	1,568.22	1,695.58	1,823.26	1,950.94	2,028.49	2,088.34	2,148.04	2,207.89	2,267.59
35-39	928.54	1,055.58	1,182.62	1,309.66	1,436.70	1,563.74	1,690.78	1,817.82	1,944.86	2,025.49	2,085.04	2,144.59	2,204.14	2,263.69
40-44	925.98	1,052.38	1,178.78	1,305.18	1,431.26	1,557.66	1,684.06	1,810.46	1,936.86	2,021.29	2,080.54	2,139.79	2,199.04	2,258.29
45-49	925.34	1,051.42	1,177.50	1,303.58	1,429.66	1,555.74	1,681.82	1,807.90	1,933.98	2,019.94	2,079.04	2,138.14	2,197.39	2,256.49
50-54	923.42	1,049.18	1,174.62	1,300.38	1,425.82	1,551.58	1,677.34	1,802.78	1,928.54	2,017.09	2,076.04	2,134.84	2,193.79	2,252.74
55-59	921.50	1,046.62	1,171.74	1,296.86	1,421.98	1,547.10	1,672.22	1,797.34	1,922.46	2,014.09	2,072.74	2,131.39	2,190.04	2,248.69
60-64	919.90	1,044.38	1,169.18	1,293.66	1,418.14	1,542.94	1,667.42	1,792.22	1,916.70	2,011.24	2,069.59	2,128.09	2,185.99	2,242.69
65+	878.62	991.90	1,105.50	1,218.78	1,332.38	1,445.98	1,559.26	1,672.86	1,785.50	1,896.86	1,995.94	2,048.74	2,101.24	2,148.64

Age Range	Table 5: SSDI Primary Insurance Amount (Cont.)						
	[85,90k)	[90,95k)	[95,100k)	[100,105k)	[105,110k)	[110,115k)	115k+
< 25	\$2,375.59	\$2,437.99	\$2,500.54	\$2,563.09	\$2,625.49	\$2,688.04	\$2,690.59
25-29	2,348.29	2,409.19	2,470.09	2,531.14	2,592.04	2,652.94	2,655.04
30-34	2,327.44	2,387.14	2,446.99	2,506.84	2,566.54	2,621.59	2,622.94
35-39	2,323.24	2,382.79	2,442.34	2,501.89	2,561.44	2,614.54	2,615.89
40-44	2,317.39	2,376.64	2,435.89	2,495.14	2,554.39	2,606.89	2,608.24
45-49	2,315.59	2,374.69	2,433.79	2,492.89	2,551.99	2,602.54	2,603.59
50-54	2,311.54	2,370.49	2,429.29	2,488.24	2,547.04	2,592.79	2,593.69
55-59	2,307.34	2,365.99	2,424.64	2,483.29	2,541.79	2,583.19	2,583.94
60-64	2,300.89	2,359.24	2,416.84	2,472.34	2,524.99	2,560.99	2,561.59
65+	2,195.29	2,241.94	2,287.99	2,332.54	2,374.69	2,403.79	2,404.24

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Table 6: LTD SSDI Adjustment Factors by Benefit Plan

EP (Days)	Benefit Period (years): All Ages							Ages < 60		Ages >= 60	
	0.5	1	2	3	4	5	10	T65	T70	T65	T70
<90	0.00	0.45	0.55	0.60	0.65	0.75	0.85	0.85	0.85	0.85	0.85
90-179	0.00	0.47	0.57	0.62	0.67	0.77	0.87	0.87	0.87	0.87	0.87
180+	0.17	0.67	0.77	0.82	0.87	0.97	1.07	1.07	1.07	1.07	1.07

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Table 7: SDI (Cash Sickness) Benefits

Cash Sickness State	Maximum Weekly Benefit	Minimum Weekly Benefit	Benefit %	Benefit Period (# Weeks)
California	\$1,067	\$50	55.00%	52
Hawaii	535	14	58.00%	26
New Jersey	584	0	66.67%	26
New York	170	20	50.00%	26
Puerto Rico	113	12	65.00%	26
Rhode Island	736	72	60.00%	30

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Table 8: SDI Net Claim Costs per \$100 of Monthly SDI Benefit

LTD EP/SDI BP	Male: Central Quinquennial Age										
Plan Description	22	27	32	37	42	47	52	57	62	67	70+
EP90/BP=26 wks	0.019	0.020	0.026	0.034	0.055	0.083	0.119	0.164	0.219	0.387	0.720
EP90/BP=52 wks	0.036	0.039	0.055	0.076	0.128	0.198	0.284	0.400	0.540	0.968	1.798
EP180/BP=26 wks	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
EP180/BP=52 wks	0.018	0.020	0.031	0.044	0.073	0.116	0.168	0.269	0.371	0.596	1.262

LTD EP/SDI BP	Female: Central Quinquennial Age										
Plan Description	22	27	32	37	42	47	52	57	62	67	70+
EP90/BP=26 wks	0.041	0.056	0.080	0.081	0.098	0.113	0.155	0.199	0.249	0.440	0.898
EP90/BP=52 wks	0.085	0.120	0.178	0.184	0.231	0.269	0.369	0.482	0.611	1.104	2.252
EP180/BP=26 wks	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
EP180/BP=52 wks	0.028	0.045	0.066	0.086	0.111	0.161	0.211	0.284	0.367	0.648	1.392

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Table 9: SDI NCC Adjustment Factors

LTD Plan's EP (Days)	SDI BP	
	26 weeks	52 weeks
30	7.4905	2.3768
45	5.7957	2.0327
60	2.4061	1.3446
90	1.0000	1.0000
120	0.5857	0.8482
150	0.1894	0.7053
180	0.0000	1.0000
210	0.0000	1.0000
240	0.0000	1.0000
270	0.0000	0.4354
300	0.0000	0.4354
330	0.0000	0.4354
360	0.0000	0.0000
365	0.0000	0.0000
720	0.0000	0.0000

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**Table 10: Replacement Ratio
Factors**

RR Range	Factor
0-49%	0.90
50-54%	0.92
55-59%	0.95
60-64%	0.98
65-69%	1.00
70-74%	1.05
75-79%	1.07
80-84%	1.08
85-89%	1.09
90-94%	1.10
95-99%	1.12
100%+	1.14

Each Ee's Replacement Ratio (RR) equals:

- a) Pre-Disability After-Tax Salary = Monthly Salary * (100% minus 30.7%)
- b) Post-Disability Benefit Primary Only = Primary SSDI Amount + Net Benefit Primary Only
- c) Post-Disability Benefit Full Family = Primary SSDI Amount + Family SSDI Amount
+ Net Benefit Full Family
- d) Post-Disability Benefit No SSDI = Net Benefit No SSDI
- e) If No SSDI Integration or PERS/STRS Integration
Then Expected Post-Disability Benefit = Post-Disability Benefit No SSDI
Else if Primary SSDI Integration
Then Expected Post-Disability Benefit =
(Primary SSDI Probability – Family SSDI Probability) * Post-Disability Benefit Primary Only
+ Family SSDI Probability * (Primary SSDI Amount + Family SSDI Amount + Net Benefit Primary Only)
+ No SSDI Probability * Post-Disability Benefit No SSDI
Else Expected Post-Disability Benefit =
(Primary SSDI Prob – Family SSDI Prob) * Post - Disability Benefit Primary Only
+ Family SSDI Prob * Post-Disability Benefit Full Family
+ No SSDI Prob * Post-Disability Benefit No SSDI
- f) Adjusted Post-Disability Benefit =
Max (Expected Post-Disability Benefit, Monthly Salary * Min (Gross Monthly Benefit / Monthly Covered Payroll, .5))
- g) If Employee Contributions are Pre-Tax, Then Employee Taxable Portion = 100%;
Else Employee Taxable Portion = 0%
- h) Taxable Portion = Employee Contribution Percent * Employee Taxable Portion
+ (1 - Employee Contribution Percent)
- i) Expected After-Tax Post-Disability Benefit = Adjusted Post-Disability Benefit * (1 – Taxable Portion * 23%)
- j) Replacement Ratio (RR) = Expected After-Tax Post-Disability Benefit / Pre-Disability After-Tax Salary
- k) RR Factor From Table Above

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Table 11: Gross Monthly Benefit Factors

Ee GMB Range	Factor
<= \$7,500	1.00
7,501 - 10,000	1.05
10,001 - 12,500	1.10
12,501 - 15,000	1.15
> \$15,000	1.20

Calculation of Each Ee's Gross Monthly Benefit (GMB)

- i. Use the Salary and Salary Frequency fields from the Census to determine each Ee's Monthly Salary.
- ii. Each Ee's Monthly Covered Salary = lesser of Monthly Salary or (Maximum Monthly Benefit / Plan's Gross Benefit %)
- iii. Each Ee's GMB = Plan's Gross Benefit % x Monthly Covered Salary

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Table 12: Normalized Salary Factors

Projected Normalized	Male Factor	Female Factor
< \$15,000	1.03	1.08
15,000-19,999	1.02	1.02
20,000-24,999	1.01	0.98
25,000-29,999	1.00	0.94
30,000-34,999	0.99	0.90
35,000-39,999	0.98	0.87
40,000-44,999	0.98	0.84
45,000-49,999	0.98	0.83
50,000-54,999	0.97	0.82
55,000-59,999	0.96	0.81
60,000-64,999	0.94	0.80
65,000-69,999	0.91	0.79
70,000-74,999	0.88	0.78
75,000-79,999	0.85	0.76
80,000-84,999	0.82	0.74
85,000-89,999	0.78	0.71
90,000-94,999	0.73	0.68
95,000-99,999	0.67	0.65
\$100,000+	0.56	0.62

Each Ee's Projected Normalized Salary equals:

- a) Projected Salary = Annual Salary * 1.035 ^ [(Effective Date – Census Date) / 365.25]
- b) Salary Relativity Factor: lookup in Table 21: Area & Salary Relativity Factors
- c) Projected Normalized Salary = Projected Salary / Salary Relativity Factor

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Table 13: Occupation Factors

Occupation Code	Males	Females
A	0.85	0.85
B	0.95	0.95
C	1.25	1.25
D	1.60	1.60

- A = White Collar, Officers & Professional Workers
- B = Technical/Clerical/Office Workers
- C = Sales & Health Care Workers
- D = All Blue Collar Workers

If the Employee's Class is not covered by Worker's Compensation, then multiply the Employee's Occupation Factor from the table above by 1.05 if the Class's Blue Collar content is < 40%; 1.09 if the Class's Blue Collar content >= 40%. The Class's Blue Collar content is based upon its CMP.

If Employee Occupation information is not available, then a composite Occupation Factor will be developed based upon the Class SIC information and applied to each Employee.

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Table 14: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
1	11-0000	Management Occupations	A
1	11-1011	Chief Executives	A
1	11-1021	General and Operations Managers	A
2	11-1031	Legislators	A
1	11-2011	Advertising and Promotions Managers	A
1	11-2021	Marketing Managers	A
1	11-2022	Sales Managers	A
1	11-2031	Public Relations Managers	A
1	11-3011	Administrative Services Managers	A
1	11-3021	Computer and Information Systems Managers	A
1	11-3031	Financial Managers	A
1	11-3040	Human Resources Managers	A
1	11-3061	Purchasing Managers	A
1	11-9031	Education Administrators, Preschool and Child Care Center/Program	A
1	11-9032	Education Administrators, Elementary and Secondary School	A
1	11-9033	Education Administrators, Postsecondary	A
1	11-9041	Engineering Managers	A
1	11-9111	Medical and Health Services Managers	A
1	11-9121	Natural Sciences Managers	A
1	11-9141	Property, Real Estate, and Community Association Managers	A
1	11-9151	Social and Community Service Managers	A
1	13-1011	Agents and Business Managers of Artists, Performers, and Athletes	A
1	13-1111	Management Analysts	A
2	13-2011	Accountants and Auditors	A
2	13-2031	Budget Analysts	A
2	13-2051	Financial Analysts	A
2	13-2052	Personal Financial Advisors	A
2	15-1011	Computer and Information Scientists, Research	A
2	15-1031	Computer Software Engineers, Applications	A
2	15-1032	Computer Software Engineers, Systems Software	A
2	15-1051	Computer Systems Analysts	A
2	15-2011	Actuaries	A
2	15-2021	Mathematicians	A
2	17-0000	Architecture and Engineering Occupations	A
2	17-1011	Architects, Except Landscape and Naval	A
2	17-1021	Cartographers and Photogrammetrists	A
2	17-1022	Surveyors	A
2	17-2011	Aerospace Engineers	A
2	17-2021	Agricultural Engineers	A
2	17-2031	Biomedical Engineers	A
2	17-2041	Chemical Engineers	A
2	17-2051	Civil Engineers	A
2	17-2061	Computer Hardware Engineers	A
2	17-2071	Electrical Engineers	A
2	17-2072	Electronics Engineers, Except Computer	A
2	17-2081	Environmental Engineers	A
2	17-2111	Health and Safety Engineers, Except Mining Safety Engineers and Inspectors	A
2	17-2112	Industrial Engineers	A
2	17-2121	Marine Engineers and Naval Architects	A
2	17-2131	Materials Engineers	A
2	17-2141	Mechanical Engineers	A
2	17-2151	Mining and Geological Engineers, Including Mining Safety Engineers	A
2	17-2161	Nuclear Engineers	A
2	17-2171	Petroleum Engineers	A
2	19-1010	Agricultural and Food Scientists	A
2	19-1021	Biochemists and Biophysicists	A
2	19-1022	Microbiologists	A
2	19-1023	Zoologists and Wildlife Biologists	A
2	19-1031	Conservation Scientists	A
2	19-1041	Epidemiologists	A
2	19-1042	Medical Scientists, Except Epidemiologists	A
2	19-2011	Astronomers	A
2	19-2012	Physicists	A
2	19-2021	Atmospheric and Space Scientists	A

**Symetra Life Insurance Company
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Table 14: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
2	19-2031	Chemists	A
2	19-2032	Materials Scientists	A
2	19-2041	Environmental Scientists and Specialists, Including Health	A
2	19-2042	Geoscientists, Except Hydrologists and Geographers	A
2	19-2043	Hydrologists	A
2	19-3011	Economists	A
2	19-3021	Market Research Analysts	A
2	19-3031	Clinical, Counseling, and School Psychologists	A
2	19-3032	Industrial-Organizational Psychologists	A
2	19-3041	Sociologists	A
2	19-3051	Urban and Regional Planners	A
2	19-3091	Anthropologists and Archeologists	A
2	19-3092	Geographers	A
2	19-3093	Historians	A
2	19-3094	Political Scientists	A
2	21-1013	Marriage and Family Therapists	A
2	21-1091	Health Educators	A
2	23-1011	Lawyers	A
2	23-1021	Administrative Law Judges, Adjudicators, and Hearing Officers	A
2	23-1022	Arbitrators, Mediators, and Conciliators	A
2	23-1023	Judges, Magistrate Judges, and Magistrates	A
2	25-1011	Business Teachers, Postsecondary	A
2	25-1021	Computer Science Teachers, Postsecondary	A
2	25-1022	Mathematical Science Teachers, Postsecondary	A
2	25-1031	Architecture Teachers, Postsecondary	A
2	25-1032	Engineering Teachers, Postsecondary	A
2	25-1041	Agricultural Sciences Teachers, Postsecondary	A
2	25-1042	Biological Science Teachers, Postsecondary	A
2	25-1043	Forestry and Conservation Science Teachers, Postsecondary	A
2	25-1051	Atmospheric, Earth, Marine, and Space Sciences Teachers, Postsecondary	A
2	25-1052	Chemistry Teachers, Postsecondary	A
2	25-1053	Environmental Science Teachers, Postsecondary	A
2	25-1054	Physics Teachers, Postsecondary	A
2	25-1061	Anthropology and Archeology Teachers, Postsecondary	A
2	25-1062	Area, Ethnic, and Cultural Studies Teachers, Postsecondary	A
2	25-1063	Economics Teachers, Postsecondary	A
2	25-1064	Geography Teachers, Postsecondary	A
2	25-1065	Political Science Teachers, Postsecondary	A
2	25-1066	Psychology Teachers, Postsecondary	A
2	25-1067	Sociology Teachers, Postsecondary	A
2	25-1071	Health Specialties Teachers, Postsecondary	A
2	25-1072	Nursing Instructors and Teachers, Postsecondary	A
2	25-1081	Education Teachers, Postsecondary	A
2	25-1082	Library Science Teachers, Postsecondary	A
2	25-1111	Criminal Justice and Law Enforcement Teachers, Postsecondary	A
2	25-1112	Law Teachers, Postsecondary	A
2	25-1113	Social Work Teachers, Postsecondary	A
2	25-1121	Art, Drama, and Music Teachers, Postsecondary	A
2	25-1122	Communications Teachers, Postsecondary	A
2	25-1123	English Language and Literature Teachers, Postsecondary	A
2	25-1124	Foreign Language and Literature Teachers, Postsecondary	A
2	25-1125	History Teachers, Postsecondary	A
2	25-1126	Philosophy and Religion Teachers, Postsecondary	A
2	25-1192	Home Economics Teachers, Postsecondary	A
2	25-1193	Recreation and Fitness Studies Teachers, Postsecondary	A
2	25-1194	Vocational Education Teachers, Postsecondary	A
2	25-2011	Preschool Teachers, Except Special Education	A
2	25-2012	Kindergarten Teachers, Except Special Education	A
2	25-2021	Elementary School Teachers, Except Special Education	A
2	25-2022	Middle School Teachers, Except Special and Vocational Education	A
2	25-2023	Vocational Education Teachers, Middle School	A
2	25-2031	Secondary School Teachers, Except Special and Vocational Education	A
2	25-2032	Vocational Education Teachers, Secondary School	A
2	25-2041	Special Education Teachers, Preschool, Kindergarten, and Elementary School	A

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Table 14: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
2	25-2042	Special Education Teachers, Middle School	A
2	25-2043	Special Education Teachers, Secondary School	A
2	25-3011	Adult Literacy, Remedial Education, and Ged Teachers and Instructors	A
2	25-3021	Self-Enrichment Education Teachers	A
2	25-4021	Librarians	A
1	25-9021	Farm and Home Management Advisors	A
2	25-9031	Instructional Coordinators	A
2	27-1011	Art Directors	A
2	27-1013	Fine Artists, Including Painters, Sculptors, and Illustrators	A
2	27-1021	Commercial and Industrial Designers	A
2	27-1022	Fashion Designers	A
2	27-1024	Graphic Designers	A
2	27-2011	Actors	A
2	27-2012	Producers and Directors	A
2	27-2021	Athletes and Sports Competitors	A
2	27-2022	Coaches and Scouts	A
2	27-2032	Choreographers	A
2	27-2041	Music Directors and Composers	A
2	27-2042	Musicians and Singers	A
2	27-3020	News Analysts, Reporters and Correspondents	A
2	27-3031	Public Relations Specialists	A
2	27-3041	Editors	A
2	27-3042	Technical Writers	A
2	27-3043	Writers and Authors	A
2	29-9091	Athletic Trainers	A
2	53-2011	Airline Pilots, Copilots, and Flight Engineers	A
2	53-2012	Commercial Pilots	A
2	53-5021	Captains, Mates, and Pilots of Water Vessels	A
3	11-9061	Funeral Directors	B
3	13-0000	Business and Financial Operations Occupations	B
3	13-1021	Purchasing Agents and Buyers, Farm Products	B
3	13-1022	Wholesale and Retail Buyers, Except Farm Products	B
3	13-1023	Purchasing Agents, Except Wholesale, Retail, and Farm Products	B
3	13-1031	Claims Adjusters, Examiners, and Investigators	B
3	13-1032	Insurance Appraisers, Auto Damage	B
3	13-1041	Compliance Officers, Except Agriculture, Construction, Health and Safety, and Transportation	B
3	13-1051	Cost Estimators	B
3	13-1061	Emergency Management Specialists	B
3	13-1071	Employment, Recruitment, and Placement Specialists	B
3	13-1072	Compensation, Benefits, and Job Analysis Specialists	B
3	13-1073	Training and Development Specialists	B
3	13-1121	Meeting and Convention Planners	B
3	13-2021	Appraisers and Assessors of Real Estate	B
3	13-2041	Credit Analysts	B
3	13-2053	Insurance Underwriters	B
3	13-2061	Financial Examiners	B
3	13-2071	Loan Counselors	B
3	13-2072	Loan Officers	B
3	13-2081	Tax Examiners, Collectors, and Revenue Agents	B
3	13-2082	Tax Preparers	B
3	15-0000	Computer and Mathematical Occupations	B
3	15-1021	Computer Programmers	B
3	15-1041	Computer Support Specialists	B
3	15-1061	Database Administrators	B
3	15-1071	Network and Computer Systems Administrators	B
3	15-1081	Network Systems and Data Communications Analysts	B
3	15-2031	Operations Research Analysts	B
3	15-2041	Statisticians	B
3	15-2091	Mathematical Technicians	B
3	17-3011	Architectural and Civil Drafters	B
3	17-3012	Electrical and Electronics Drafters	B
3	17-3013	Mechanical Drafters	B
3	17-3021	Aerospace Engineering and Operations Technicians	B
3	17-3022	Civil Engineering Technicians	B

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Table 14: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
3	17-3023	Electrical and Electronic Engineering Technicians	B
3	17-3024	Electro-Mechanical Technicians	B
3	17-3025	Environmental Engineering Technicians	B
3	17-3026	Industrial Engineering Technicians	B
3	17-3027	Mechanical Engineering Technicians	B
3	17-3031	Surveying and Mapping Technicians	B
3	19-0000	Life, Physical, and Social Science Occupations	B
3	19-3022	Survey Researchers	B
3	19-4011	Agricultural and Food Science Technicians	B
3	19-4021	Biological Technicians	B
3	19-4031	Chemical Technicians	B
3	19-4041	Geological and Petroleum Technicians	B
3	19-4051	Nuclear Technicians	B
3	19-4091	Environmental Science and Protection Technicians, Including Health	B
3	19-4092	Forensic Science Technicians	B
3	19-4093	Forest and Conservation Technicians	B
3	21-0000	Community and Social Services Occupations	B
3	21-1011	Substance Abuse and Behavioral Disorder Counselors	B
3	21-1012	Educational, Vocational, and School Counselors	B
3	21-1014	Mental Health Counselors	B
3	21-1015	Rehabilitation Counselors	B
3	21-1021	Child, Family, and School Social Workers	B
3	21-1022	Medical and Public Health Social Workers	B
3	21-1023	Mental Health and Substance Abuse Social Workers	B
3	21-1092	Probation Officers and Correctional Treatment Specialists	B
5	21-1093	Social and Human Service Assistants	B
3	21-2011	Clergy	B
3	21-2021	Directors, Religious Activities and Education	B
5	23-0000	Legal Occupations	B
5	23-2011	Paralegals and Legal Assistants	B
5	23-2091	Court Reporters	B
3	23-2092	Law Clerks	B
3	23-2093	Title Examiners, Abstractors, and Searchers	B
3	25-0000	Education, Training, and Library Occupations	B
3	25-1191	Graduate Teaching Assistants	B
3	25-4010	Archivists, Curators, and Museum Technicians	B
3	25-4031	Library Technicians	B
3	25-9011	Audio-Visual Collections Specialists	B
5	25-9041	Teacher Assistants	B
3	27-0000	Arts, Design, Entertainment, Sports, and Media Occupations	B
3	27-1014	Multi-Media Artists and Animators	B
3	27-1025	Interior Designers	B
3	27-2023	Umpires, Referees, and Other Sports Officials	B
3	27-3010	Announcers	B
3	27-3091	Interpreters and Translators	B
3	27-4011	Audio and Video Equipment Technicians	B
3	27-4012	Broadcast Technicians	B
3	27-4013	Radio Operators	B
3	27-4014	Sound Engineering Technicians	B
3	27-4021	Photographers	B
3	27-4031	Camera Operators, Television, Video, and Motion Picture	B
3	27-4032	Film and Video Editors	B
3	29-0000	Healthcare Practitioners and Technical Occupations	B
5	29-1071	Physician Assistants	B
3	29-2011	Medical and Clinical Laboratory Technologists	B
3	29-2012	Medical and Clinical Laboratory Technicians	B
3	29-2031	Cardiovascular Technologists and Technicians	B
3	29-2033	Nuclear Medicine Technologists	B
3	29-2034	Radiologic Technologists and Technicians	B
3	29-2041	Emergency Medical Technicians and Paramedics	B
3	29-2051	Dietetic Technicians	B
3	29-2052	Pharmacy Technicians	B
3	29-2053	Psychiatric Technicians	B
3	29-2054	Respiratory Therapy Technicians	B

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Table 14: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
3	29-2055	Surgical Technologists	B
3	29-2056	Veterinary Technologists and Technicians	B
3	29-2061	Licensed Practical and Licensed Vocational Nurses	B
3	29-2071	Medical Records and Health Information Technicians	B
3	29-9010	Occupational Health and Safety Specialists and Technicians	B
5	31-2011	Occupational Therapist Assistants	B
5	31-9092	Medical Assistants	B
5	31-9094	Medical Transcriptionists	B
3	39-4011	Embalmers	B
5	41-2021	Counter and Rental Clerks	B
5	43-0000	Office and Administrative Support Occupations	B
5	43-1011	First-Line Supervisors/Managers of Office and Administrative Support Workers	B
5	43-2011	Switchboard Operators, Including Answering Service	B
5	43-2021	Telephone Operators	B
5	43-3011	Bill and Account Collectors	B
5	43-3021	Billing and Posting Clerks and Machine Operators	B
5	43-3031	Bookkeeping, Accounting, and Auditing Clerks	B
5	43-3051	Payroll and Timekeeping Clerks	B
5	43-3061	Procurement Clerks	B
5	43-3071	Tellers	B
5	43-4011	Brokerage Clerks	B
5	43-4021	Correspondence Clerks	B
5	43-4031	Court, Municipal, and License Clerks	B
5	43-4041	Credit Authorizers, Checkers, and Clerks	B
5	43-4051	Customer Service Representatives	B
5	43-4061	Eligibility Interviewers, Government Programs	B
5	43-4071	File Clerks	B
5	43-4081	Hotel, Motel, and Resort Desk Clerks	B
5	43-4111	Interviewers, Except Eligibility and Loan	B
5	43-4121	Library Assistants, Clerical	B
5	43-4131	Loan Interviewers and Clerks	B
5	43-4141	New Accounts Clerks	B
5	43-4151	Order Clerks	B
5	43-4161	Human Resources Assistants, Except Payroll and Timekeeping	B
5	43-4171	Receptionists and Information Clerks	B
5	43-4181	Reservation and Transportation Ticket Agents and Travel Clerks	B
5	43-5021	Couriers and Messengers	B
5	43-5031	Police, Fire, and Ambulance Dispatchers	B
5	43-5032	Dispatchers, Except Police, Fire, and Ambulance	B
5	43-5051	Postal Service Clerks	B
5	43-5061	Production, Planning, and Expediting Clerks	B
5	43-5071	Shipping, Receiving, and Traffic Clerks	B
5	43-5111	Weighers, Measurers, Checkers, and Samplers, Recordkeeping	B
5	43-6011	Executive Secretaries and Administrative Assistants	B
5	43-6012	Legal Secretaries	B
5	43-6013	Medical Secretaries	B
5	43-6014	Secretaries, Except Legal, Medical, and Executive	B
5	43-9011	Computer Operators	B
5	43-9021	Data Entry Keyers	B
5	43-9022	Word Processors and Typists	B
5	43-9031	Desktop Publishers	B
5	43-9041	Insurance Claims and Policy Processing Clerks	B
5	43-9061	Office Clerks, General	B
5	43-9071	Office Machine Operators, Except Computer	B
5	43-9081	Proofreaders and Copy Markers	B
5	43-9111	Statistical Assistants	B
3	51-9082	Medical Appliance Technicians	B
3	51-9083	Ophthalmic Laboratory Technicians	B
3	53-2021	Air Traffic Controllers	B
3	53-4011	Locomotive Engineers	B
2	29-1011	Chiropractors	C
2	29-1020	Dentists	C
2	29-1031	Dietitians and Nutritionists	C
2	29-1041	Optometrists	C

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Table 14: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
2	29-1051	Pharmacists	C
2	29-1061	Anesthesiologists	C
2	29-1062	Family and General Practitioners	C
2	29-1063	Internists, General	C
2	29-1064	Obstetricians and Gynecologists	C
2	29-1065	Pediatricians, General	C
2	29-1066	Psychiatrists	C
2	29-1067	Surgeons	C
2	29-1081	Podiatrists	C
2	29-1111	Registered Nurses	C
2	29-1121	Audiologists	C
2	29-1122	Occupational Therapists	C
2	29-1123	Physical Therapists	C
2	29-1124	Radiation Therapists	C
2	29-1125	Recreational Therapists	C
2	29-1126	Respiratory Therapists	C
2	29-1127	Speech-Language Pathologists	C
2	29-1131	Veterinarians	C
2	29-2021	Dental Hygienists	C
2	29-2032	Diagnostic Medical Sonographers	C
2	29-2081	Opticians, Dispensing	C
2	29-2091	Orthotists and Prosthetists	C
4	41-0000	Sales and Related Occupations	C
4	41-1011	First-Line Supervisors/Managers of Retail Sales Workers	C
4	41-1012	First-Line Supervisors/Managers of Non-Retail Sales Workers	C
4	41-2022	Parts Salespersons	C
4	41-2031	Retail Salespersons	C
4	41-3011	Advertising Sales Agents	C
4	41-3021	Insurance Sales Agents	C
4	41-3031	Securities, Commodities, and Financial Services Sales Agents	C
4	41-3041	Travel Agents	C
4	41-4011	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	C
4	41-4012	Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	C
4	41-9011	Demonstrators and Product Promoters	C
4	41-9012	Models	C
4	41-9021	Real Estate Brokers	C
4	41-9022	Real Estate Sales Agents	C
4	41-9031	Sales Engineers	C
4	41-9041	Telemarketers	C
4	41-9091	Door-To-Door Sales Workers, News and Street Vendors, and Related Workers	C
4	51-9141	Semiconductor Processors	C
6	11-3051	Industrial Production Managers	D
6	11-3071	Transportation, Storage, and Distribution Managers	D
6	11-9011	Farm, Ranch, and Other Agricultural Managers	D
6	11-9021	Construction Managers	D
6	11-9051	Food Service Managers	D
6	11-9071	Gaming Managers	D
6	11-9081	Lodging Managers	D
6	11-9131	Postmasters and Mail Superintendents	D
6	17-1012	Landscape Architects	D
9	19-1032	Foresters	D
6	27-1023	Floral Designers	D
6	27-1026	Merchandise Displayers and Window Trimmers	D
8	27-1027	Set and Exhibit Designers	D
6	27-2031	Dancers	D
9	31-0000	Healthcare Support Occupations	D
9	31-1011	Home Health Aides	D
9	31-1012	Nursing Aides, Orderlies, and Attendants	D
9	31-1013	Psychiatric Aides	D
9	31-2012	Occupational Therapist Aides	D
9	31-2021	Physical Therapist Assistants	D
9	31-2022	Physical Therapist Aides	D
9	31-9011	Massage Therapists	D
7	31-9091	Dental Assistants	D

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Table 14: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
6	31-9093	Medical Equipment Preparers	D
9	31-9095	Pharmacy Aides	D
9	31-9096	Veterinary Assistants and Laboratory Animal Caretakers	D
9	33-0000	Protective Service Occupations	D
9	33-1011	First-Line Supervisors/Managers of Correctional Officers	D
9	33-1012	First-Line Supervisors/Managers of Police and Detectives	D
9	33-1021	First-Line Supervisors/Managers of Fire Fighting and Prevention Workers	D
9	33-2011	Fire Fighters	D
7	33-2021	Fire Inspectors and Investigators	D
9	33-2022	Forest Fire Inspectors and Prevention Specialists	D
9	33-3011	Bailiffs	D
9	33-3012	Correctional Officers and Jailers	D
6	33-3021	Detectives and Criminal Investigators	D
9	33-3031	Fish and Game Wardens	D
9	33-3041	Parking Enforcement Workers	D
9	33-3051	Police and Sheriff's Patrol Officers	D
9	33-3052	Transit and Railroad Police	D
9	33-9011	Animal Control Workers	D
9	33-9021	Private Detectives and Investigators	D
9	33-9031	Gaming Surveillance Officers and Gaming Investigators	D
9	33-9032	Security Guards	D
9	33-9091	Crossing Guards	D
9	35-0000	Food Preparation and Serving Related Occupations	D
6	35-1011	Chefs and Head Cooks	D
9	35-1012	First-Line Supervisors/Managers of Food Preparation and Serving Workers	D
9	35-2011	Cooks, Fast Food	D
9	35-2012	Cooks, Institution and Cafeteria	D
9	35-2014	Cooks, Restaurant	D
9	35-2015	Cooks, Short Order	D
9	35-2021	Food Preparation Workers	D
9	35-3011	Bartenders	D
9	35-3021	Combined Food Preparation and Serving Workers, Including Fast Food	D
9	35-3022	Counter Attendants, Cafeteria, Food Concession, and Coffee Shop	D
9	35-3031	Waiters and Waitresses	D
9	35-3041	Food Servers, Nonrestaurant	D
9	35-9011	Dining Room and Cafeteria Attendants and Bartender Helpers	D
9	35-9021	Dishwashers	D
9	35-9031	Hosts and Hostesses, Restaurant, Lounge, and Coffee Shop	D
8	37-0000	Building and Grounds Cleaning and Maintenance Occupations	D
9	37-1011	First-Line Supervisors/Managers of Housekeeping and Janitorial Workers	D
9	37-1012	First-Line Supervisors/Managers of Landscaping, Lawn Service, and Groundskeeping Workers	D
9	37-2011	Janitors and Cleaners, Except Maids and Housekeeping Cleaners	D
9	37-2012	Maids and Housekeeping Cleaners	D
9	37-2021	Pest Control Workers	D
8	37-3011	Landscaping and Groundskeeping Workers	D
9	37-3012	Pesticide Handlers, Sprayers, and Applicators, Vegetation	D
9	37-3013	Tree Trimmers and Pruners	D
9	39-0000	Personal Care and Service Occupations	D
7	39-1011	Gaming Supervisors	D
9	39-1012	Slot Key Persons	D
9	39-1021	First-Line Supervisors/Managers of Personal Service Workers	D
7	39-2011	Animal Trainers	D
9	39-2021	Nonfarm Animal Caretakers	D
9	39-3011	Gaming Dealers	D
9	39-3012	Gaming and Sports Book Writers and Runners	D
6	39-3021	Motion Picture Projectionists	D
9	39-3031	Ushers, Lobby Attendants, and Ticket Takers	D
9	39-3091	Amusement and Recreation Attendants	D
9	39-3092	Costume Attendants	D
9	39-3093	Locker Room, Coatroom, and Dressing Room Attendants	D
9	39-4021	Funeral Attendants	D
9	39-5011	Barbers	D
9	39-5012	Hairdressers, Hairstylists, and Cosmetologists	D
9	39-5091	Makeup Artists, Theatrical and Performance	D

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Table 14: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
9	39-5092	Manicurists and Pedicurists	D
9	39-5093	Shampooers	D
9	39-5094	Skin Care Specialists	D
9	39-6011	Baggage Porters and Bellhops	D
9	39-6012	Concierges	D
9	39-6021	Tour Guides and Escorts	D
9	39-6022	Travel Guides	D
9	39-6031	Flight Attendants	D
9	39-6032	Transportation Attendants, Except Flight Attendants and Baggage Porters	D
9	39-9011	Child Care Workers	D
9	39-9021	Personal and Home Care Aides	D
9	39-9031	Fitness Trainers and Aerobics Instructors	D
9	39-9032	Recreation Workers	D
9	39-9041	Residential Advisors	D
9	41-2011	Cashiers	D
9	41-2012	Gaming Change Persons and Booth Cashiers	D
9	43-3041	Gaming Cage Workers	D
6	43-5011	Cargo and Freight Agents	D
6	43-5041	Meter Readers, Utilities	D
6	43-5052	Postal Service Mail Carriers	D
6	43-5053	Postal Service Mail Sorters, Processors, and Processing Machine Operators	D
6	43-5081	Stock Clerks and Order Fillers	D
7	43-9051	Mail Clerks and Mail Machine Operators, Except Postal Service	D
8	45-0000	Farming, Fishing, and Forestry Occupations	D
8	45-1011	First-Line Supervisors/Managers of Farming, Fishing, and Forestry Workers	D
8	45-1012	Farm Labor Contractors	D
7	45-2011	Agricultural Inspectors	D
8	45-2021	Animal Breeders	D
7	45-2041	Graders and Sorters, Agricultural Products	D
7	45-2091	Agricultural Equipment Operators	D
8	45-2092	Farmworkers and Laborers, Crop, Nursery, and Greenhouse	D
8	45-2093	Farmworkers, Farm and Ranch Animals	D
8	45-4011	Forest and Conservation Workers	D
8	45-4021	Fallers	D
8	45-4022	Logging Equipment Operators	D
7	45-4023	Log Graders and Scalers	D
6	47-0000	Construction and Extraction Occupations	D
6	47-1011	First-Line Supervisors/Managers of Construction Trades and Extraction Workers	D
6	47-2011	Boilermakers	D
6	47-2021	Brickmasons and Blockmasons	D
6	47-2022	Stonemasons	D
6	47-2031	Carpenters	D
7	47-2041	Carpet Installers	D
7	47-2042	Floor Layers, Except Carpet, Wood, and Hard Tiles	D
7	47-2043	Floor Sanders and Finishers	D
7	47-2044	Tile and Marble Setters	D
6	47-2051	Cement Masons and Concrete Finishers	D
7	47-2053	Terrazzo Workers and Finishers	D
8	47-2061	Construction Laborers	D
7	47-2071	Paving, Surfacing, and Tamping Equipment Operators	D
7	47-2072	Pile-Driver Operators	D
6	47-2073	Operating Engineers and Other Construction Equipment Operators	D
6	47-2081	Drywall and Ceiling Tile Installers	D
7	47-2082	Tapers	D
6	47-2111	Electricians	D
7	47-2121	Glaziers	D
7	47-2130	Insulation Workers	D
6	47-2141	Painters, Construction and Maintenance	D
7	47-2142	Paperhangers	D
7	47-2151	Pipelayers	D
6	47-2152	Plumbers, Pipefitters, and Steamfitters	D
6	47-2161	Plasterers and Stucco Masons	D
7	47-2171	Reinforcing Iron and Rebar Workers	D
7	47-2181	Roofers	D

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Table 14: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
6	47-2211	Sheet Metal Workers	D
7	47-2221	Structural Iron and Steel Workers	D
8	47-3011	Helpers--Brickmasons, Blockmasons, Stonemasons, and Tile and Marble Setters	D
8	47-3012	Helpers--Carpenters	D
8	47-3013	Helpers--Electricians	D
8	47-3014	Helpers--Painters, Paperhangers, Plasterers, and Stucco Masons	D
8	47-3015	Helpers--Pipelayers, Plumbers, Pipefitters, and Steamfitters	D
8	47-3016	Helpers--Roofers	D
6	47-4011	Construction and Building Inspectors	D
7	47-4021	Elevator Installers and Repairers	D
7	47-4031	Fence Erectors	D
9	47-4041	Hazardous Materials Removal Workers	D
6	47-4051	Highway Maintenance Workers	D
6	47-4061	Rail-Track Laying and Maintenance Equipment Operators	D
7	47-4071	Septic Tank Servicers and Sewer Pipe Cleaners	D
7	47-4091	Segmental Pavers	D
6	47-5011	Derrick Operators, Oil and Gas	D
7	47-5012	Rotary Drill Operators, Oil and Gas	D
7	47-5013	Service Unit Operators, Oil, Gas, and Mining	D
6	47-5021	Earth Drillers, Except Oil and Gas	D
6	47-5031	Explosives Workers, Ordnance Handling Experts, and Blasters	D
6	47-5041	Continuous Mining Machine Operators	D
7	47-5042	Mine Cutting and Channeling Machine Operators	D
7	47-5051	Rock Splitters, Quarry	D
7	47-5061	Roof Bolters, Mining	D
7	47-5071	Roustabouts, Oil and Gas	D
8	47-5081	Helpers--Extraction Workers	D
7	49-0000	Installation, Maintenance, and Repair Occupations	D
7	49-1011	First-Line Supervisors/Managers of Mechanics, Installers, and Repairers	D
6	49-2011	Computer, Automated Teller, and Office Machine Repairers	D
6	49-2021	Radio Mechanics	D
6	49-2022	Telecommunications Equipment Installers and Repairers, Except Line Installers	D
6	49-2091	Avionics Technicians	D
7	49-2092	Electric Motor, Power Tool, and Related Repairers	D
7	49-2093	Electrical and Electronics Installers and Repairers, Transportation Equipment	D
7	49-2094	Electrical and Electronics Repairers, Commercial and Industrial Equipment	D
6	49-2095	Electrical and Electronics Repairers, Powerhouse, Substation, and Relay	D
7	49-2096	Electronic Equipment Installers and Repairers, Motor Vehicles	D
6	49-2097	Electronic Home Entertainment Equipment Installers and Repairers	D
6	49-2098	Security and Fire Alarm Systems Installers	D
6	49-3011	Aircraft Mechanics and Service Technicians	D
6	49-3021	Automotive Body and Related Repairers	D
7	49-3022	Automotive Glass Installers and Repairers	D
6	49-3023	Automotive Service Technicians and Mechanics	D
6	49-3031	Bus and Truck Mechanics and Diesel Engine Specialists	D
7	49-3041	Farm Equipment Mechanics	D
6	49-3042	Mobile Heavy Equipment Mechanics, Except Engines	D
7	49-3043	Rail Car Repairers	D
7	49-3051	Motorboat Mechanics	D
7	49-3052	Motorcycle Mechanics	D
6	49-3053	Outdoor Power Equipment and Other Small Engine Mechanics	D
7	49-3091	Bicycle Repairers	D
7	49-3092	Recreational Vehicle Service Technicians	D
7	49-3093	Tire Repairers and Changers	D
6	49-9011	Mechanical Door Repairers	D
6	49-9012	Control and Valve Installers and Repairers, Except Mechanical Door	D
6	49-9021	Heating, Air Conditioning, and Refrigeration Mechanics and Installers	D
6	49-9031	Home Appliance Repairers	D
6	49-9041	Industrial Machinery Mechanics	D
7	49-9042	Maintenance and Repair Workers, General	D
7	49-9043	Maintenance Workers, Machinery	D
7	49-9044	Millwrights	D
7	49-9045	Refractory Materials Repairers, Except Brickmasons	D
7	49-9051	Electrical Power-Line Installers and Repairers	D

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Table 14: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
6	49-9052	Telecommunications Line Installers and Repairers	D
6	49-9061	Camera and Photographic Equipment Repairers	D
7	49-9062	Medical Equipment Repairers	D
6	49-9063	Musical Instrument Repairers and Tuners	D
6	49-9064	Watch Repairers	D
7	49-9091	Coin, Vending, and Amusement Machine Servicers and Repairers	D
6	49-9092	Commercial Divers	D
7	49-9093	Fabric Menders, Except Garment	D
6	49-9094	Locksmiths and Safe Repairers	D
6	49-9095	Manufactured Building and Mobile Home Installers	D
7	49-9096	Riggers	D
6	49-9097	Signal and Track Switch Repairers	D
8	49-9098	Helpers--Installation, Maintenance, and Repair Workers	D
7	51-0000	Production Occupations	D
7	51-1011	First-Line Supervisors/Managers of Production and Operating Workers	D
7	51-2011	Aircraft Structure, Surfaces, Rigging, and Systems Assemblers	D
7	51-2021	Coil Winders, Tapers, and Finishers	D
7	51-2022	Electrical and Electronic Equipment Assemblers	D
7	51-2023	Electromechanical Equipment Assemblers	D
7	51-2031	Engine and Other Machine Assemblers	D
7	51-2041	Structural Metal Fabricators and Fitters	D
7	51-2091	Fiberglass Laminators and Fabricators	D
7	51-2092	Team Assemblers	D
6	51-2093	Timing Device Assemblers, Adjusters, and Calibrators	D
6	51-3011	Bakers	D
7	51-3021	Butchers and Meat Cutters	D
7	51-3022	Meat, Poultry, and Fish Cutters and Trimmers	D
8	51-3023	Slaughterers and Meat Packers	D
7	51-3091	Food and Tobacco Roasting, Baking, and Drying Machine Operators and Tenders	D
7	51-3092	Food Batchmakers	D
7	51-3093	Food Cooking Machine Operators and Tenders	D
7	51-4011	Computer-Controlled Machine Tool Operators, Metal and Plastic	D
7	51-4012	Numerical Tool and Process Control Programmers	D
7	51-4021	Extruding and Drawing Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4022	Forging Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4023	Rolling Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4031	Cutting, Punching, and Press Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4032	Drilling and Boring Machine Tool Setters, Operators, and Tenders, Metal and Plastic	D
8	51-4033	Grinding, Lapping, Polishing, and Buffing Machine Tool Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4034	Lathe and Turning Machine Tool Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4035	Milling and Planing Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4041	Machinists	D
7	51-4051	Metal-Refining Furnace Operators and Tenders	D
7	51-4052	Pourers and Casters, Metal	D
7	51-4061	Model Makers, Metal and Plastic	D
6	51-4062	Patternmakers, Metal and Plastic	D
7	51-4071	Foundry Mold and Coremakers	D
7	51-4072	Molding, Coremaking, and Casting Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4081	Multiple Machine Tool Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4111	Tool and Die Makers	D
7	51-4121	Welders, Cutters, Solderers, and Brazers	D
7	51-4122	Welding, Soldering, and Brazing Machine Setters, Operators, and Tenders	D
7	51-4191	Heat Treating Equipment Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4192	Lay-Out Workers, Metal and Plastic	D
7	51-4193	Plating and Coating Machine Setters, Operators, and Tenders, Metal and Plastic	D
7	51-4194	Tool Grinders, Filers, and Sharpeners	D
7	51-5011	Bindery Workers	D
7	51-5012	Bookbinders	D
7	51-5021	Job Printers	D
7	51-5022	Prepress Technicians and Workers	D
7	51-5023	Printing Machine Operators	D
8	51-6011	Laundry and Dry-Cleaning Workers	D
7	51-6021	Pressers, Textile, Garment, and Related Materials	D
7	51-6031	Sewing Machine Operators	D

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Table 14: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
8	51-6041	Shoe and Leather Workers and Repairers	D
8	51-6042	Shoe Machine Operators and Tenders	D
8	51-6051	Sewers, Hand	D
7	51-6052	Tailors, Dressmakers, and Custom Sewers	D
7	51-6061	Textile Bleaching and Dyeing Machine Operators and Tenders	D
7	51-6062	Textile Cutting Machine Setters, Operators, and Tenders	D
7	51-6063	Textile Knitting and Weaving Machine Setters, Operators, and Tenders	D
7	51-6064	Textile Winding, Twisting, and Drawing Out Machine Setters, Operators, and Tenders	D
7	51-6091	Extruding and Forming Machine Setters, Operators, and Tenders, Synthetic and Glass Fibers	D
6	51-6092	Fabric and Apparel Patternmakers	D
7	51-6093	Upholsterers	D
6	51-7011	Cabinetmakers and Bench Carpenters	D
7	51-7021	Furniture Finishers	D
7	51-7031	Model Makers, Wood	D
6	51-7032	Patternmakers, Wood	D
7	51-7041	Sawing Machine Setters, Operators, and Tenders, Wood	D
7	51-7042	Woodworking Machine Setters, Operators, and Tenders, Except Sawing	D
6	51-8011	Nuclear Power Reactor Operators	D
7	51-8012	Power Distributors and Dispatchers	D
6	51-8013	Power Plant Operators	D
7	51-8021	Stationary Engineers and Boiler Operators	D
7	51-8031	Water and Liquid Waste Treatment Plant and System Operators	D
6	51-8091	Chemical Plant and System Operators	D
7	51-8092	Gas Plant Operators	D
7	51-8093	Petroleum Pump System Operators, Refinery Operators, and Gaugers	D
6	51-9011	Chemical Equipment Operators and Tenders	D
7	51-9012	Separating, Filtering, Clarifying, Precipitating, and Still Machine Setters, Operators, and Tenders	D
7	51-9021	Crushing, Grinding, and Polishing Machine Setters, Operators, and Tenders	D
8	51-9022	Grinding and Polishing Workers, Hand	D
7	51-9023	Mixing and Blending Machine Setters, Operators, and Tenders	D
7	51-9031	Cutters and Trimmers, Hand	D
7	51-9032	Cutting and Slicing Machine Setters, Operators, and Tenders	D
7	51-9041	Extruding, Forming, Pressing, and Compacting Machine Setters, Operators, and Tenders	D
7	51-9051	Furnace, Kiln, Oven, Drier, and Kettle Operators and Tenders	D
7	51-9061	Inspectors, Testers, Sorters, Samplers, and Weighers	D
7	51-9071	Jewelers and Precious Stone and Metal Workers	D
7	51-9081	Dental Laboratory Technicians	D
7	51-9111	Packaging and Filling Machine Operators and Tenders	D
7	51-9121	Coating, Painting, and Spraying Machine Setters, Operators, and Tenders	D
7	51-9122	Painters, Transportation Equipment	D
7	51-9123	Painting, Coating, and Decorating Workers	D
7	51-9131	Photographic Process Workers	D
7	51-9132	Photographic Processing Machine Operators	D
7	51-9191	Cementing and Gluing Machine Operators and Tenders	D
7	51-9192	Cleaning, Washing, and Metal Pickling Equipment Operators and Tenders	D
7	51-9193	Cooling and Freezing Equipment Operators and Tenders	D
6	51-9194	Etchers and Engravers	D
7	51-9195	Molders, Shapers, and Casters, Except Metal and Plastic	D
7	51-9196	Paper Goods Machine Setters, Operators, and Tenders	D
8	51-9197	Tire Builders	D
8	51-9198	Helpers--Production Workers	D
7	53-0000	Transportation and Material Moving Occupations	D
7	53-1011	Aircraft Cargo Handling Supervisors	D
7	53-1021	First-Line Supervisors/Managers of Helpers, Laborers, and Material Movers, Hand	D
7	53-1031	First-Line Supervisors/Managers of Transportation and Material-Moving Machine and Vehicle Operators	D
7	53-2022	Airfield Operations Specialists	D
7	53-3011	Ambulance Drivers and Attendants, Except Emergency Medical Technicians	D
7	53-3021	Bus Drivers, Transit and Intercity	D
7	53-3022	Bus Drivers, School	D
7	53-3031	Driver/Sales Workers	D
7	53-3032	Truck Drivers, Heavy and Tractor-Trailer	D
7	53-3033	Truck Drivers, Light Or Delivery Services	D
7	53-3041	Taxi Drivers and Chauffeurs	D
7	53-4012	Locomotive Firers	D

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Table 14: Listing of LTD Occupational Classifications & Codes

EEOC Code	SOC Code	Standard Occupational Classification Description	Occupation Code
6	53-4013	Rail Yard Engineers, Dinkey Operators, and Hostlers	D
7	53-4021	Railroad Brake, Signal, and Switch Operators	D
6	53-4031	Railroad Conductors and Yardmasters	D
7	53-4041	Subway and Streetcar Operators	D
7	53-5011	Sailors and Marine Oilers	D
6	53-5022	Motorboat Operators	D
6	53-5031	Ship Engineers	D
7	53-6011	Bridge and Lock Tenders	D
9	53-6021	Parking Lot Attendants	D
9	53-6031	Service Station Attendants	D
7	53-6041	Traffic Technicians	D
7	53-6051	Transportation Inspectors	D
7	53-7011	Conveyor Operators and Tenders	D
7	53-7021	Crane and Tower Operators	D
7	53-7031	Dredge Operators	D
7	53-7032	Excavating and Loading Machine and Dragline Operators	D
7	53-7033	Loading Machine Operators, Underground Mining	D
7	53-7041	Hoist and Winch Operators	D
7	53-7051	Industrial Truck and Tractor Operators	D
9	53-7061	Cleaners of Vehicles and Equipment	D
8	53-7062	Laborers and Freight, Stock, and Material Movers, Hand	D
7	53-7063	Machine Feeders and Offbearers	D
8	53-7064	Packers and Packagers, Hand	D
8	53-7071	Gas Compressor and Gas Pumping Station Operators	D
7	53-7072	Pump Operators, Except Wellhead Pumpers	D
7	53-7073	Wellhead Pumpers	D
8	53-7081	Refuse and Recyclable Material Collectors	D
7	53-7111	Shuttle Car Operators	D
7	53-7121	Tank Car, Truck, and Ship Loaders	D

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Table 15: COLA Optional Benefit Factors

Duration	COLA %	Age Range											
		< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+	
Max BP	0.00%	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2.00%	1.156	1.168	1.165	1.163	1.148	1.130	1.103	1.069	1.034	1.019	1.015	
	3.00%	1.260	1.280	1.275	1.272	1.246	1.216	1.172	1.115	1.057	1.032	1.024	
	3.50%	1.321	1.344	1.336	1.330	1.297	1.259	1.204	1.136	1.066	1.038	1.029	
	4.00%	1.388	1.414	1.402	1.392	1.351	1.304	1.238	1.157	1.076	1.043	1.033	
	5.00%	1.547	1.576	1.553	1.532	1.470	1.402	1.310	1.200	1.096	1.054	1.041	
	6.00%	1.747	1.776	1.733	1.697	1.606	1.510	1.387	1.246	1.116	1.065	1.049	
10 years	0.00%	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
	2.00%	1.085	1.095	1.100	1.105	1.105	1.104	1.095	1.069	1.034	1.019	1.015	
	3.00%	1.141	1.158	1.166	1.175	1.175	1.173	1.158	1.115	1.057	1.032	1.024	
	3.50%	1.168	1.188	1.197	1.208	1.208	1.205	1.187	1.136	1.066	1.038	1.029	
	4.00%	1.195	1.219	1.229	1.242	1.242	1.239	1.218	1.157	1.076	1.043	1.033	
	5.00%	1.253	1.284	1.297	1.314	1.314	1.309	1.281	1.200	1.096	1.054	1.041	
	6.00%	1.314	1.353	1.370	1.391	1.391	1.384	1.348	1.246	1.116	1.065	1.049	
5 years	0.00%	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
	2.00%	1.054	1.059	1.061	1.065	1.065	1.066	1.064	1.057	1.034	1.019	1.015	
	3.00%	1.089	1.098	1.102	1.108	1.109	1.110	1.107	1.096	1.057	1.032	1.024	
	3.50%	1.105	1.116	1.121	1.127	1.128	1.129	1.125	1.112	1.066	1.038	1.029	
	4.00%	1.121	1.133	1.139	1.146	1.148	1.149	1.145	1.129	1.076	1.043	1.033	
	5.00%	1.154	1.169	1.177	1.185	1.188	1.189	1.184	1.164	1.096	1.054	1.041	
	6.00%	1.188	1.206	1.215	1.226	1.229	1.231	1.224	1.200	1.116	1.065	1.049	

COLA Anti-Selection Adjustment Factors*

COLA %	COLA Duration		
	5	10	MAX BP
0.00%	1.000	1.000	1.000
2.00%	1.012	1.018	1.024
3.00%	1.020	1.030	1.040
3.50%	1.020	1.030	1.040
4.00%	1.020	1.030	1.040
5.00%	1.020	1.030	1.040
6.00%	1.020	1.030	1.040

* Multiply the COLA Anti-Selection Adjustment Factors by the COLA Optional Benefit Factors.

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**Table 16: Professional White
Collar (PWC) Factors**

PWC %* Range	Factor
< 5%	1.045
5% to < 10%	1.045
10% to < 15%	1.045
15% to < 20%	1.040
20% to < 25%	1.040
25% to < 30%	1.035
30% to < 35%	1.020
35% to < 40%	1.005
40% to < 45%	0.990
45% to < 50%	0.990
50% to < 55%	0.990
55% to < 60%	0.985
60% to < 65%	0.985
65% to < 70%	0.985
70% to < 75%	0.980
75% to < 80%	0.980
80% to < 85%	0.980
85% to < 90%	0.975
90% to < 95%	0.975
95% to 100%	0.975

* a PWC % is developed at the Case level based upon the CMP for the employees in Occ Code A divided by the Total CMP for all employees in the Case. [Note: for SIC 80xx, the PWC Factor is always 1.00.]

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Table 17: Integration Factors

Integration Option	Factor
Primary	1.025
Family*	1.000
All Source	1.050
Backdoor	1.025
None	1.100

* In states (e.g., SD) that require the disabled employee to receive the Family portion of Social Security benefits in order to offset for Family Social Security benefits or only allow Primary Offsets, select "Primary" as the Integration Option.

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Table 18: PERS/STRS Discount Factors

State	PERS SIC 91xx (No SSDI)						STRS SIC 82xx (No SSDI)					
	40%	50%	60%	AS/70%	66.67%	70%	40%	50%	60%	AS/70%	66.67%	70%
AK	0.53	0.50	0.48	0.43	0.46	0.43	0.54	0.54	0.52	0.47	0.49	0.48
AL	0.47	0.44	0.42	0.40	0.41	0.38	0.48	0.46	0.43	0.41	0.42	0.38
AR	0.48	0.45	0.43	0.40	0.42	0.38	0.46	0.42	0.41	0.37	0.38	0.35
AZ	0.41	0.38	0.37	0.36	0.37	0.36	0.33	0.33	0.33	0.33	0.33	0.33
CA	0.50	0.46	0.44	0.40	0.42	0.40	0.52	0.48	0.47	0.42	0.45	0.44
CO	0.66	0.66	0.61	0.55	0.58	0.48	0.66	0.66	0.61	0.55	0.58	0.48
CT	0.48	0.47	0.45	0.41	0.43	0.41	0.52	0.49	0.46	0.41	0.44	0.40
DC	0.44	0.41	0.39	0.37	0.38	0.36	0.44	0.41	0.40	0.37	0.39	0.36
DE	0.51	0.50	0.50	0.48	0.50	0.48	0.55	0.53	0.52	0.49	0.50	0.48
FL	0.50	0.48	0.45	0.41	0.43	0.41	0.50	0.47	0.44	0.38	0.42	0.41
GA	0.44	0.44	0.42	0.41	0.42	0.38	0.48	0.46	0.44	0.41	0.42	0.38
HI	0.48	0.47	0.45	0.43	0.45	0.43	0.48	0.45	0.43	0.39	0.41	0.41
IA	0.38	0.38	0.38	0.36	0.37	0.34	0.41	0.40	0.38	0.36	0.37	0.34
ID	0.48	0.48	0.47	0.44	0.46	0.43	0.48	0.48	0.46	0.42	0.44	0.41
IL	0.62	0.61	0.57	0.53	0.55	0.52	0.57	0.57	0.52	0.44	0.48	0.42
IN	0.43	0.41	0.39	0.36	0.38	0.36	0.43	0.42	0.40	0.36	0.38	0.35
KS	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33
KY	0.51	0.49	0.46	0.42	0.44	0.41	0.53	0.53	0.50	0.46	0.49	0.45
LA	0.33	0.33	0.33	0.33	0.33	0.33	0.52	0.50	0.47	0.42	0.45	0.43
MA	0.50	0.47	0.46	0.45	0.45	0.45	0.48	0.44	0.43	0.42	0.43	0.42
MD	0.61	0.59	0.57	0.48	0.55	0.48	0.61	0.59	0.57	0.48	0.55	0.54
ME	0.61	0.61	0.60	0.59	0.60	0.59	0.62	0.62	0.61	0.58	0.59	0.58
MI	0.50	0.45	0.42	0.39	0.42	0.39	0.46	0.44	0.42	0.38	0.41	0.40
MN	0.48	0.44	0.42	0.41	0.42	0.38	0.49	0.46	0.44	0.41	0.42	0.38
MO	0.48	0.44	0.42	0.38	0.41	0.37	0.55	0.54	0.51	0.46	0.48	0.46
MS	0.51	0.48	0.46	0.42	0.44	0.42	0.50	0.47	0.45	0.41	0.43	0.42
MT	0.51	0.48	0.45	0.41	0.44	0.41	0.50	0.47	0.44	0.38	0.42	0.38
NC	0.53	0.51	0.49	0.45	0.47	0.44	0.52	0.51	0.48	0.42	0.45	0.41
ND	0.55	0.55	0.54	0.50	0.52	0.48	0.57	0.53	0.50	0.46	0.48	0.45
NE	0.38	0.37	0.36	0.35	0.36	0.34	0.48	0.43	0.41	0.36	0.39	0.36
NH	0.51	0.48	0.46	0.42	0.44	0.42	0.50	0.47	0.44	0.38	0.43	0.42
NJ	0.53	0.50	0.48	0.47	0.48	0.47	0.54	0.53	0.50	0.44	0.47	0.46
NM	0.51	0.49	0.47	0.43	0.45	0.41	0.48	0.44	0.41	0.38	0.40	0.36
NV	0.51	0.48	0.47	0.43	0.46	0.42	0.51	0.50	0.48	0.43	0.46	0.42
NY	0.52	0.48	0.46	0.42	0.45	0.41	0.51	0.46	0.44	0.41	0.42	0.39
OH	0.54	0.51	0.50	0.48	0.50	0.48	0.53	0.52	0.50	0.45	0.48	0.44
OK	0.48	0.46	0.44	0.41	0.42	0.40	0.48	0.46	0.44	0.40	0.42	0.38
OR	0.50	0.48	0.46	0.42	0.45	0.42	0.50	0.47	0.45	0.41	0.43	0.42
PA	0.51	0.48	0.46	0.42	0.44	0.41	0.50	0.48	0.46	0.41	0.44	0.41
RI	0.53	0.51	0.50	0.48	0.49	0.48	0.51	0.51	0.48	0.44	0.47	0.46
SC	0.50	0.48	0.45	0.41	0.43	0.40	0.50	0.50	0.46	0.41	0.44	0.40
SD	0.58	0.57	0.57	0.52	0.55	0.52	0.60	0.59	0.58	0.51	0.55	0.52
TN	0.53	0.50	0.48	0.42	0.47	0.42	0.52	0.49	0.47	0.42	0.45	0.44
TX	0.38	0.37	0.36	0.35	0.36	0.34	0.48	0.46	0.44	0.40	0.42	0.38
UT	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33
VA	0.44	0.41	0.39	0.37	0.38	0.36	0.44	0.41	0.40	0.37	0.39	0.36
VT	0.59	0.57	0.55	0.53	0.55	0.53	0.59	0.57	0.55	0.51	0.53	0.52
WA	0.48	0.48	0.46	0.43	0.45	0.43	0.47	0.46	0.44	0.38	0.42	0.41
WI	0.55	0.51	0.49	0.45	0.48	0.45	0.57	0.54	0.51	0.45	0.48	0.47
WV	0.53	0.53	0.50	0.47	0.48	0.47	0.48	0.46	0.44	0.41	0.43	0.42
WY	0.48	0.46	0.44	0.39	0.43	0.39	0.48	0.48	0.45	0.39	0.43	0.39

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Table 18: PERS/STRS Discount Factors

State	PERS SIC 91xx (SSDI)						STRS SIC 82xx (SSDI)					
	40%	50%	60%	AS/70%	66.67%	70%	40%	50%	60%	AS/70%	66.67%	70%
AK	0.64	0.62	0.61	0.59	0.60	0.58	0.62	0.61	0.60	0.59	0.59	0.59
AL	0.62	0.58	0.57	0.53	0.55	0.55	0.62	0.59	0.57	0.53	0.56	0.55
AR	0.62	0.59	0.57	0.52	0.54	0.53	0.62	0.59	0.57	0.53	0.55	0.55
AZ	0.52	0.51	0.50	0.50	0.50	0.50	0.47	0.47	0.47	0.47	0.47	0.47
CA	0.64	0.60	0.57	0.55	0.57	0.56	0.61	0.59	0.57	0.55	0.57	0.56
CO	0.66	0.66	0.61	0.58	0.58	0.48	0.66	0.66	0.61	0.58	0.58	0.48
CT	0.59	0.59	0.57	0.55	0.57	0.56	0.63	0.61	0.59	0.57	0.59	0.57
DC	0.62	0.58	0.55	0.50	0.53	0.52	0.61	0.58	0.56	0.51	0.54	0.53
DE	0.62	0.59	0.58	0.57	0.58	0.58	0.64	0.61	0.59	0.59	0.59	0.59
FL	0.64	0.61	0.59	0.57	0.58	0.57	0.63	0.61	0.59	0.56	0.57	0.57
GA	0.60	0.57	0.56	0.52	0.55	0.54	0.62	0.59	0.57	0.54	0.57	0.55
HI	0.62	0.59	0.57	0.55	0.57	0.57	0.62	0.59	0.57	0.53	0.55	0.55
IA	0.59	0.57	0.55	0.51	0.53	0.53	0.59	0.57	0.55	0.52	0.55	0.53
ID	0.63	0.61	0.59	0.57	0.58	0.57	0.62	0.59	0.58	0.55	0.57	0.56
IL	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.62	0.62	0.61	0.62	0.62
IN	0.62	0.58	0.55	0.51	0.53	0.52	0.62	0.59	0.56	0.51	0.54	0.53
KS	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47
KY	0.61	0.59	0.58	0.57	0.57	0.57	0.63	0.62	0.62	0.59	0.61	0.59
LA	0.47	0.47	0.47	0.47	0.47	0.47	0.61	0.59	0.57	0.53	0.56	0.54
MA	0.61	0.59	0.57	0.55	0.57	0.56	0.61	0.58	0.55	0.52	0.55	0.54
MD	0.66	0.65	0.64	0.50	0.64	0.63	0.66	0.65	0.64	0.50	0.64	0.63
ME	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.62	0.63	0.63
MI	0.62	0.59	0.57	0.54	0.56	0.55	0.62	0.59	0.57	0.52	0.55	0.54
MN	0.62	0.59	0.57	0.53	0.55	0.55	0.62	0.59	0.57	0.53	0.55	0.55
MO	0.62	0.59	0.57	0.53	0.55	0.55	0.63	0.62	0.60	0.59	0.60	0.60
MS	0.63	0.59	0.59	0.57	0.57	0.57	0.62	0.59	0.57	0.55	0.57	0.55
MT	0.62	0.59	0.59	0.57	0.57	0.57	0.64	0.61	0.59	0.57	0.59	0.57
NC	0.64	0.61	0.60	0.59	0.60	0.59	0.59	0.59	0.59	0.57	0.58	0.57
ND	0.62	0.61	0.59	0.57	0.57	0.57	0.62	0.61	0.59	0.56	0.58	0.57
NE	0.58	0.58	0.56	0.52	0.55	0.53	0.62	0.61	0.59	0.55	0.57	0.57
NH	0.62	0.59	0.57	0.55	0.57	0.57	0.62	0.61	0.59	0.55	0.57	0.57
NJ	0.62	0.60	0.59	0.57	0.57	0.57	0.62	0.61	0.60	0.59	0.59	0.59
NM	0.63	0.61	0.59	0.57	0.59	0.59	0.62	0.59	0.57	0.54	0.57	0.55
NV	0.62	0.60	0.59	0.57	0.57	0.57	0.63	0.62	0.60	0.58	0.59	0.59
NY	0.62	0.59	0.57	0.55	0.57	0.55	0.61	0.57	0.56	0.53	0.55	0.55
OH	0.62	0.61	0.59	0.57	0.59	0.59	0.62	0.62	0.61	0.59	0.60	0.59
OK	0.61	0.59	0.57	0.53	0.56	0.55	0.62	0.59	0.57	0.55	0.57	0.55
OR	0.62	0.59	0.59	0.57	0.58	0.57	0.62	0.60	0.59	0.55	0.57	0.57
PA	0.62	0.59	0.57	0.55	0.57	0.57	0.62	0.60	0.59	0.56	0.57	0.57
RI	0.62	0.61	0.60	0.58	0.59	0.59	0.62	0.61	0.59	0.57	0.59	0.57
SC	0.62	0.59	0.58	0.56	0.57	0.57	0.62	0.61	0.59	0.57	0.59	0.58
SD	0.64	0.64	0.62	0.61	0.62	0.62	0.62	0.62	0.61	0.60	0.61	0.61
TN	0.63	0.61	0.59	0.57	0.59	0.58	0.63	0.62	0.60	0.57	0.59	0.59
TX	0.55	0.55	0.51	0.46	0.50	0.49	0.62	0.59	0.58	0.55	0.57	0.56
UT	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47
VA	0.62	0.58	0.55	0.50	0.53	0.52	0.61	0.58	0.56	0.51	0.54	0.53
VT	0.64	0.64	0.64	0.62	0.63	0.63	0.64	0.64	0.64	0.62	0.63	0.62
WA	0.62	0.59	0.58	0.57	0.58	0.57	0.62	0.59	0.57	0.54	0.56	0.55
WI	0.63	0.62	0.61	0.59	0.59	0.59	0.62	0.62	0.61	0.60	0.61	0.60
WV	0.62	0.60	0.59	0.57	0.59	0.59	0.63	0.62	0.59	0.55	0.57	0.56
WY	0.62	0.59	0.57	0.54	0.56	0.55	0.62	0.61	0.59	0.56	0.57	0.57

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Table 19: PERS/STRS Discount Adj Factors

Parameter	Option	Factor
LTD Plan's EP	<= 90 days	0.960
	> 90 days	1.040
LTD Plan's Max BP	<= 2 years	0.700
	3-5 years	0.900
	> 5 years	1.000
Average Years of Service	Unknown	1.000
	1	0.920
	4	0.936
	5	0.952
	6	0.968
	7	0.984
	8	1.000
	9	1.016
	10	1.032
	11	1.048
	12	1.064
	13	1.080

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Table 20: Industry (SIC) Factors

2-digit SIC Code	3-digit SIC Code*	Short Title	SIC Factor	
1	Agric Prod- Crops	11	Cash Grains	1.030
		13	Field Crops, Except Cash Grains	1.030
		16	Vegetables & Melons	1.030
		17	Fruits & Tree Nuts	1.030
		18	Horticultural Specialties	1.030
		19	General Farms, Primarily Crop	1.030
2	Agric Prod- Livestock	21	Livestock, Except Dairy & Poultry	1.030
		24	Dairy Farms	1.030
		25	Poultry & Eggs	1.030
		27	Animal Specialties	1.030
		29	General Farms, Primarily Animal	1.030
		7	Agric Services	71
72	Crop Services			1.030
74	Veterinary Services			1.030
75	Animal Services, Except Veterinary			1.030
76	Farm Labor & Mgmt Services			1.030
78	Landscape & Horticultural Services			1.030
8	Forestry	81	Timber Tracts	1.030
		83	Forest Products	1.030
		85	Forestry Services	1.030
9	Fishing, Hunting, & Trapping	91	Commercial Fishing	1.030
		92	Fish Hatcheries & Preserves	1.030
		97	Hunting, Trapping, Game Propagation	1.030
10	Metal Mining	101	Iron Ores	1.220
		102	Copper Ores	1.220
		103	Lead & Zinc Ores	1.220
		104	Gold & Silver Ores	1.220
		106	Ferrous Alloy Ores, Except Vanadium	1.220
		108	Metal Mining Services	1.220
		109	Misc Metal Ores	1.220
		122	Bituminous Coal & Lignite Mining	1.220
12	Coal Mining	123	Anthracite Mining	1.220
		124	Coal Mining Services	1.220
		131	Crude Petroleum & Natural Gas	1.220
13	Oil & Gas Extraction	132	Natural Gas Liquids	1.220
		138	Oil & Gas Field Services	1.220
		14	Nonmetallic Minerals, Except Fuels	141
142	Crushed & Broken Stone			1.220
144	Sand & Gravel			1.220
145	Clay, Ceramic, & Refractory Minerals			1.220
147	Chemical & Fertilizer Minerals			1.220
148	Nonmetallic Minerals Services			1.220
149	Misc Nonmetallic Minerals			1.220
152	Residential Bldg Construction			1.100
15	General Bldg Contractors	153	Operative Builders	1.100
		154	Nonresidential Bldg Construction	1.100
16	Heavy Construction, Ex Bldg	161	Highway & Street Construction	1.160
		162	Heavy Constr, Except Highway	1.160
17	Special Trade Contractors	171	Plumbing, Heating, Air-Conditioning	1.100
		172	Painting & Paper Hanging	1.100
		173	Electrical Work	1.100
		174	Masonry, Stonework, & Plastering	1.100
		175	Carpentry & Floor Work	1.100
		176	Roofing, Siding, & Sheet Metal Work	1.100
		177	Concrete Work	1.100
		178	Water Well Drilling	1.100
179	Misc Special Trade Contractors	1.100		

**Symetra Life Insurance Company
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Table 20: Industry (SIC) Factors

2-digit SIC Code	3-digit SIC Code*	Short Title	SIC Factor
20	Food & Kindred Products		
	201	Meat Products	0.950
	202	Dairy Products	0.950
	203	Preserved Fruits & Veg	0.950
	204	Grain Mill Products	0.950
	205	Bakery Products	0.950
	206	Sugar & Confectionery Products	0.950
	207	Fats & Oils	0.950
	208	Beverages	0.950
21	Tobacco Products		
	209	Misc Food & Kindred Products	0.950
	211	Cigarettes	1.280
	212	Cigars	1.280
	213	Chewing & Smoking Tobacco	1.280
	214	Tobacco Stemming & Redrying	1.280
22	Textile Mill Products		
	221	Broadwoven Fabric Mills, Cotton	1.150
	222	Broadwoven Fabric Mills, Manmade	1.150
	223	Broadwoven Fabric Mills, Wool	1.150
	224	Narrow Fabric Mills	1.150
	225	Knitting Mills	1.150
	226	Textile Finishing, Except Wool	1.150
	227	Carpets & Rugs	1.150
	228	Yarn & Thread Mills	1.150
	229	Misc Textile Gds	1.150
23	Apparel & Other Textile Products		
	231	Men's & Boy's Suits & Coats	1.090
	232	Men's & Boy's Furnishings	1.090
	233	Women's & Misses' Outerwear	1.090
	234	Women's & Children's Undergarments	1.090
	235	Hats, Caps, & Millinery	1.090
	236	Girls' & Children's Outerwear	1.090
	237	Fur Gds	1.090
	238	Misc Apparel & Accessories	1.090
	239	Misc Fabricated Textile Products	1.090
24	Lumber & Wood Products		
	241	Logging	1.080
	242	Sawmills & Planing Mills	1.080
	243	Millwork, Plywood & Structural Members	1.080
	244	Wood Containers	1.080
	245	Wood Bldgs & Mobile Homes	1.080
25	Furniture & Fixtures		
	249	Misc Wood Products	1.080
	251	Household Furniture	0.960
	252	Office Furniture	0.960
	253	Public Bldg & Related Furniture	0.960
26	Paper & Allied Products		
	254	Partitions & Fixtures	0.960
	259	Misc Furn & Fixtures	0.960
	261	Pulp Mills	1.110
27	Printing & Publishing		
	262	Paper Mills	1.110
	263	Paperboard Mills	1.110
	265	Paperboard Containers & Boxes	1.110
	267	Misc Converted Paper Products	1.110
	271	Newspapers	0.900
	272	Periodicals	0.900
28	Chemicals & Allied Products		
	273	Books	0.900
	274	Misc Publishing	0.900
	275	Commercial Printing	0.900
	276	Manifold Business Forms	0.900
	277	Greeting Cards	0.900
	278	Blankbooks & Bookbinding	0.900
	279	Printing Trade Services	0.900
	281	Industrial Inorganic Chemicals	1.160

**Symetra Life Insurance Company
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Table 20: Industry (SIC) Factors

2-digit SIC Code	3-digit SIC Code*	Short Title	SIC Factor
	282	Plastics Materials & Synthetics	1.160
	283	Drugs	0.900
	284	Soaps, Cleaners, & Toilet Gds	1.160
	285	Paints & Allied Products	1.160
	286	Industrial Organic Chemicals	1.160
	287	Agricultural Chemicals	1.160
	289	Misc Chemical Products	1.160
29	291	Petroleum Refining	1.120
	295	Asphalt Paving & Roofing Materials	1.120
	299	Misc Petroleum & Coal Products	1.120
30	301	Tires & Inner Tubes	1.050
	302	Rubber & Plastics Footwear	1.050
	305	Hose & Belting & Gaskets & Packing	1.050
	306	Fabricated Rubber Products, NEC	1.050
	308	Misc Plastics Products, NEC	1.050
31	311	Leather Tanning & Finishing	0.950
	313	Footwear Cut Stock	0.950
	314	Ftwear, Except Rubber	0.950
	315	Leather Gloves & Mittens	0.950
	316	Luggage	0.950
	317	Handbags & Personal Leather Gds	0.950
	319	Leather Gds, NEC	0.950
32	321	Flat Glass	1.010
	322	Glass & Glassware, Pressed or Blown	1.010
	323	Products of Purchased Glass	1.010
	324	Cement, Hydraulic	1.010
	325	Structural Clay Products	1.010
	326	Pottery & Related Products	1.010
	327	Concrete, Gypsum, & Plaster Products	1.010
	328	Cut Stone & Stone Products	1.010
	329	Asbestos Products	1.010
	329	Misc Nonmet Mineral Products	1.010
33	331	Blast Furnace & Basic Steel Products	1.080
	332	Iron & Steel Foundries	1.080
	333	Primary Nonferrous Metals	1.080
	334	Secondary Nonferrous Metals	1.080
	335	Nonferrous Rolling & Drawing	1.080
	336	Nonferrous Foundries (Castings)	1.080
	339	Misc Primary Metal Products	1.080
34	341	Metal Cans & Shipping Containers	0.990
	342	Cutlery, Handtools, & Hardware	0.990
	343	Plumbing & Heating, Except Electric	0.990
	344	Fabricated Structrl Metal Products	0.990
	345	Screw Machine Products, Bolts, Etc.	0.990
	346	Metal Forgings & Stampings	0.990
	347	Metal Services, NEC	0.990
	348	Ordnance & Accessories, NEC	0.990
	349	Misc Fabricated Metal Products	0.990
35	351	Engines & Turbines	0.950
	352	Farm & Garden Machinery	0.950
	353	Construction & Related Machinery	0.950
	354	Metalworking Machinery	0.950
	355	Special Industry Machinery	0.950
	356	General Indus'l Machinery	0.950
	357	Computer & Office Equip	0.950
	358	Refrigeration & Service Machinery	0.950
	359	Industrial Machinery, NEC	0.950

**Symetra Life Insurance Company
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Table 20: Industry (SIC) Factors

2-digit SIC Code	3-digit SIC Code*	Short Title	SIC Factor			
36	Electronic & Other Electric Equip	361	Electric Distribtn Equip	0.910		
		362	Electrical Industrial Apparatus	0.910		
		363	Household Appliances	0.910		
		364	Electric Lighting & Wiring Equip	0.910		
		365	Hsehld Audio & Video Equip	0.910		
		366	Communications Equip	0.910		
		367	Electronic Components & Accessories	0.910		
		369	Misc Electrical Equip & Supplies	0.910		
		37	Transportation Equip	371	Motor Vehicles & Equip	1.000
372	Aircraft & Parts			1.000		
373	Ship & Boat Bldg & Repairing			1.000		
374	Railroad Equip			1.000		
375	Motorcycles, Bicycles, & Parts			1.000		
376	Guided Missiles, Space Vehicles, Parts			1.000		
379	Misc Trans Equip			1.000		
38	Instruments & Related Products			381	Search & Navigation Equip	0.890
				382	Measuring & Controlling Devices	0.890
		384	Medical Instr & Supplies	0.890		
		385	Ophthalmic Gds	0.890		
		386	Photographic Equip & Supplies	0.890		
		387	Watches, Clocks, Watchcases & Parts	0.890		
		39	Misc Mftg Industries	391	Jewelry, Silverware, & Plated Ware	0.890
393	Musical Instruments			0.890		
394	Toys & Sporting Gds			0.890		
395	Pens, Pencils, Office, & Art Supplies			0.890		
396	Costume Jewelry & Notions			0.890		
399	Misc Manufactures			0.890		
40	Railroad Transportation	401	Railroads	1.400		
41	Local & Interurban Passenger Transit	411	Local & Suburban Transp	1.200		
		412	Taxicabs	1.200		
		413	Intercity & Rural Bus Transp	1.200		
		414	Bus Charter Service	1.200		
		415	School Buses	1.200		
		417	Bus Terminal & Service Facilities	1.200		
		42	Trucking & Warehousing	421	Trucking & Courier Services, Ex Air	1.000
422	Public Warehousing & Storage			1.000		
423	Trucking Terminal Facilities			1.000		
43	U.S. Postal Services	431	U.S. Postal Service	0.940		
44	Water Transportation	441	Deep Sea Foreign Transp of Freight	1.300		
		442	Deep Sea Domestic Transp of Freight	1.300		
		443	Freight Transp on the Great Lakes	1.300		
		444	Water Transp of Freight, NEC	1.300		
		448	Water Transp of Passengers	1.300		
		449	Water Transp Services	1.300		
		45	Transportation by Air	451	Air Transp, Scheduled	1.120
452	Air Transp, Nonscheduled			1.120		
458	Airports, Flying Fields, & Services			1.120		
46	Pipelines, Except Natural Gas	461	Pipelines, Except Natural Gas	1.120		
47	Transportation Services	472	Passenger Transp Arrangemt	0.990		
		473	Freight Transp Arrangemt	0.990		
		474	Rental of Railroad Cars	0.990		
		478	Misc Transp Services	0.990		
		48	Communications	481	Telephone Comm	0.930
				482	Telegraph & Other Comm	0.930
483	Radio & TV Broadcasting			0.930		
484	Cable & Other Pay TV Services			0.930		
489	Comm Services, NEC			0.930		

**Symetra Life Insurance Company
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Table 20: Industry (SIC) Factors

2-digit SIC Code	3-digit SIC Code*	Short Title	SIC Factor
49	Electric, Gas, & Sanitary Services		1.090
	491	Electric Services	
	492	Gas Productn & Distribtn	
	493	Combination Utility Services	
	494	Water Supply	
	495	Sanitary Services	
	496	Steam & Air-Conditioning Supply	
50	Wholesale Trade- Durable Goods		1.000
	497	Irrigation Systems	
	501	Motor Vehicles, Parts, & Supplies	
	502	Furniture & Homefurnishings	
	503	Lumber & Construction Materials	
	504	Professional & Comm'l Equip	
	505	Metals & Minerals, Ex Petroleum	
	506	Electrical Gds	
	507	Hardware, Plumbing & Heating Equip	
	508	Machinery, Equip, & Supplies	
51	Wholesale Trade- Nondurable Nondurable Gds		0.940
	509	Misc Durable Gds	
	511	Paper & Paper Products	
	512	Drugs, Proprietaries, & Sundries	
	513	Apparel, Piece Gds, & Notions	
	514	Groceries & Related Products	
	515	Farm-Product Raw Materials	
	516	Chemicals & Allied Products	
	517	Petroleum & Petroleum Products	
	518	Beer, Wine, & Distilled Bvrg	
	519	Misc Nondurable Gds	
52	Bldg Materials & Garden Supplies		1.170
	521	Lumber & Other Bldg Materials	
	523	Paint, Glass, & Wallpaper Stores	
	525	Hardware Stores	
	526	Retail Nurseries & Garden Stores	
53	General Mdse Stores		1.170
	527	Mobile Home Dealers	
	531	Dept Stores	
54	Food Stores		1.170
	533	Variety Stores	
	539	Misc General Mdse Stores	
	541	Grocery Stores	
	542	Meat & Fish Mkts	
	543	Fruit & Veg Mkts	
	544	Candy, Nut, & Confectionery Stores	
	545	Dairy Products Stores	
	546	Retail Bakeries	
	549	Misc Food Stores	
55	Automotive Dealers & Service Stations		1.400
	551	New & Used Car Dealers	
	552	Used Car Dealers	
	553	Auto & Home Supply Stores	
	554	Gasoline Service Stations	
	555	Boat Dealers	
	556	Recreational Vehicle Dealers	
	557	Motorcycle Dealers	
56	Apparel & Accessory Stores		1.170
	559	Automotive Dealers, NEC	
	561	Men's & Boys' Clothing Stores	
	562	Women's Clothing Stores	
	563	Women's Accessory & Specialty Stores	
	564	Children's & Infants' Wear Stores	
	565	Family Clothing Stores	
57	Furniture & Homefurnishings Stores		1.170
	566	Shoe Stores	
	569	Misc Apparel & Accessory Stores	
	571	Furniture & Homefurnishings Stores	
	572	Household Appliance Stores	

**Symetra Life Insurance Company
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Table 20: Industry (SIC) Factors

2-digit SIC Code	3-digit SIC Code*	Short Title	SIC Factor
	573	Radio, TV, & Computer Stores	1.170
58	581	Eating & Drinking Places	1.320
59	591	Drug Stores & Proprietary Stores	1.170
	592	Liquor Stores	1.170
	593	Used Mdse Stores	1.170
	594	Misc Shopping Gds Stores	1.170
	596	Nonstore Retailers	1.170
	598	Fuel Dealers	1.170
	599	Retail Stores, NEC	1.170
60	601	Central Reserve Depositories	0.800
	602	Comm'l Banks	0.800
	603	Savings Institutions	0.800
	606	Credit Unions	0.800
	608	Foreign Bank & Branches & Agencies	0.800
	609	Fcns Closely Related to Banking	0.800
61	611	Federal & Fed-Sponsored Credit	0.920
	614	Personal Credit Institutions	0.920
	615	Business Credit Institutions	0.920
	616	Mortgage Bankers & Brokers	0.920
62	621	Security Brokers & Dealers	1.380
	622	Commodity Contracts Brokers, Dealers	1.380
	623	Security & Commodity Exchanges	1.380
	628	Security & Commodity Services	1.380
63	631	Life Insurance	0.950
	632	Medical Service & Health Ins	0.950
	633	Fire, Marine, & Casualty Ins	0.950
	635	Surety Ins	0.950
	636	Title Ins	0.950
	637	Pension, Health, & Welfare Funds	0.950
	639	Ins Carriers, NEC	0.950
64	641	Ins Agents, Brokers, & Service	0.850
65	651	Real Estate Operators & Lessors	0.890
	653	Real Estate Agents & Mgrs	0.890
	654	Title Abstract Offices	0.890
	655	Subdividers & Developers	0.890
67	671	Holding Offices	0.930
	672	Investment Offices	0.930
	673	Trusts	0.930
	679	Misc Investing	0.930
70	701	Hotels & Motels	0.840
	702	Rooming & Boarding Houses	0.840
	703	Camps & Rec'l Vehicle Parts	0.840
	704	Membership-Basis Org Hotels	0.840
72	721	Laundry, Cleaning, & Garment Services	0.970
	722	Photographic Studios, Portrait	0.970
	723	Beauty Shops	0.970
	724	Barber Shops	0.970
	725	Shoe Repair & Shoeshine Parlors	0.970
	726	Funeral Service & Crematories	0.970
	729	Misc Personal Services	0.970
73	731	Advertising	0.900
	732	Credit Reporting & Collection	1.050
	733	Mailing, Reproduction, Stenographic	1.050
	734	Services to Bldgs	1.050
	735	Misc Equip Rental & Leasing	1.050
	736	Personnel Supply Services	1.050
	737	Computer & DP Services	0.790

**Symetra Life Insurance Company
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Table 20: Industry (SIC) Factors

2-digit SIC Code	3-digit SIC Code*	Short Title	SIC Factor
	738	Detective, Guard, and Armored Car Services	1.050
	738	Misc Business Services	1.000
75	751	Automotive Rentals, No Drivers	1.010
	752	Automobile Parking	1.010
	753	Automotive Repair Shops	1.010
	754	Automotive Services, Ex Repair	1.010
76	762	Electrical Repair Shops	0.980
	763	Watch, Clock, & Jewelry Repair	0.980
	764	Reupholstery & Furniture Repair	0.980
	769	Misc Repair Shops	0.980
78	781	Motion Picture Production & Services	0.940
	782	Motion Picture Distribution & Services	0.940
	783	Motion Picture Theaters	0.940
	784	Video Tape Rental	0.940
79	791	Dance Studios, Schools, & Halls	0.940
	792	Producers, Orchestras, Entertainers	0.940
	793	Bowling Ctrs	0.940
	794	Comm'l Sports	0.940
	799	Misc Amusement, Recreation Services	0.940
80	8000	Doc-Dermatology	1.270
	8001	Doc-Emergency Medicine	1.700
	8002	Doc-Family Practice	1.270
	8003	Doc-Internal Medicine	1.270
	8004	Doc-Neurology	1.700
	8005	Doc-Oncology	1.700
	8006	Doc-Otolaryngology	1.900
	8007	Doc-Plastic Surgery	1.270
	8008	Doc-Urology	1.900
	8010	Doc-Anesthesiology MD	1.900
	8011	Doc-All Other Medical MD	1.500
	8012	Doc-Cardiology	1.270
	8013	Doc-GYN (No OB) MD	1.700
	8014	Doc-OB-GYN MD	1.900
	8015	Doc-Orthopedic and Sports Medi	1.700
	8016	Doc-Pediatrics MD	1.270
	8017	Doc-Physical Med & Rehab MD	1.270
	8018	Doc-Radiology MD	1.270
	8019	Doc-Surgery-Neurological MD	1.700
	8020	Doc-Surgery-Other MD	1.500
	8021	Doc-Dentists	1.500
	8022	Doc-Dental Surgeons	1.500
	8023	Doc-Orthodontists	1.500
	8030	Doc-Anesthesiology DO	1.900
	8031	Doc-All other Osteopaths	1.500
	8032	Doc-Cardiology DO	1.270
	8033	Doc-GYN (No OB) DO	1.700
	8034	Doc-OB-GYN DO	1.900
	8035	Doc-Orthopdc & Sports Med DO	1.700
	8036	Doc-Pediatrics DO	1.270
	8037	Doc-Physical Med & Rehab DO	1.270
	8038	Doc-Radiology DO	1.270
	8039	Doc-Surgery-Neurological DO	1.700
	8040	Doc-Surgery-Other DO	1.500
	8041	Doc-Chiropractors	1.400
	8042	Doc-Optometrists	1.400
	8043	Doc-Podiatrists	1.400
	8045	Doc-Ophthalmology	1.400

**Symetra Life Insurance Company
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Table 20: Industry (SIC) Factors

2-digit SIC Code	3-digit SIC Code*	Short Title	SIC Factor
	8045	Doc-Psychiatry	1.400
	8046	Doc-Occupational Therapists	1.400
	8047	Doc-Psychologists	1.400
	8048	Doc-Psychotherapists	1.400
	8049	Doc-Health Practitioner	1.400
	805	Nursing & Personal Care Facilities	1.200
	806	Hospitals	1.300
	807	Medical & Dental Labs	1.220
	808	Home Health Care Services	1.250
	809	Health & Allied Services, NEC	1.180
81	811	Legal Services	1.000
82	821	Elementary & Secondary Schools	0.750
	822	Colleges & Universities	0.750
	823	Libraries	0.750
	824	Vocational Schools	0.750
	829	Schools & Educational Services, NEC	0.750
83	832	Individual & Family Services	1.130
	833	Job Training & Related Services	1.130
	835	Child Day Care Services	1.130
	836	Residential Care	1.130
	839	Social Services, NEC	1.130
84	841	Museums & Art Galleries	0.940
	842	Botanical & Zoological Gardens	0.940
86	861	Business Assns	0.850
	862	Professional Org	0.850
	863	Labor Org	0.850
	864	Civic & Social Assns	0.850
	865	Political Org	0.850
	866	Religious Org	0.850
	869	Membership Org, NEC	0.850
87	871	Engineering & Architectural Services	0.770
	872	Acctg, Auditing, & Bookkeeping	0.770
	873	Research & Testing Services	0.810
	874	Mgmt & Public Relations	0.860
88	881	Private Households	1.610
89	899	Services, NEC	1.040
91	911	Executive Offices	1.000
	912	Legislative Bodies	1.000
	913	Executive & Legislative Combined	1.000
	919	General Govt, NEC	1.000
92	921	Courts	1.120
	922	Public Order & Safety	1.120
93	931	Finance, Taxation, & Monetary Policy	1.000
94	941	Adm of Educational Programs	1.000
	943	Adm of Public Health Programs	1.000
	944	Adm of Social & Manpower Programs	1.000
	945	Adm of Veterans' Affairs	1.000
95	951	Environmental Quality	1.000
	953	Housing & Urban Developmt	1.000
96	961	Adm of General Econ Programs	1.000
	962	Regulation, Adm of Transportation	1.000
	963	Regulation, Adm of Utilities	1.000
	964	Regulation of Agricultural Mktg	1.000
	965	Regulation of Misc Comm'l Sectors	1.000
	966	Space Research & Technology	1.000
97	971	National Security	1.120
	972	Intl Affairs	1.120

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Table 20: Industry (SIC) Factors

2-digit SIC Code	3-digit SIC Code*	Short Title	SIC Factor
99	999	Nonclassifiable Establishments	1.500

* Doctor and Dentist groups in the 800 - 804 3-digit SIC range use 4-digit SIC codes

**Symetra Life Insurance Company
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Table 21: BOE SIC Factors

3-Digit SIC	4-Digit SIC Range		Industry Description	SIC Factor
	Begin	End		
11	110	119	Cash Grains	2.00
13	130	139	Field Crops, Except Cash Grains	2.00
16	160	169	Vegetables & Melons	2.00
17	170	179	Fruits & Tree Nuts	2.00
18	180	189	Horticultural Specialties	2.00
19	190	199	General Farms, Primarily Crop	2.00
21	210	219	Livestock, Except Dairy & Poultry	2.00
24	240	249	Dairy Farms	2.00
25	250	259	Poultry & Eggs	2.00
27	270	279	Animal Specialties	2.00
29	290	299	General Farms, Primarily Animal	2.00
71	710	710	Soil Preparation Services	2.00
72	720	729	Crop Services	2.00
74	740	749	Veterinary Services	2.00
75	750	759	Animal Services, Except Veterinary	2.00
76	760	769	Farm Labor & Mgmt Services	2.00
78	780	789	Landscape & Horticultural Services	2.00
81	810	819	Timber Tracts	2.00
83	830	839	Forest Products	2.00
85	850	859	Forestry Services	2.00
91	910	919	Commercial Fishing	2.00
92	920	929	Fish Hatcheries & Preserves	2.00
97	970	979	Hunting, Trapping, Game Propagation	2.00
101	1010	1019	Iron Ores	2.00
102	1020	1029	Copper Ores	2.00
103	1030	1039	Lead & Zinc Ores	2.00
104	1040	1049	Gold & Silver Ores	2.00
106	1060	1069	Ferrous Alloy Ores, Except Vanadium	2.00
108	1080	1089	Metal Mining Services	2.00
109	1090	1099	Misc Metal Ores	2.00
122	1220	1229	Bituminous Coal & Lignite Mining	2.00
123	1230	1239	Anthracite Mining	2.00
124	1240	1249	Coal Mining Services	2.00
131	1310	1319	Crude Petroleum & Natural Gas	1.40
132	1320	1329	Natural Gas Liquids	1.40
138	1380	1389	Oil & Gas Field Services	1.40
141	1410	1419	Dimension Stone	1.40
142	1420	1429	Crushed & Broken Stone	1.40
144	1440	1449	Sand & Gravel	1.40
145	1450	1459	Clay, Ceramic, & Refractory Minerals	1.40
147	1470	1479	Chemical & Fertilizer Minerals	1.40
148	1480	1489	Nonmetallic Minerals Services	1.40
149	1490	1499	Misc Nonmetallic Minerals	1.40
152	1520	1529	Residential Bldg Construction	1.00
153	1530	1539	Operative Builders	1.00
154	1540	1549	Nonresidential Bldg Construction	1.00
161	1610	1619	Highway & Street Construction	1.40
162	1620	1629	Heavy Constr, Except Highway	1.40
171	1710	1719	Plumbing, Heating, Air-Conditioning	1.00
172	1720	1729	Painting & Paper Hanging	1.00
173	1730	1739	Electrical Work	1.00
174	1740	1749	Masonry, Stonework, & Plastering	1.00
175	1750	1759	Carpentry & Floor Work	1.00
176	1760	1769	Roofing, Siding, & Sheet Metal Work	1.00
177	1770	1779	Concrete Work	1.00
178	1780	1789	Water Well Drilling	1.00
179	1790	1799	Misc Special Trade Contractors	2.00

**Symetra Life Insurance Company
Group Long Term Disability
Manual Rate Tables**

Table 21: BOE SIC Factors

3-Digit SIC	4-Digit SIC Range		Industry Description	SIC Factor
	Begin	End		
201	2010	2019	Meat Products	1.00
202	2020	2029	Dairy Products	1.00
203	2030	2039	Preserved Fruits & Veg	1.00
204	2040	2049	Grain Mill Products	1.00
205	2050	2059	Bakery Products	1.00
206	2060	2069	Sugar & Confectionery Products	1.00
207	2070	2079	Fats & Oils	1.00
208	2080	2089	Beverages	1.00
209	2090	2099	Misc Food & Kindred Products	1.00
211	2110	2119	Cigarettes	2.00
212	2120	2129	Cigars	2.00
213	2130	2139	Chewing & Smoking Tobacco	2.00
214	2140	2199	Tobacco Stemming & Redrying	2.00
221	2210	2219	Broadwoven Fabric Mills, Cotton	1.00
222	2220	2229	Broadwoven Fabric Mills, Manmade	1.00
223	2230	2239	Broadwoven Fabric Mills, Wool	1.00
224	2240	2249	Narrow Fabric Mills	1.00
225	2250	2259	Knitting Mills	1.00
226	2260	2269	Textile Finishing, Except Wool	1.00
227	2270	2279	Carpets & Rugs	1.00
228	2280	2289	Yarn & Thread Mills	1.00
229	2290	2299	Misc Textile Gds	1.00
231	2310	2319	Men's & Boy's Suits & Coats	1.00
232	2320	2329	Men's & Boy's Furnishings	1.00
233	2330	2339	Women's & Misses' Outerwear	1.00
234	2340	2349	Women's & Children's Undergarments	1.00
235	2350	2359	Hats, Caps, & Millinery	1.00
236	2360	2369	Girls' & Children's Outerwear	1.00
237	2370	2379	Fur Gds	1.00
238	2380	2389	Misc Apparel & Accessories	1.00
239	2390	2399	Misc Fabricated Textile Products	1.00
241	2410	2419	Logging	1.00
242	2420	2429	Sawmills & Planing Mills	1.00
243	2430	2439	Millwork, Plywood & Structural Members	1.00
244	2440	2449	Wood Containers	1.00
245	2450	2459	Wood Bldgs & Mobile Homes	1.00
249	2490	2499	Misc Wood Products	1.00
251	2510	2519	Household Furniture	1.00
252	2520	2529	Office Furniture	1.00
253	2530	2539	Public Bldg & Related Furniture	1.00
254	2540	2549	Partitions & Fixtures	1.00
259	2590	2599	Misc Furn & Fixtures	1.00
261	2610	2619	Pulp Mills	1.00
262	2620	2629	Paper Mills	1.00
263	2630	2639	Paperboard Mills	1.00
265	2650	2659	Paperboard Containers & Boxes	1.00
267	2670	2679	Misc Converted Paper Products	1.00
271	2710	2719	Newspapers	0.80
272	2720	2729	Periodicals	0.80
273	2730	2739	Books	0.80
274	2740	2749	Misc Publishing	0.80
275	2750	2759	Commercial Printing	0.80
276	2760	2769	Manifold Business Forms	0.80
277	2770	2779	Greeting Cards	0.80
278	2780	2789	Blankbooks & Bookbinding	0.80
279	2790	2799	Printing Trade Services	0.80
281	2810	2819	Industrial Inorganic Chemicals	1.00

**Symetra Life Insurance Company
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Table 21: BOE SIC Factors

3-Digit SIC	4-Digit SIC Range		Industry Description	SIC Factor
	Begin	End		
282	2820	2829	Plastics Materials & Synthetics	1.00
283	2830	2839	Drugs	0.80
284	2840	2849	Soaps, Cleaners, & Toilet Gds	1.00
285	2850	2859	Paints & Allied Products	1.00
286	2860	2869	Industrial Organic Chemicals	1.00
287	2870	2879	Agricultural Chemicals	1.00
289	2890	2899	Misc Chemical Products	1.00
291	2910	2919	Petroleum Refining	1.40
295	2950	2959	Asphalt Paving & Roofing Materials	1.40
299	2990	2999	Misc Petroleum & Coal Products	1.40
301	3010	3019	Tires & Inner Tubes	1.00
302	3020	3029	Rubber & Plastics Footwear	1.00
305	3050	3059	Hose & Belting & Gaskets & Packing	1.00
306	3060	3069	Fabricated Rubber Products, NEC	1.00
308	3080	3089	Misc Plastics Products, NEC	1.00
311	3110	3119	Leather Tanning & Finishing	1.40
313	3130	3139	Footwear Cut Stock	1.40
314	3140	3149	Ftwear, Except Rubber	1.40
315	3150	3159	Leather Gloves & Mittens	1.40
316	3160	3169	Luggage	1.40
317	3170	3179	Handbags & Personal Leather Gds	1.40
319	3190	3199	Leather Gds, NEC	1.40
321	3210	3219	Flat Glass	1.40
322	3220	3229	Glass & Glassware, Pressed or Blown	1.40
323	3230	3239	Products of Purchased Glass	1.40
324	3240	3249	Cement, Hydraulic	1.40
325	3250	3259	Structural Clay Products	1.40
326	3260	3269	Pottery & Related Products	1.40
327	3270	3279	Concrete, Gypsum, & Plaster Products	1.40
328	3280	3289	Cut Stone & Stone Products	1.40
329	3292	3292	Asbestos Products	1.40
329	3293	3299	Misc Nonmet Mineral Products	1.40
331	3310	3319	Blast Furnace & Basic Steel Products	1.40
332	3320	3329	Iron & Steel Foundries	1.40
333	3330	3339	Primary Nonferrous Metals	1.40
334	3340	3349	Secondary Nonferrous Metals	1.40
335	3350	3359	Nonferrous Rolling & Drawing	1.40
336	3360	3369	Nonferrous Foundries (Castings)	1.40
339	3390	3399	Misc Primary Metal Products	1.40
341	3410	3419	Metal Cans & Shipping Containers	1.40
342	3420	3429	Cutlery, Handtools, & Hardware	1.40
343	3430	3439	Plumbing & Heating, Except Electric	1.40
344	3440	3449	Fabricated Structrl Metal Products	1.40
345	3450	3459	Screw Machine Products, Bolts, Etc.	1.40
346	3460	3469	Metal Forgings & Stampings	1.40
347	3470	3479	Metal Services, NEC	1.40
348	3480	3489	Ordnance & Accessories, NEC	2.00
349	3490	3499	Misc Fabricated Metal Products	1.40
351	3510	3519	Engines & Turbines	1.00
352	3520	3529	Farm & Garden Machinery	1.00
353	3530	3539	Construction & Related Machinery	1.00
354	3540	3549	Metalworking Machinery	1.00
355	3550	3559	Special Industry Machinery	1.00
356	3560	3569	General Indus'l Machinery	1.00
357	3570	3579	Computer & Office Equip	1.00
358	3580	3589	Refrigeration & Service Machinery	1.00
359	3590	3599	Industrial Machinery, NEC	1.00

**Symetra Life Insurance Company
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Table 21: BOE SIC Factors

3-Digit SIC	4-Digit SIC Range		Industry Description	SIC Factor
	Begin	End		
361	3610	3619	Electric Distribtn Equip	1.00
362	3620	3629	Electrical Industrial Apparatus	1.00
363	3630	3639	Household Appliances	1.00
364	3640	3649	Electric Lighting & Wiring Equip	1.00
365	3650	3659	Hsehld Audio & Video Equip	1.00
366	3660	3669	Communications Equip	1.00
367	3670	3679	Electronic Components & Accessories	1.00
369	3690	3699	Misc Electrical Equip & Supplies	1.00
371	3710	3719	Motor Vehicles & Equip	1.00
372	3720	3729	Aircraft & Parts	1.00
373	3730	3739	Ship & Boat Bldg & Repairing	1.00
374	3740	3749	Railroad Equip	1.00
375	3750	3759	Motorcycles, Bicycles, & Parts	1.00
376	3760	3769	Guided Missiles, Space Vehicles, Parts	1.00
379	3790	3799	Misc Trans Equip	1.00
381	3810	3819	Search & Navigation Equip	0.80
382	3820	3820	Measuring & Controlling Devices	0.80
384	3840	3849	Medical Instr & Supplies	0.80
385	3850	3859	Ophthalmic Gds	0.80
386	3860	3869	Photographic Equip & Supplies	0.80
387	3870	3879	Watches, Clocks, Watchcases & Parts	0.80
391	3910	3919	Jewelry, Silverware, & Plated Ware	0.80
393	3930	3939	Musical Instruments	0.80
394	3940	3949	Toys & Sporting Goods	0.80
395	3950	3959	Pens, Pencils, Office, & Art Supplies	0.80
396	3960	3969	Costume Jewelry & Notions	0.80
399	3990	3999	Misc Manufacturing	0.80
401	4010	4019	Railroads	1.40
411	4110	4119	Local & Suburban Transp	1.40
412	4120	4129	Taxicabs	1.40
413	4130	4139	Intercity & Rural Bus Transp	1.40
414	4140	4149	Bus Charter Service	1.40
415	4150	4159	School Buses	1.40
417	4170	4179	Bus Terminal & Service Facilities	1.40
421	4210	4219	Trucking & Courier Services, Ex Air	1.40
422	4220	4229	Public Warehousing & Storage	1.40
423	4230	4239	Trucking Terminal Facilities	1.40
431	4310	4319	U.S. Postal Service	2.00
441	4410	4419	Deep Sea Foreign Transp of Freight	1.40
442	4420	4429	Deep Sea Domestic Transp of Freight	1.40
443	4430	4439	Freight Transp on the Great Lakes	1.40
444	4440	4449	Water Transp of Freight, NEC	1.40
448	4480	4489	Water Transp of Passengers	1.40
449	4490	4499	Water Transp Services	1.40
451	4510	4519	Air Transp, Scheduled	1.40
452	4520	4529	Air Transp, Nonscheduled	1.40
458	4580	4589	Airports, Flying Fields, & Services	1.40
461	4610	4619	Pipelines, Except Natural Gas	2.00
472	4720	4729	Passenger Transp Arrangemt	1.00
473	4730	4739	Freight Transp Arrangemt	1.00
474	4740	4749	Rental of Railroad Cars	1.00
478	4780	4789	Misc Transp Services	1.00
481	4810	4819	Telephone Comm	1.00
482	4820	4829	Telegraph & Other Comm	1.00
483	4830	4839	Radio & TV Broadcasting	1.00
484	4840	4849	Cable & Other Pay TV Services	1.00
489	4890	4899	Comm Services, NEC	1.00

**Symetra Life Insurance Company
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Table 21: BOE SIC Factors

3-Digit SIC	4-Digit SIC Range		Industry Description	SIC Factor
	Begin	End		
491	4910	4919	Electric Services	1.00
492	4920	4929	Gas Productn & Distribtn	1.00
493	4930	4939	Combination Utility Services	1.00
494	4940	4949	Water Supply	1.00
495	4950	4959	Sanitary Services	1.00
496	4960	4969	Steam & Air-Conditioning Supply	1.00
497	4970	4999	Irrigation Systems	1.00
501	5010	5019	Motor Vehicles, Parts, & Supplies	1.00
502	5020	5029	Furniture & Homefurnishings	1.00
503	5030	5039	Lumber & Construction Materials	1.00
504	5040	5049	Professional & Comm'l Equip	1.00
505	5050	5059	Metals & Minerals, Ex Petroleum	1.00
506	5060	5069	Electrical Gds	1.00
507	5070	5079	Hardware, Plumbing & Heating Equip	1.00
508	5080	5089	Machinery, Equip, & Supplies	1.00
509	5090	5099	Misc Durable Gds	1.00
511	5110	5119	Paper & Paper Products	1.00
512	5120	5129	Drugs, Proprietaries, & Sundries	1.00
513	5130	5139	Apparel, Piece Gds, & Notions	1.00
514	5140	5149	Groceries & Related Products	1.00
515	5150	5159	Farm-Product Raw Materials	1.00
516	5160	5169	Chemicals & Allied Products	1.00
517	5170	5179	Petroleum & Petroleum Products	1.00
518	5180	5189	Beer, Wine, & Distilled Bvrg	1.00
519	5190	5199	Misc Nondurable Gds	1.00
521	5210	5219	Lumber & Other Bldg Materials	1.00
523	5230	5239	Paint, Glass, & Wallpaper Stores	1.00
525	5250	5259	Hardware Stores	1.00
526	5260	5269	Retail Nurseries & Garden Stores	1.00
527	5270	5279	Mobile Home Dealers	1.00
531	5310	5319	Dept Stores	1.40
533	5330	5339	Variety Stores	1.40
539	5390	5399	Misc General Mdse Stores	1.40
541	5410	5419	Grocery Stores	1.40
542	5420	5429	Meat & Fish Mkts	1.40
543	5430	5439	Fruit & Veg Mkts	1.40
544	5440	5449	Candy, Nut, & Confectionery Stores	1.40
545	5450	5459	Dairy Products Stores	1.40
546	5460	5469	Retail Bakeries	1.40
549	5490	5499	Misc Food Stores	1.40
551	5510	5519	New & Used Car Dealers	1.40
552	5520	5529	Used Car Dealers	1.40
553	5530	5539	Auto & Home Supply Stores	1.40
554	5540	5549	Gasoline Service Stations	1.40
555	5550	5559	Boat Dealers	1.40
556	5560	5569	Recreational Vehicle Dealers	1.40
557	5570	5579	Motorcycle Dealers	1.40
559	5590	5599	Automotive Dealers, NEC	1.40
561	5610	5619	Men's & Boys' Clothing Stores	1.40
562	5620	5629	Women's Clothing Stores	1.40
563	5630	5639	Women's Accessory & Specialty Stores	1.40
564	5640	5649	Children's & Infants' Wear Stores	1.40
565	5650	5659	Family Clothing Stores	1.40
566	5660	5669	Shoe Stores	1.40
569	5690	5699	Misc Apparel & Accessory Stores	1.40
571	5710	5719	Furniture & Homefurnishings Stores	1.40
572	5720	5729	Household Appliance Stores	1.40

**Symetra Life Insurance Company
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Table 21: BOE SIC Factors

3-Digit SIC	4-Digit SIC Range		Industry Description	SIC Factor
	Begin	End		
573	5730	5739	Radio, TV, & Computer Stores	1.40
581	5810	5819	Eating & Drinking Places	2.00
591	5910	5919	Drug Stores & Proprietary Stores	1.40
592	5920	5929	Liquor Stores	2.00
593	5930	5939	Used Mdse Stores	1.40
594	5940	5949	Misc Shopping Gds Stores	1.40
596	5960	5969	Nonstore Retailers	1.40
598	5980	5989	Fuel Dealers	1.40
599	5990	5999	Retail Stores, NEC	1.40
601	6010	6019	Central Reserve Depositories	0.80
602	6020	6029	Comm'l Banks	0.80
603	6030	6039	Savings Institutions	0.80
606	6060	6069	Credit Unions	0.80
608	6080	6089	Foreign Bank & Branches & Agencies	0.80
609	6090	6099	Fcns Closely Related to Banking	0.80
611	6110	6119	Federal & Fed-Sponsored Credit	0.80
614	6140	6149	Personal Credit Institutions	0.80
615	6150	6159	Business Credit Institutions	0.80
616	6160	6169	Mortgage Bankers & Brokers	0.80
621	6210	6219	Security Brokers & Dealers	1.40
622	6220	6229	Commodity Contracts Brokers, Dealers	1.40
623	6230	6239	Security & Commodity Exchanges	1.40
628	6280	6289	Security & Commodity Services	1.40
631	6310	6319	Life Insurance	0.80
632	6320	6329	Medical Service & Health Ins	0.80
633	6330	6339	Fire, Marine, & Casualty Ins	0.80
635	6350	6359	Surety Ins	0.80
636	6360	6369	Title Ins	0.80
637	6370	6379	Pension, Health, & Welfare Funds	0.80
639	6390	6399	Ins Carriers, NEC	0.80
641	6410	6419	Ins Agents, Brokers, & Service	0.80
651	6510	6519	Real Estate Operators & Lessors	0.80
653	6530	6539	Real Estate Agents & Mgrs	0.80
654	6540	6549	Title Abstract Offices	0.80
655	6550	6559	Subdividers & Developers	0.80
671	6710	6719	Holding Offices	0.80
672	6720	6729	Investment Offices	0.80
673	6730	6739	Trusts	0.80
679	6790	6799	Misc Investing	0.80
701	7010	7019	Hotels & Motels	1.00
702	7020	7029	Rooming & Boarding Houses	1.00
703	7030	7039	Camps & Rec'l Vehicle Parts	1.00
704	7040	7049	Membership-Basis Org Hotels	1.00
721	7210	7219	Laundry, Cleaning, & Garment Services	1.00
722	7220	7229	Photographic Studios, Portrait	1.00
723	7230	7239	Beauty Shops	1.00
724	7240	7249	Barber Shops	1.00
725	7250	7259	Shoe Repair & Shoeshine Parlors	1.00
726	7260	7269	Funeral Service & Crematories	1.00
729	7290	7299	Misc Personal Services	1.00
731	7310	7319	Advertising	0.80
732	7320	7329	Credit Reporting & Collection	1.00
733	7330	7339	Mailing, Reproduction, Stenographic	1.00
734	7340	7349	Services to Bldgs	1.00
735	7350	7359	Misc Equip Rental & Leasing	1.00
736	7360	7369	Personnel Supply Services	1.00
737	7370	7379	Computer & DP Services	0.80

**Symetra Life Insurance Company
Group Long Term Disability
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Table 21: BOE SIC Factors

3-Digit SIC	4-Digit SIC Range		Industry Description	SIC Factor
	Begin	End		
738	7381	7381	Detective, Guard, and Armored Car Services	1.00
738	7382	7389	Misc Business Services	1.00
751	7510	7519	Automotive Rentals, No Drivers	1.00
752	7520	7529	Automobile Parking	1.00
753	7530	7539	Automotive Repair Shops	1.00
754	7540	7549	Automotive Services, Ex Repair	1.00
762	7620	7629	Electrical Repair Shops	1.00
763	7630	7639	Watch, Clock, & Jewelry Repair	1.00
764	7640	7649	Reupholstery & Furniture Repair	1.00
769	7690	7699	Misc Repair Shops	1.00
781	7810	7819	Motion Picture Production & Services	1.00
782	7820	7829	Motion Picture Distribution & Services	1.00
783	7830	7839	Motion Picture Theaters	1.00
784	7840	7849	CD/DVD Rental	1.00
791	7910	7919	Dance Studios, Schools, & Halls	2.00
792	7920	7929	Producers, Orchestras, Entertainers	2.00
793	7930	7939	Bowling Ctrs	2.00
794	7940	7949	Comm'l Sports	2.00
799	7990	7999	Misc Amusement, Recreation Services	2.00
800	8000	8000	Doc-Dermatology	1.40
800	8001	8001	Doc-Emergency Medicine	1.40
800	8002	8003	Doc-Family Practice & Internal Medicine	1.40
800	8004	8005	Doc-Neurology & Oncology	1.40
800	8006	8006	Doc-Otolaryngology	1.40
800	8007	8007	Doc-Plastic Surgery	1.40
800	8008	8008	Doc-Urology	1.40
801	8010	8010	Doc-Anesthesiology MD	1.40
801	8011	8011	Doc-All Other Medical MD	1.40
801	8012	8012	Doc-Cardiology	1.40
801	8013	8013	Doc-GYN (No OB) MD	1.40
801	8014	8014	Doc-OB-GYN MD	1.40
801	8015	8015	Doc-Orthopedic and Sports Medi	1.40
801	8016	8018	* See below	1.40
801	8019	8019	Doc-Surgery-Neurological MD	1.40
802	8020	8023	* See below	1.40
803	8030	8030	Doc-Anesthesiology DO	1.40
803	8031	8031	Doc-All other Osteopaths	1.40
803	8032	8032	Doc-Cardiology DO	1.40
803	8033	8033	Doc-GYN (No OB) DO	1.40
803	8034	8034	Doc-OB-GYN DO	1.40
803	8035	8035	Doc-Orthopdc & Sports Med DO	1.40
803	8036	8039	* See below	1.40
804	8040	8040	Doc-Surgery-Other DO	1.40
804	8041	8043	Doc-Chiropractors, Optometrists & Podiatrists	1.40
804	8044	8045	Doc-Ophthalmology & Psychiatry	1.40
804	8046	8046	Doc-Occupational Therapists	1.40
804	8047	8049	Doc-Psychologists, Psychotherapists & Health Practitioner	1.40
805	8051	8059	Nursing & Personal Care Facilities	1.40
806	8062	8069	Hospitals	1.40
807	8071	8079	Medical & Dental Labs	1.40
808	8082	8089	Home Health Care Services	1.40
809	8092	8099	Health & Allied Services, NEC	1.40
811	8110	8119	Legal Services	1.00
821	8210	8219	Elementary & Secondary Schools	0.80
822	8220	8228	Colleges & Universities	0.80
823	8230	8239	Libraries	0.80
824	8240	8249	Vocational Schools	0.80

**Symetra Life Insurance Company
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Table 21: BOE SIC Factors

3-Digit SIC	4-Digit SIC Range		Industry Description	SIC Factor
	Begin	End		
829	8290	8299	Schools & Educational Services, NEC	0.80
832	8320	8329	Individual & Family Services	1.40
833	8330	8339	Job Training & Related Services	1.40
835	8350	8359	Child Day Care Services	1.40
836	8360	8369	Residential Care	1.40
839	8390	8399	Social Services, NEC	1.40
841	8410	8419	Museums & Art Galleries	1.00
842	8420	8429	Botanical & Zoological Gardens	1.00
861	8610	8619	Business Assns	0.80
862	8620	8629	Professional Org	0.80
863	8630	8639	Labor Org	0.80
864	8640	8649	Civic & Social Assns	0.80
865	8650	8659	Political Org	0.80
866	8660	8669	Religious Org	0.80
869	8690	8699	Membership Org, NEC	0.80
871	8710	8719	Engineering & Architectural Services	0.80
872	8720	8729	Acctg, Auditing, & Bookkeeping	0.80
873	8730	8739	Research & Testing Services	0.80
874	8740	8749	Mgmt & Public Relations	0.80
881	8810	8819	Private Households	2.00
899	8990	8999	Services, NEC	1.40
911	9110	9119	Executive Offices	1.00
912	9120	9129	Legislative Bodies	1.00
913	9130	9139	Executive & Legislative Combined	1.00
919	9190	9199	General Govt, NEC	1.00
921	9210	9219	Courts	1.00
922	9220	9229	Public Order & Safety	1.00
931	9310	9319	Finance, Taxation, & Monetary Policy	1.00
941	9410	9419	Adm of Educational Programs	1.00
943	9430	9439	Adm of Public Health Programs	1.00
944	9440	9449	Adm of Social & Manpower Programs	1.00
945	9450	9459	Adm of Veterans' Affairs	1.00
951	9510	9519	Environmental Quality	1.00
953	9530	9539	Housing & Urban Developmt	1.00
961	9610	9619	Adm of General Econ Programs	1.00
962	9620	9629	Regulation, Adm of Transportation	1.00
963	9630	9639	Regulation, Adm of Utilities	1.00
964	9640	9649	Regulation of Agricultural Mktg	1.00
965	9650	9659	Regulation of Misc Comm'l Sectors	1.00
966	9660	9669	Space Research & Technology	1.00
971	9710	9719	National Security	1.00
972	9720	9729	Intl Affairs	1.00
999	9990	9999	Nonclassifiable Establishments	2.00

* Doctor and Dentist groups in the 800 - 804 3-digit SIC range use 4-digit SIC codes

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Table 22: Area & Salary Relativity Factors

Zip Index*	State Code	Area	Area Factor	Salary Relativity
54	AK	Alaska	1.000	1.060
1	AL	Alabama	1.100	0.830
75	AL	Birmingham MSA	1.050	0.890
3	AR	Arkansas	1.000	0.790
2	AZ	Arizona	0.900	0.860
95	AZ	Phoenix-Mesa MSA	0.900	0.920
4	CA	California	0.900	1.000
90	CA	San Francisco PMSA	0.850	1.260
91	CA	Oakland PMSA	0.850	1.170
92	CA	San Jose PMSA	0.850	1.250
93	CA	San Diego MSA	0.900	1.050
94	CA	Los Angeles-Long Beach PMSA	0.970	1.060
97	CA	Orange County PMSA	0.950	1.070
5	CO	Colorado	0.880	0.950
88	CO	Denver PMSA	0.820	1.040
6	CT	Connecticut	0.790	1.060
60	CT	Other PMSA's surrounding NYC (CT)	0.850	1.170
8	DC	Washington DC PMSA	0.880	1.130
7	DE	Delaware	0.930	1.000
9	FL	Florida	0.900	0.920
77	FL	Orlando MSA	0.870	0.910
78	FL	Miami MSA	0.870	0.960
10	GA	Georgia	1.080	0.820
70	GA	Atlanta MSA	1.000	0.960
52	HI	Hawaii	1.050	0.990
14	IA	Iowa	0.850	0.860
11	ID	Idaho	0.890	0.840
12	IL	Illinois	0.850	0.920
80	IL	Chicago PMSA	0.800	1.080
13	IN	Indiana	0.830	0.870
82	IN	Indianapolis MSA	0.830	0.960
15	KS	Kansas	0.820	0.820
16	KY	Kentucky	0.980	0.850
17	LA	Louisiana	1.150	0.800
76	LA	New Orleans MSA	1.150	0.880
20	MA	Massachusetts	0.820	1.040
55	MA	Boston PMSA	0.750	1.170
19	MD	Maryland	0.950	0.900
67	MD	Baltimore PMSA	0.950	1.010
18	ME	Maine	0.820	0.870
21	MI	Michigan	0.900	0.940
81	MI	Detroit PMSA	1.000	1.080
22	MN	Minnesota	0.850	0.870
83	MN	Minneapolis-St. Paul MSA	0.800	1.070
24	MO	Missouri	0.875	0.880
84	MO	St. Louis MSA	0.820	0.980
23	MS	Mississippi	1.100	0.790
25	MT	Montana	0.890	0.800
32	NC	North Carolina	1.100	0.850
71	NC	Charlotte MSA	1.000	0.960
72	NC	Raleigh-Durham-Chapel Hill MSA	1.100	0.930
73	NC	Greensboro-Winston-Salem MSA	1.100	0.900
74	NC	Greenville-Spartanburg-Anderson MSA	1.100	0.870
33	ND	North Dakota	0.800	0.830
26	NE	Nebraska	0.800	0.850
28	NH	New Hampshire	0.820	0.960
29	NJ	New Jersey	0.950	1.060

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Table 22: Area & Salary Relativity Factors

Zip Index*	State Code	Area	Area Factor	Salary Relativity
56	NJ	Bergen-Passaic PMSA	0.900	1.110
57	NJ	Middlesex-Somerset-Hunterdon PMSA	0.900	1.110
59	NJ	Newark PMSA	0.900	1.140
62	NJ	Other PMSA's surrounding NYC (NJ)	0.850	1.140
65	NJ	Philadelphia PMSA (NJ)	0.900	1.050
30	NM	New Mexico	0.900	0.860
27	NV	Nevada	0.950	0.960
31	NY	New York	0.860	0.930
58	NY	Nassau-Suffolk PMSA	0.800	1.130
61	NY	Other PMSA's surrounding NYC (NY)	0.800	1.020
98	NY	NYC PMSA	0.760	1.200
34	OH	Ohio	0.900	0.920
79	OH	Cleveland PMSA	0.800	0.990
96	OH	Cincinnati PMSA	0.800	0.980
35	OK	Oklahoma	0.875	0.810
36	OR	Oregon	0.850	0.970
37	PA	Pennsylvania	0.930	0.880
63	PA	Other PMSA's surrounding NYC (PA)	0.900	1.020
64	PA	Philadelphia PMSA (PA)	0.880	1.050
66	PA	Pittsburgh MSA	0.890	0.930
53	PR	Puerto Rico	1.100	0.590
38	RI	Rhode Island	0.790	1.000
39	SC	South Carolina	1.100	0.840
40	SD	South Dakota	0.820	0.790
41	TN	Tennessee	1.000	0.800
68	TN	Memphis MSA	1.000	0.900
69	TN	Nashville MSA	1.000	0.900
42	TX	Texas	0.900	0.850
85	TX	Dallas PMSA	0.850	0.980
86	TX	San Antonio MSA	0.900	0.840
87	TX	Houston PMSA	0.850	0.960
43	UT	Utah	0.850	0.890
45	VA	Virginia	0.950	0.900
44	VT	Vermont	0.790	0.920
46	WA	Washington	0.820	0.980
89	WA	Seattle-Bellevue-Everett PMSA	0.820	1.140
48	WI	Wisconsin	0.820	0.940
47	WV	West Virginia	1.125	0.790
49	WY	Wyoming	0.890	0.860
99		Unknown	1.100	1.000

* Zip Index is determined based upon actual 5-digit zip code

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Table 23: Mental Illness, Substance Abuse and Special Conditions/Self-Reported Conditions Limitation Factors

RBD, SSNRA, 65/5/70 and To Age 70 Benefit Periods – Per Lifetime Factors				
Option Description	Mental Illness	Substance Abuse	Special Conditions	Self Reported
Unlimited	1.150	1.000	1.000	1.000
1 Yr Limit	0.970	0.960	0.970	0.980
2 Yr Limit	1.000	0.970	0.980	0.990
None	0.950	0.950	0.950	0.950

Per-Occurrence contracts: add 0.005 to the 1 Yr Limit and 2 Yr Limit Factors shown above subject to a maximum Factor of 1.00.

3, 5 & 10 Yr Benefit Periods – Per Lifetime Factors				
Option Description	Mental Illness	Substance Abuse	Special Conditions	Self Reported
Unlimited	1.150	1.000	1.000	1.000
1 Yr Limit	0.980	0.970	0.985	0.995
2 Yr Limit	1.000	0.980	0.995	1.000
None	0.950	0.950	0.950	0.950

Per-Occurrence contracts: add 0.005 to the 1 Yr Limit and 2 Yr Limit Factors shown above subject to a maximum Factor of 1.00.

2-Yr Benefit Periods – Per Lifetime Factors				
Option Description	Mental Illness	Substance Abuse	Special Conditions	Self Reported
Unlimited	1.000	1.000	1.000	1.000
1 Yr Limit	1.000	1.000	1.000	1.000
2 Yr Limit	1.000	1.000	1.000	1.000
None	0.950	0.950	0.950	0.950

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Table 24: Pre-Existing Condition Factors

Option *	Part'n % >= 50%		Part'n % < 50%	
	No Prior Coverage	Prior Coverage	No Prior Coverage	Prior Coverage
6/24	0.950	0.990	0.910	0.950
12/24	0.950	0.990	0.910	0.950
6/12/24	0.960	0.990	0.920	0.960
12/12/24	0.960	0.990	0.920	0.960
12/6/24	0.960	0.990	0.920	0.960
12/12	0.970	0.990	0.930	0.970
6/12	0.980	0.990	0.940	0.980
6/6/12	0.990	1.000	0.950	0.990
3/12	0.990	1.000	0.950	0.990
3/6/12	0.995	1.005	0.955	0.995
3/3/12	1.000	1.010	0.960	1.000
3/6	1.010	1.010	0.970	1.010
3/3/6	1.020	1.010	0.980	1.015
30/5	1.030	1.020	1.040	1.025
None	1.040	1.025	1.050	1.035

Table 24: Pre-Existing Condition Factors - NY & SD

Option *	Part'n % >= 50%		Part'n % < 50%	
	No Prior Coverage	Prior Coverage	No Prior Coverage	Prior Coverage
6/24	0.974	1.015	0.933	0.974
12/24	0.974	1.015	0.933	0.974
6/12/24	0.982	1.013	0.941	0.982
12/12/24	0.982	1.013	0.941	0.982
12/6/24	0.982	1.013	0.941	0.982
12/12	0.990	1.010	0.949	0.990
6/12	0.998	1.008	0.957	0.998
6/6/12	1.006	1.016	0.965	1.006
3/12	1.006	1.016	0.965	1.006
3/6/12	1.009	1.019	0.968	1.009
3/3/12	1.012	1.022	0.972	1.012
3/6	1.020	1.020	0.980	1.020
3/3/6	1.028	1.018	0.988	1.023
30/5	1.036	1.021	1.046	1.026
None	1.040	1.025	1.050	1.035

* If the Policy includes "Prudent Person" language, then multiply the factor selected from the table above by 0.995.

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Table 25: Contributory Factors

Contributory?	Case Size	Factor
Yes	All	1.02
No	500+	1.00
No	10-499	0.97

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Table 26: Participation Factors

Participation % Range	Census Type		
	Actual	Eligible	
0-4%	2.46	2.46	
5-9%	2.24	2.24	
10-14%	2.04	2.04	
15-19%	1.86	1.86	
20-24%	1.70	1.70	
25-29%	1.56	1.56	
30-34%	1.48	1.48	
35-39%	1.41	1.41	
40-44%	1.37	1.37	
45-49%	1.34	1.34	
50-54%	1.31	1.31	
55-59%	1.28	1.28	
60-64%	1.25	1.25	
65-69%	1.22	1.22	
70-74%	1.19	1.19	
75-79%	1.16	1.16	
80-84%	1.14	1.14	
85-89%	1.12	1.12	
90-94%	1.10	1.10	
95-99%	1.08	1.08	
100%	1.00	1.00	Contributory
100%	0.95	0.95	NonContributory

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Table 27: Definition of Disability (DOD) Factors

Definition Of Disability*	Residual	Partial	Total
Any Occupation (Any Occ)	0.950	0.912	0.889
12 month Own Occupation	0.975	0.936	0.913
24 month Own Occupation	1.000	0.960	0.936
36 month Own Occupation	1.050	1.008	0.983
48 month Own Occupation	1.065	1.022	0.997
60 month Own Occupation	1.080	1.037	1.011
Extended Own Occupation	1.150	1.104	1.076

Own Occ/Any Occ Earnings Test Factors	
60/60%	0.970
80/60%	1.000
80/80%	1.030
99/60%	1.035
99/80%	1.045
99/85%	1.050

* 1. Except for the Any Occ DOD, if the Policy includes "Reasonable Employment Option" language in the Your Occupation (Your Occ) portion of the Definition of Disability, then multiply the factor selected from the table above by 0.995.

2. If the Definition of Disability in the Policy specifies "OR" in lieu of "AND", then multiply the appropriate factor for "AND" from the table above by 1.05 for Attorneys [SIC 8111] and Physicians [SICs 8000-8049]; otherwise 1.03 [for all Other SICs].

3. An Optional Specialty Own Occupation Definition of Disability is available. Under this Definition of Disability, an insured will be deemed disabled if they cannot perform the material duties of their professional Specialty. The determination of a Specialty Own Occupation is described in the filed contract language.

The table below contains the loads to the factors above for the Specialty Own Occupation definition relative to a standard Own Occupation definition:

Specialty Own Occ Period	Specialty Own Occ Factors		
	Physicians [SIC 80xx]	Attorneys [SIC 8111]	Other Professions
12 Months	1.02	1.03	1.04
24 Months	1.04	1.06	1.08
36 Months	1.06	1.09	1.12
60 Months	1.08	1.12	1.16
Extended	1.11	1.16	1.21

4. If the Definition of Disability in the Policy specifies "80% [99%] Own Occ/ADL after the Own Occ Period", then multiply by 1.00 [1.04] for Maximum LTD Benefit Periods of 1, 2 or 3 years; 0.75 [0.80] for Maximum LTD Benefit Periods of 4 or 5 years; 0.60 [0.65] for All Other Maximum LTD Benefit Periods.

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Table 28: Rate Guarantee (RG) Factors

Rate Guarantee Period (Months)	Factors	
	Standard	Preferred
12	0.99	0.99
24	1.00	1.00
36	1.04	1.01

1) If a Voluntary LTD Plan, Buy-up, or Case Size \geq 300 lives (at the Policy level), then Standard;

2) If the Employer Contribution = 100% (Non-Contributory), Base Benefit % \leq 60%, Own Occ Period \leq 24 months, White Collar % (Occ Code A) \geq 80%, Maximum Benefit \leq \$10,000, COLA % = 0%, Plan Design Integration = Family, EP \geq 90 days, and the Mental/Nervous Limitation Period \leq 2 years, then Preferred;

3) Else, Standard.

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Table 29: Class Maximum Benefit Factors

Class Maximum Benefit Range	Factor
< \$7,500	0.925
7,500 - 9,999	0.930
10,000 - 12,499	0.935
12,500 - 14,999	0.970
15,000 - 17,499	1.015
17,500 - 19,999	1.070
\$20,000+	1.110

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Table 30: Case Size Factors

Case Size Range*	Factor
< 10	1.15
10-24	1.00
25-49	0.95
50-74	0.96
75-99	0.97
100-299	0.99
300-499	1.00
500-999	1.04
1,000+	1.08

* # of Eligible Lives at the Case level

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Table 31: Personal Care Assistance Benefit Factors

LTD Max Benefit Period	Age Range	Factor
Less than or equal to 5 Years	< 25	1.06
	25 - 29	1.06
	30 - 34	1.06
	35 - 39	1.05
	40 - 44	1.04
	45 - 49	1.04
	50 - 54	1.05
	55 - 59	1.05
	60 - 64	1.06
	65 - 69	1.09
	70+	1.30
Greater than 5 Years	< 25	1.01
	25 - 29	1.01
	30 - 34	1.01
	35 - 39	1.01
	40 - 44	1.01
	45 - 49	1.01
	50 - 54	1.02
	55 - 59	1.03
	60 - 64	1.06
	65 - 69	1.09
	70+	1.30

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Table 32: Lump Sum Survivor Benefit Factor

Benefit	3 Months	6 Months	12 Months	24 Months
Gross	1.020	1.040	1.080	1.160
Net	1.015	1.030	1.060	1.120

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Table 33: Lump Sum Terminal Illness Benefit Factor

Benefit	3 Months	6 Months	12 Months	24 Months
Gross	1.030	1.040	1.070	1.130
Net	1.020	1.030	1.050	1.100

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Table 34: Catastrophic Disability Benefit Factor

Additional Benefit %	Maximum Benefit Amount	Factor
10%	\$1,000	1.02
20%	\$2,000	1.04

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**Table 35: Recovery Income Protection Rate
Factors**

Benefit Period	Rate Factors by Maximum % of [Indexed] Pre-Disability Earnings		
	< 60%	< 80%	< 100%
3 months	1.01	1.02	1.04
6 months	1.02	1.03	1.05
9 months	1.03	1.04	1.06
12 months	1.05	1.06	1.08
24 months	1.07	1.08	1.10

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**Table 36: Workplace Modification Benefit
Factor**

Benefit Amount	Factor
\$2,000	1.0000
5,000	1.0050
10,000	1.0100
15,000	1.0150
20,000	1.0175
25,000	1.0200

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**Table 37: Family Care Services Rehab
Benefit Factor**

Monthly Payment Maximum	Factor by Payment Period		
	6 Months	12 Months	24 Months
\$250	1.002	1.004	1.006
350	1.004	1.006	1.008
500	1.006	1.010	1.013

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**Table 38: Work/Rehab Incentive
Benefit Duration Factors**

WIB Duration	Factor
None	0.985
12 Months	1.000
24 Months	1.025
Unlimited	1.050

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Table 39: Spouse Monthly NCCs per \$100 of Monthly Benefit

Employee's Attained Age	NCC *
< 30	\$0.027
30 - 34	0.028
35 - 39	0.033
40 - 44	0.039
45 - 49	0.058
50 - 54	0.086
55 - 59	0.142
60 - 64	0.260
65+	0.592

* Assumes a 24 Benefit Period, 90 Day Elimination Period, and 3/12 Pre-Ex.

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Table 40: Monthly COBRA NCCs per \$100 Monthly COBRA Premium Benefit

Male Monthly COBRA NCCs per \$100 Monthly Benefit								
Age Range	< 180 Day LTD Plan EP				≥ 180 Day LTD Plan EP			
	12	18	24	29+	12	18	24	29+
< 25	\$0.0127	\$0.0153	\$0.0162	\$0.0166	\$0.0089	\$0.0112	\$0.0119	\$0.0123
25-29	0.0145	0.0182	0.0195	0.0202	0.0103	0.0136	0.0148	0.0154
30-34	0.0206	0.0264	0.0286	0.0299	0.0162	0.0216	0.0237	0.0249
35-39	0.0289	0.0377	0.0416	0.0439	0.0236	0.0320	0.0358	0.0380
40-44	0.0498	0.0661	0.0740	0.0788	0.0395	0.0539	0.0612	0.0656
45-49	0.0780	0.1048	0.1189	0.1276	0.0637	0.0878	0.1007	0.1088
50-54	0.1133	0.1535	0.1777	0.1935	0.0935	0.1299	0.1521	0.1667
55-59	0.1599	0.2190	0.2581	0.2842	0.1510	0.2113	0.2518	0.2791
60-64	0.2169	0.2981	0.3560	0.3954	0.2088	0.2926	0.3532	0.3950
65-69	0.3838	0.5273	0.5273	0.5273	0.3339	0.4669	0.4669	0.4669
70+	0.7128	0.7128	0.7128	0.7128	0.7071	0.7071	0.7071	0.7071

Female Monthly COBRA NCCs per \$100 Monthly Benefit								
Age Range	< 180 Day LTD Plan EP				≥ 180 Day LTD Plan EP			
	12	18	24	29+	12	18	24	29+
< 25	\$0.0211	\$0.0248	\$0.0256	\$0.0259	\$0.0119	\$0.0151	\$0.0157	\$0.0160
25-29	0.0312	0.0377	0.0391	0.0399	0.0201	0.0260	0.0273	0.0280
30-34	0.0540	0.0679	0.0716	0.0737	0.0322	0.0428	0.0457	0.0474
35-39	0.0637	0.0825	0.0894	0.0934	0.0451	0.0612	0.0672	0.0708
40-44	0.0873	0.1154	0.1277	0.1351	0.0599	0.0817	0.0915	0.0974
45-49	0.1035	0.1381	0.1553	0.1657	0.0879	0.1206	0.1372	0.1475
50-54	0.1429	0.1922	0.2197	0.2375	0.1161	0.1608	0.1861	0.2026
55-59	0.1883	0.2564	0.2987	0.3269	0.1576	0.2203	0.2597	0.2862
60-64	0.2385	0.3262	0.3852	0.4254	0.2041	0.2857	0.3413	0.3795
65-69	0.4284	0.5880	0.5880	0.5880	0.3604	0.5047	0.5047	0.5047
70+	0.8735	0.8735	0.8735	0.8735	0.7741	0.7741	0.7741	0.7741

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Table 41: Hospital Income Benefit NCCs

Monthly NCCs per \$50 of Benefit		
Age	Male	Female
< 20	\$0.70	\$1.18
20-24	0.75	1.85
25-34	0.82	2.10
35-44	1.33	1.65
45-54	1.99	1.89
55-64	3.21	2.90
65+	5.49	5.50

Region	Factor
Northeast	1.26
Midwest	0.91
South	1.07
West	0.78

Northeast States (9): CT, ME, MA, NH, NJ, NY, PA, RI & VT

Midwest States (12): IL, IN, IA, KS, MI, MN, MO, NE, ND, OH, SD & WI

Southern States (16 & DC): AL, AR, DE, FL, GA, KY, LA, MD, MS, NC, OK, SC, TN, TX, VA & WV

Western States (13): AK, AZ, CA, CO, HI, ID, MT, NV, NM, OR, UT, WA & WY

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Table 42: Student Loan Repayment Benefit

Residents [NCCs per employee per month]					
LTD Plan's EP (Days)	Lifetime Maximum	Monthly Maximum Benefit			
		\$1,000	\$1,500	\$2,000	\$2,500
90	\$75,000	\$2.52	\$2.91	\$3.01	\$3.05
	100,000	2.67	3.18	3.30	3.36
	125,000	2.70	3.31	3.45	3.53
	150,000	2.75	3.37	3.52	3.61
	175,000	2.77	3.40	3.55	3.65
180	\$75,000	\$2.19	\$2.50	\$2.56	\$2.58
	100,000	2.35	2.77	2.86	2.91
	125,000	2.37	2.91	3.01	3.07
	150,000	2.41	2.96	3.09	3.18
	175,000	2.43	2.99	3.12	3.22

Physicians [NCCs per employee per month]					
LTD Plan's EP (Days)	Lifetime Maximum	Monthly Maximum Benefit			
		\$1,000	\$1,500	\$2,000	\$2,500
90	\$75,000	\$1.25	\$1.32	\$1.34	\$1.35
	100,000	1.32	1.40	1.43	1.45
	125,000	1.37	1.46	1.49	1.51
	150,000	1.41	1.50	1.53	1.55
	175,000	1.43	1.52	1.55	1.57
180	\$75,000	\$1.09	\$1.14	\$1.16	\$1.17
	100,000	1.16	1.23	1.25	1.26
	125,000	1.21	1.29	1.31	1.32
	150,000	1.25	1.33	1.36	1.38
	175,000	1.27	1.35	1.38	1.41

Dentists [NCCs per employee per month]					
LTD Plan's EP (Days)	Lifetime Maximum	Monthly Maximum Benefit			
		\$1,000	\$1,500	\$2,000	\$2,500
90	\$75,000	\$1.37	\$1.43	\$1.45	\$1.46
	100,000	1.44	1.51	1.54	1.56
	125,000	1.48	1.57	1.60	1.62
	150,000	1.52	1.61	1.64	1.66
	175,000	1.54	1.63	1.66	1.68
180	\$75,000	\$1.18	\$1.23	\$1.24	\$1.25
	100,000	1.25	1.32	1.33	1.34
	125,000	1.30	1.38	1.40	1.42
	150,000	1.34	1.42	1.44	1.46
	175,000	1.36	1.44	1.46	1.49

Symetra Life Insurance Company
Group Long Term Disability
Manual Rate Tables

**Table 43: Education
Benefit Frequencies by
Employee Age**

Employee Age	Frequency
< 35	0.04
35-39	0.12
40-44	0.15
45-49	0.12
50-54	0.07
55-59	0.03
60+	0.01

**Symetra Life Insurance Company
Group Long Term Disability
Manual Rate Tables**

**Table 44: Spouse Training Rehab
Benefit**

Monthly NCCs per \$1,000 Overall Maximum Benefit		
Census Age	90-Day EP	180-Day EP
< 25	\$0.088	\$0.038
25-34	0.102	0.050
35-44	0.101	0.069
45-54	0.108	0.083
55-64	0.126	0.100
65+	0.058	0.043

Symetra Life Insurance Company
Group Long Term Disability
Manual Rate Tables

Table 45: Extended Elimination Period

Extended Elimination Period	Option *	
	I	II
24 Months	0.76	0.74
36 Months	0.65	0.62
60 Months	0.51	0.46

* Under option I the policyholder assumes responsibility for claims during the 'Extended Elimination Period'.

**Symetra Life Insurance Company
Group Long Term Disability
Manual Rate Tables**

Table 46: Pricing Expenses

Expenses	
Minimum Case Size (# of Lives)	Administrative Expenses
10	22.60%
32	19.60%
53	18.50%
76	17.50%
97	17.10%
169	16.50%
364	15.60%
740	15.10%
1,341	14.00%
2,206	13.10%
4,244	11.20%
7,000	10.30%
10,000	10.30%

Conversion Morbidity Fee	2.50%
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Standard Commission Scale *		
Annual Premium		Commission
-	15,000	15%
15,000	25,000	10%
25,000	50,000	5%
50,000	1,000,000	1%

* Voluntary plans use 20% flat commission.

Profit Margin	2%
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Symetra Life Insurance Company
Group Long Term Disability
Manual Rate Tables

Table 47: Premium Tax Rates

State Code	State	Premium Tax %
AK	Alaska	2.700%
AL	Alabama	2.600%
AR	Arkansas	2.500%
AZ	Arizona	2.500%
CA	California	2.350%
CO	Colorado	2.000%
CT	Connecticut	2.000%
DC	District Of Columbia	2.000%
DE	Delaware	2.000%
FL	Florida	2.000%
GA	Georgia	2.250%
HI	Hawaii	2.750%
IA	Iowa	2.000%
ID	Idaho	2.000%
IL	Illinois	2.000%
IN	Indiana	2.000%
KS	Kansas	2.000%
KY	Kentucky	5.000%
LA	Louisiana	3.000%
MA	Massachusetts	2.000%
MD	Maryland	2.000%
ME	Maine	2.000%
MI	Michigan	2.000%
MN	Minnesota	2.000%
MO	Missouri	2.000%
MS	Mississippi	3.000%
MT	Montana	2.750%
NC	North Carolina	2.000%
ND	North Dakota	2.000%
NE	Nebraska	2.000%
NH	New Hampshire	2.000%
NJ	New Jersey	2.100%
NM	New Mexico	3.003%
NV	Nevada	3.500%
NY	New York	2.000%
OH	Ohio	2.000%
OK	Oklahoma	2.250%
OR	Oregon	2.000%
PA	Pennsylvania	2.000%
PR	Puerto Rico	4.000%
RI	Rhode Island	2.000%
SC	South Carolina	2.000%
SD	South Dakota	2.500%
TN	Tennessee	2.000%
TX	Texas	2.000%
UT	Utah	2.250%

**Symetra Life Insurance Company
Group Long Term Disability
Manual Rate Tables**

Table 47: Premium Tax Rates

State Code	State	Premium Tax %
VA	Virginia	2.250%
VB	Virgin Island (British)	2.200%
VI	Virgin Islands (U.S.)	2.200%
VT	Vermont	2.000%
WA	Washington	2.000%
WI	Wisconsin	2.000%
WV	West Virginia	3.000%
WY	Wyoming	2.000%
N/A	Unknown	2.200%

**Symetra Life Insurance Company
Group Long Term Disability
Manual Rate Tables**

Table 48: Interest Rate Factor Table

Pricing Interest Rate*	Step C Rate Factor
2.50%	1.0803
2.75%	1.0635
3.00%	1.0469
3.25%	1.0308
3.50%	1.0150
3.75%	1.0000
4.00%	0.9852
4.25%	0.9707
4.50%	0.9564
4.75%	0.9435
5.00%	0.9308
5.25%	0.9173
5.50%	0.9041
5.75%	0.8927
6.00%	0.8815
6.25%	0.8701
6.50%	0.8589
6.75%	0.8480
7.00%	0.8373
7.25%	0.8269
7.50%	0.8167
7.75%	0.8074
8.00%	0.7982

* Current Pricing Interest Rate used to develop Net Claims Costs is 3.75%.

State: District of Columbia

TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.004 Other

Product Name: Symetra ReliABILITY rates

Project Name/Number: Symetra ReliABILITY rates/

Filing Company:

Symetra Life Insurance Company

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	See General Information tab on SERFF.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Certificate of Authority to File
Comments:	
Attachment(s):	LETTER OF AUTHORIZATION - signed.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Symetra RA LTD Actuarial Memo 9-4-13.pdf Symetra RA STD Actuarial Memo 9-9-13.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	Please see the attached actuarial memos.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

State: District of Columbia
TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.004 Other
Product Name: Symetra ReliABILITY rates
Filing Company: Symetra Life Insurance Company
Project Name/Number: Symetra ReliABILITY rates/

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	N/A to this group disability income (loss of time) filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	Not applicable to this group disability income (loss of time) filing.
Attachment(s):	
Item Status:	
Status Date:	

LETTER OF AUTHORIZATION

I, the undersigned officer of Symetra Life Insurance Company ("Symetra"), hereby authorize Custom Disability Solutions ("CDS") to submit the Symetra filing for Group Disability Insurance Master Policy form series GDC-00400 and related forms. CDS has authority to sign as our designated representative on all appropriate letters and transmittal forms required for this filing.



Signature of Officer of Insurer

Marcus Wright, Vice President
Name and Title of Officer of Insurer

May 15, 2013
Date

**Symetra Life Insurance Company
Group Long Term Disability
Actuarial Memorandum**

Scope and Purpose

The purpose of this filing is to document the rate basis used in our Group Long Term Disability product corresponding to Policy Form GDC-00400-POL 05/13 and Certificate Form GDC-00405-CERT 05/13 and update our LTD rates to reflect the current interest rate environment, the recent experience of our disability reinsurance manager and the competitive practice of other disability carriers. This actuarial memorandum and rate filing are not intended for any other purpose.

Description of Benefits

This policy form provides benefits for Long Term Disability, issued on a group basis by Symetra Life Insurance Company. This product provides income replacement benefits to a covered insured that is unable to perform the material duties of their occupation as defined by the policy. Benefits are typically paid as a percentage of pre-disability earnings, capped at a monthly benefit level, and integrated with other sources of income such as Social Security or Workers Compensation. A complete description of all policy provisions is specified in the group policy.

Premium Calculation

Premium rates are calculated for each group policyholder based upon the plan of benefits, demographic composition of the employee group and the characteristics of the group policyholder. These rates were developed based upon the 1987 CGDT table with adjustments made to this table based upon the experience of our disability reinsurance manager.

Summary of Rate Impacts

The estimated impact to current policyholders of all changes to the rate manual is a 4.7% rate increase. A summary of the rating factors that contribute to this rate change are provided below.

1. Base Rates: +5.7%

Base rates were increased to reflect a decrease of 100 basis points in the effective interest rate used to develop our base claim costs.

2. Social Security and State Disability Offsets: -1.3%

Expected social security and state disability offset amounts were updated to reflect 2013 prescribed benefit levels. An adjustment was also made to our probability adjustment table by benefit plan to reflect recent experience.

In addition, the following rating factors were updated to reflect recent experience and competitive information.

3. SDI Offsets: -0.1%

4. Replacement Ratio factors: -0.3%

5. Personal Care factors: +0.1%

6. SIC factors: +0.3%

7. State factors: +0.2%

8. Participation factors: +0.5%

9. Case Size factors: -0.4%

**Symetra Life Insurance Company
Group Long Term Disability
Actuarial Memorandum**

Proposed Implementation Date

The proposed implementation date of these rates is January 1st, 2014.

Actuarial Certification

To the best of my knowledge and judgment, this rate filing is in compliance with the applicable laws and regulations of your state. The benefits are reasonable in relation to the proposed premiums. This rate filing is in compliance with the current version adopted by the AAA of ASOP No. 8, "Regulatory Filings for Health Plan Entities".

A handwritten signature in black ink, appearing to read 'Arbër Dharmo', with a large circular flourish on the left side.

Arbër Dharmo, ASA, MAAA
Actuary
Custom Disability Solutions

Date: 9/6/13

**Symetra Life Insurance Company
Group Short Term Disability
Actuarial Memorandum**

Scope and Purpose

The purpose of this filing is to document the rate basis used in our Group Short Term Disability product corresponding to Policy Form GDC-00400-POL 05/13 and Certificate Form GDC-00405-CERT 05/13. This is a new policy filing and the rates in this manual apply to new policies only. This actuarial memorandum and rate filing are not intended for any other purpose.

Description of Benefits

This policy form provides benefits for Short Term Disability, issued on a group basis by Symetra Life Insurance Company. This product provides income replacement benefits to a covered insured that is unable to perform the material duties of their occupation as defined by the policy. Benefits are typically paid as a percentage of pre-disability earnings, capped at a weekly benefit level, and at times integrated with other sources of income such as Social Security or Workers Compensation. A complete description of all policy provisions is specified in the group policy.

Premium Calculation

Premium rates are calculated for each group policyholder based upon the plan of benefits, demographic composition of the employee group and the characteristics of the group policyholder. The rates were developed based on the experience of our disability reinsurance manager, actuarial and economic data sources, industry studies, and actuarial judgment.

Summary of Rate Impacts

There is no rate impact since this is a new policy filing and the rates in this manual apply to new policies only. We are not changing our inforce rates and there is no impact to current policyholders from this move to a new policy.

Proposed Implementation Date

The proposed implementation date of these rates is January 1st, 2014.

Actuarial Certification

To the best of my knowledge and judgment, this rate filing is in compliance with the applicable laws and regulations of your state. The benefits are reasonable in relation to the proposed premiums. This rate filing is in compliance with the current version adopted by the AAA of ASOP No. 8, "Regulatory Filings for Health Plan Entities".



Arbër Dhama, ASA, MAAA
Actuary
Custom Disability Solutions

Date: 9/9/13