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State Tracking #:**Company Tracking #:**

CUSTOMIZED DI -2012 - RATES

State:

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Manual	12-DI-C-01	New		SLOC 2012 CDI Rate Manual.pdf,
2		Actuarial Memorandum	12-DI-C-01	New		SLOC CDI Actuarial Memorandum Generic.pdf,

Sun Life Assurance Company of Canada

Customized Disability Income Protection

Rate Manual

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Sun Life Financial

Rate Manual for Customized Disability Income Protection

Introduction

This rate manual outlines the calculation of manual premium rates for Sun Life Assurance Company's Customized Disability product. It is to be used with Policy Form #12-GP-01 and Certificate Form #12-DI-C-01. Actual quote prices are based on manual rates determined from case characteristics and insured census information, subjective risk evaluation by the underwriters, and experience rating as appropriate. Customized Disability premium rates are typically expressed as monthly rates per \$100 of covered payroll.

Customized Disability provides employees with several different disability plan design options to choose from. The options can be categorized broadly in terms of elimination period and benefit period as follows:

- Plan A – any elimination period and short benefit period
- Plan B – long elimination period and long benefit period
- Plan C – short elimination period and long benefit period

In particular, the following classification system and rating guidelines should be followed for the purpose of calculating Customized Disability premium rates.

Customized Disability Plan Design	Classification	Rating Guidelines
Any elimination period Benefit period <= 12 months	Plan A	Perform Step 1 Skip Step 2 Skip Step 3 Perform Step 4 at the case level
Elimination period >= 60 days Benefit period > 12 months	Plan B	Skip Step 1 Perform Step 2 Skip Step 3 Perform Step 4 at the case level
All elimination period & benefit period combinations not classified as Plan A or Plan B	Plan C	Perform Step 1 Perform Step 2 Perform Step 3 Perform Step 4 at the case level

Plan C combines different aspects from short and long term disability coverage into one design. Premium rates for Plan C are calculated by summing short term and long term claim costs. For example, a plan with 14/14 elimination period and SSNRA benefit period is priced by adding together claim costs

from a plan with 14/14 elimination period and 24 week benefit period, and claim costs from a plan with 180 day elimination period and SSNRA benefit period. This way, there is no overlap in short and long

term claim costs, and long term claim costs begin right where short term claim costs end. Pricing for Plan C always assumes an attachment point for short and long term claims 26 weeks (180 days) after the date of disability.

To shed more light on the premium calculation for Plan C designs, the following table provides examples of rating parameters that should be used in pricing. The first column specifies the Plan C design to be priced, and the second and third columns describe rating parameters for estimating short and long term claim costs respectively.

Plan C Plan Design	Short Term Claim Parameters	Long Term Claim Parameters
Elimination Period: 0/3 Benefit Period: 2 Years	Elimination Period: 0/3 Benefit Period: 26 weeks	Elimination Period: 180 days Benefit Period: 18 months
Elimination Period: 7/7 Benefit Period : 2 Years	Elimination Period: 7/7 Benefit Period: 25 weeks	Elimination Period: 180 days Benefit Period: 18 months
Elimination Period: 14/14 Benefit Period: 3 Years	Elimination Period: 14/14 Benefit Period: 24 weeks	Elimination Period: 180 days Benefit Period: 31 months
Elimination Period: 30/30 Benefit Period: 5Years	Elimination Period: 30/30 Benefit Period: 22 weeks	Elimination Period: 180 days Benefit Period: 55 months
Elimination Period 30/30 Benefit Period: SSNRA	Elimination Period: 30/30 Benefit Period: 22 weeks	Elimination Period: 180 days Benefit Period: SSNRA

Notes:

- Throughout this manual, references to tables are noted by brackets []. The tables themselves are all located at the end of the manual.

- Values in some of the factor tables, such as [A1], [A2], and [B1], have been developed for the quinquennial age nearest an individual's actual age for rating purposes (e.g. an age 37 rate would be used for individuals with actual ages 35 – 39).

Step 1 – Plan A Claim Costs

This section provides guidelines for calculating claim costs associated with Plan A coverage as well as short term claim costs associated with Plan C. The steps in subsections 1.1, 1.2, and 1.3 are to be performed for each individual insured. Step 1.4 is then completed once for the entire group.

1.1 Basic Claim Costs

1. Based on the available census data and plan parameters, determine the following:

Age
Gender
State of Residence
Weekly Earnings
Maximum Weekly Benefit
Minimum Weekly Benefit
Elimination Period
Benefit Percentage
Benefit Period
Other Plan Provisions

2. Determine the Incidence Rate by dividing the rate found in [A2] by 1000.
3. Determine the Gross Weekly Benefit and Gross Daily Benefit. Note that Plan C plans typically include *monthly* benefit payments based on a percentage of *monthly* earnings. These can be converted to a weekly basis by multiplying by 0.2333 as follows:

Minimum Weekly Benefit =	Minimum Monthly Benefit x 0.2333
Maximum Weekly Benefit =	Maximum Monthly Benefit x 0.2333
Weekly Earnings =	Monthly Earnings x 0.2333

Gross Weekly Benefit equals the greater of (a) or (b) where:

(a) = The Minimum Weekly Benefit
(b) = The smaller of (c) or (d) where:
 (c) = The Maximum Weekly Benefit
 (d) = Weekly Earnings x Benefit Percentage

Gross Daily Benefit = Gross Weekly Benefit ÷ 7

4. Convert Weekly Benefit to an Income Replacement Ratio.

Replacement Ratio = Gross Weekly Benefit / Weekly Earnings

5. Determine the Base Duration factor from [A1]. Base Duration factors vary by elimination period, benefit period, age, and gender, and are expressed in days.

For pricing Plan C designs, in which short term and long term claim costs are calculated separately, short term claim cost estimates are based on 26 weeks of disability regardless of elimination period, as explained in the *Introduction* to this manual. The following table provides the complete range of elimination period / benefit period combinations for calculating short term claim costs on Plan C designs.

Plan C EP	BP for Estimating Short Term Cost Component
0/0	26 weeks
0/3	26 weeks
3/3	26 weeks
0/7	26 weeks
7/7	25 weeks
14/14	24 weeks
30/30	22 weeks

Refer to this table for looking up Plan C base duration values in [A1].

6. Calculate the Base Claim Costs.

Base Claim Costs = Gross Daily Benefit x Incidence Rate x Base Duration

1.2 State Offset Claim Costs

State benefits are mandated for residents in California, Hawaii, New Jersey, New York, Rhode Island and Puerto Rico. If the State of Residence is one of these six jurisdictions and the plan design requires that Customized Disability Income benefits be offset by state benefits, then continue with this section. Otherwise, skip to section 1.3.

1. Obtain the following information:

- Offset EP in days (OEP) [A6]
- Offset Benefit Period in weeks (OBP) [A6]
- Offset Maximum Weekly Benefit (OMax) [A6]
- Offset Minimum Weekly Benefit (OMin) [A6]
- Offset Benefit Percent (OBPC) [A6]

2. The Weekly State Benefit Amount equals the greater of (a) or (b) where:

(a) = Offset Minimum Weekly Benefit

(b) = The smaller of (c) or (d) where:

(c) = Offset Maximum Weekly Benefit

(d) = Weekly Earnings x Offset Benefit Percent

The Daily State Benefit Amount equals the Weekly State Benefit Amount ÷ 7.

3. Determine the maximum of the Plan elimination period and State elimination period.
4. Determine the number of weeks that the individual will receive benefits from both Sun Life Financial and the State.

For the purpose of calculating Plan C State offsets in this section, the number of weeks that an individual will receive benefits from both Sun Life Financial and the State ≤ 26 weeks. For example, consider a Plan C design in California with 14/14 elimination period. To calculate the value of State offsets in this section, use 24 weeks (26 weeks – 14 day elimination period) as the period for which an insured individual will receive benefits concurrently from the State and Sun Life Financial.

5. Determine the Offset Duration factor from [A1], using the maximum elimination period from Step 3 and benefit period from step 4 to look up factors.
6. Determine the Offset Incidence Rate. The elimination period to use for looking up Offset Incidence Rate should match the plan design.

Offset Incidence Rate = the Incidence Rate from [A2] divided by 1000.

7. Calculate the State Offset Claim Costs.

State Offset Claim Costs = (The minimum of [Gross Daily Benefit, Daily State Benefit Amount])
x Offset Incidence Rate x Offset Duration

1.3 Adjusted Claim Costs

1. First, calculate Unadjusted Claim Costs for each insured individual. If there are no state offsets then State Offset Claim Costs = 0 in the formula below.

Unadjusted Claim Costs = the greater of (Base Claim Costs – State Offset Claim Costs), and
(Minimum Daily Benefit x Incidence Rate x Base Duration)

Where

Base Claim Costs were calculated in Step 1.1

State Offset Claim Costs were calculated in Step 1.2

Minimum Daily Benefit = Minimum Weekly Benefit $\div 7$

Incidence Rate = the rate in [A2] divided by 1000

Base Duration factors are in [A1]

2. Next, calculate Adjusted Claim Costs by multiplying Unadjusted Claim Costs times the following factor adjustments (where applicable):

<u>Adjustment</u>	<u>Table</u>
<i>Industry Factor</i>	[A3]
<i>Area Risk Factor</i>	[A4]
<i>Survivor Benefit or Advanced Survivor Benefit</i>	[A5]
<i>Maternity Factor</i>	[A7]
<i>Contribution Percent Factor</i>	[A8]
<i>Participation Percent Factor</i>	[A9]
<i>Case Size Factor</i>	[A10]
<i>Average Weekly Indemnity Factor</i>	[A11]
<i>Rate Guarantee Factor</i>	[A12]
<i>Pre-Ex Factor</i>	[A13]
<i>Maximum Weekly Benefit Factor</i>	[A14]
<i>Freeze Salary Factor</i>	[A15]
<i>FICA Match Factor</i>	[A16]
<i>Replacement Ratio Factor</i>	[A17]
<i>First Day Hospital Factor</i>	[A18]
<i>First Day Outpatient Factor</i>	[A19]
<i>Claims Adjustment Factor</i>	[A20]
<i>Conversion Factor</i>	[A21]
<i>Pre-existing Condition Limiting Benefit Factor</i>	[A22]
<i>Occupational Coverage Factor</i>	[A23]
<i>Waiver of Premium Factor</i>	[A24]
<i>Definition of Disability Factor – Residual/Partial/Total</i>	[A25]
<i>Mandatory Rehab Factor</i>	[A26]
<i>Progressive Illness Benefit Factor</i>	[A27]
<i>Infectious and Contagious Disease Benefit Factor</i>	[A28]
<i>Assisted Living Benefit Factor</i>	[A29]
<i>Accidental Dismemberment and Loss of Sight Factor</i>	[A30]
<i>Definition of Disability Factor – And/Or</i>	[A31]
<i>Definition of Disability Factor – Own Job</i>	[A32]
<i>Portability Factor</i>	[A33]
<i>Student Loan Repayment Benefit Factor</i>	[A34]

1.4 Total Adjusted Claim Costs

Calculate Total Adjusted Claim Costs (TACC_A) by summing Adjusted Claim Costs over the entire set of insured individuals:

$$\text{TACC}_A = \Sigma \text{Adjusted Claim Costs}$$

Step 2 – Plan B Claim Costs

This section provides guidelines for calculating claim costs associated with Plan B coverage as well as long term claim costs associated with Plan C. The steps in sections 2.1, 2.2, and 2.3 are to be performed for each individual insured. Step 2.4 is then completed once for the entire group.

2.1 Basic Claim Costs

Calculate accident and sickness claim costs separately, when applicable, based on the plan's split benefit period provision. For example, if the plan design includes a split benefit period of 2 years (accident) / SSNRA (sickness), then claim cost estimates for accident coverage should reflect a 2 year benefit period, and claim cost estimates for sickness coverage should reflect SSNRA benefit period. Accident and sickness claim costs are combined in Step 2.2.

For Plan C designs, short term and long term claim costs are calculated separately and then combined in a later section of this manual. For the purpose of calculating Plan C long term claim costs in this section, assume an elimination period of 180 days unless otherwise noted.

1. Based on the available census data and plan parameters, determine the following:

- Age
- Gender
- Monthly Earnings
- Occupation
- Zip Code or State
- Plan Provisions

2. Calculate the Gross Monthly Benefit.

The Gross Monthly Benefit equals the greater of (a) or (b) where:

(a) = The Minimum Monthly Benefit

(b) = the smaller of (c) or (d) where

(c) = Monthly Earnings x Benefit Percentage

(d) = Maximum Monthly Benefit

3. Calculate Monthly Covered Payroll.

Monthly Covered Payroll = Gross Monthly Benefit / Benefit Percentage

4. Determine the Incidence Rate by dividing the rate found in [B1] by 1000.

5. Determine the Base Annuity Factor from [B2]. For split benefit period plans, the Accident Base Annuity Factor should reflect the plan's accident benefit period, and the Sickness Base Annuity Factor should reflect the plan's sickness benefit period.

For pricing Plan C plans with 2, 3, or 5 year benefit periods, claim costs associated with the first 6 months of disability have already been estimated in Step 1. Therefore, when pricing these types of plans, Base, Accident, and Sickness Annuity Factors should reflect the maximum number of months remaining after 6 months of disability have elapsed, as shown below:

Plan C Elimination Period	Plan C Benefit Period	Benefit Period to use for looking up Base Annuity Factors
0/0	2 Years	18 Months
0/0	3 Years	30 Months
0/0	5 Years	54 months
0/3	2 Years	18 Months
0/3	3 Years	30 Months
0/3	5 Years	54 months
3/3	2 Years	18 Months
3/3	3 Years	30 Months
3/3	5 Years	54 months
0/7	2 Years	18 Months
0/7	3 Years	30 Months
0/7	5 Years	54 months
7/7	2 Years	18 Months
7/7	3 Years	30 Months
7/7	5 Years	54 months
14/14	2 Years	19 Months
14/14	3 Years	31 Months
14/14	5 Years	55 months
30/30	2 Years	19 Months
30/30	3 Years	31 Months
30/30	5 Years	55 months

6. Calculate Social Security Disability Income offset value. There are two types of Social Security offset: Primary and Dependent. The value of Social Security offsets is the sum of Primary and Dependent claim cost projections.

SSDI =	SSDI Primary + SSDI Dependent
SSDI Primary =	SS Benefit Amount x SS Probability x SS Annuity
SS Benefit Amount =	Lesser of (Gross Monthly Benefit – Min Monthly Benefit) and (SS Offset Amount)
SSDI Dependent =	SS Dependent Amount x SS Dependent Probability x SS Dependent Annuity
SS Dependent Amount =	Lesser of (SS Dependent Percentage x SS Benefit Amount) and (Gross Monthly Benefit – SS Benefit Amount – Minimum Monthly Benefit)

Where SS Primary Probability and SS Dependent Probability are in [B3], SS Offset Amounts are in [B4], SS Dependent Percentages are in [B7], SS Primary Annuity Factors are in [B5], and SS Dependent Annuity Factors are in [B6].

If the plan design includes a split benefit period, calculate accident and sickness Social Security offset values separately based on the plan provision.

$$\begin{aligned}
 \text{SSDI Accident} &= \text{SSDI Accident Primary} + \text{SSDI Accident Dependent} \\
 \text{SSDI Accident Primary} &= \text{SS Benefit Amount} \times \text{SS Probability} \times \text{Accident SS Primary Annuity Factor} \\
 \text{SSDI Accident Dependent} &= \text{SS Dependent Amount} \times \text{SS Dependent Probability} \times \text{Accident SS Dependent Annuity Factor} \\
 \\
 \text{SSDI Sickness} &= \text{SSDI Sickness Primary} + \text{SSDI Sickness Dependent} \\
 \text{SSDI Sickness Primary} &= \text{SS Benefit Amount} \times \text{SS Probability} \times \text{Sickness SS Primary Annuity Factor} \\
 \text{SSDI Sickness Dependent} &= \text{SS Dependent Amount} \times \text{SS Dependent Probability} \times \text{Sickness SS Dependent Annuity Factor}
 \end{aligned}$$

For Plan C designs with 2, 3, and 5 year benefit periods, look up all SS Annuity Factors based on the maximum number of months remaining after 6 months of disability have already elapsed, as described in Step 5 above.

For plans that are not integrated with Social Security disability income protection, set SSDI equal to zero.

7. Calculate the value of state offsets. State benefits are mandated for residents in California, Hawaii, New Jersey, New York, Rhode Island and Puerto Rico. If the State of Residence is one of these six jurisdictions and the plan design requires that Customized Disability Income benefits be offset by state benefits, then continue with this step. Otherwise, go to the next step.

$$\text{State Offset} = \text{State Benefit} \times \text{State Annuity}$$

where

$$\begin{aligned}
 \text{State Benefit} = & [(1 - \text{SS Probability}) \times \text{State Award}] \\
 & + \\
 & [(\text{SS Probability} - \text{SS Dependent Probability}) \times \text{the lower of State Award and} \\
 & \text{(Gross Monthly Benefit} - \text{SS Benefit Amount} - \text{Minimum Monthly Benefit})] \\
 & + \\
 & [\text{SS Dependent Probability} \times \text{the lower of State Award and} \\
 & \text{(Gross Monthly Benefit} - \text{SS Benefit Amount} - \text{SS Dependent Amount} - \\
 & \text{Minimum Monthly Benefit})]
 \end{aligned}$$

State Award values are in [B8], and State Annuity factors are in [B9].

8. Calculate costs for the Pension Contribution Rider (PCR), when applicable. For Plan C, the benefit will not be payable until the insured has been disabled at least 180 days.

$$\text{PCR} = [\text{The lesser of (A) and (B)}] \times \text{Incidence Rate} \times \text{Base Annuity Factor}$$

Where:

(A) = PCR Percentage x Monthly Earnings

(B) = Maximum Monthly PCR Benefit

And:

PCR Percentage is the percentage of earnings selected for contribution to a pension plan

.Incidence Rate is equal to the value in [B1] divided by 1000.

Base Annuity Factor is found in [B2].

If the plan design includes a split benefit period, calculate accident and sickness PCR costs separately based on the plan provision.

$$\text{PCR Accident} = [\text{The lesser of (A) and (B)}] \times \text{Incidence Rate} \times \text{Accident Base Annuity Factor}$$

$$\text{PCR Sickness} = [\text{The lesser of (A) and (B)}] \times \text{Incidence Rate} \times \text{Sickness Base Annuity Factor}$$

If the plan design does not include this Rider, set the PCR (or PCR Accident and PCR Sickness) equal to 0.

9. Calculate costs for the COBRA Continuance Benefit Rider (COBRA), when applicable. For Plan C, the benefit will not be payable until the insured has been disabled at least 180 days.

$$\text{COBRA} = (\text{COBRA Annuity Factor}) \times \text{Incidence Rate} \\ \times (\text{COBRA Benefit Max} / \$400)$$

where the COBRA Annuity Factors are in [B41], and Incidence rate is equal to the value in [B1] divided by 1000.

If the plan design includes a split benefit period, calculate accident and sickness COBRA costs separately based on the plan provision.

$$\text{COBRA Accident} = (\text{Accident COBRA Annuity Factor}) \times \\ \text{Incidence Rate} \times (\text{COBRA Benefit Max} / \$400)$$

$$\text{COBRA Sickness} = (\text{Sickness COBRA Annuity Factor}) \times \\ \text{Incidence Rate} \times (\text{COBRA Benefit Max} / \$400)$$

If the plan design does not include this Rider, set COBRA (or COBRA Accident and COBRA Sickness) equal to 0.

10. Calculate costs for Group Health Coverage Continuance Benefit (GHC), when applicable. For Plan C, the benefit will not be payable until the insured has been disabled at least 180 days.

$$\text{GHC} = \text{Incidence Rate} \times \text{Monthly GHC Amount} \times \text{GHC Annuity Factor}$$

where the GHC Annuity Factors are in [B45], and Incidence rate is equal to the value in [B1] divided by 1000. For plans other than those with split benefit periods, the GHC benefit duration that should be used for looking up factors in [B45] is the lesser of the GHC benefit duration and the benefit duration from the basic plan design.

If the plan design includes a split benefit period, calculate accident and sickness GHC costs separately based on the plan provision. The GHC benefit duration that is used to access the factors in [B45] will be the lesser of the GHC benefit period and the accident or sickness benefit period.

$$\text{GHC Accident} = \text{Incidence Rate} \times \text{Monthly GHC Amount} \times \text{Accident GHC Annuity Factor}$$

$$\text{GHC Sickness} = \text{Incidence Rate} \times \text{Monthly GHC Amount} \times \text{Sickness GHC Annuity Factor}$$

If the plan design does not include this Rider, set GHC (or GHC Accident and GHC Sickness) equal to 0.

2.2 Unadjusted Claim Costs

Calculate total Unadjusted Claim Costs (UCC) for each insured as follows:

$$\text{UCC} = (\text{PCR} + \text{COBRA} + \text{GHC}) + \{ \text{Incidence Rate} \times \text{the greater of} \\ [(\text{Gross Monthly Benefit} \times \text{Base Annuity Factor} - \text{SSDI} - \text{State Offset}) \text{ and } (\text{Min Benefit} \times \text{Base Annuity Factor})] \}$$

If the plan design includes a split benefit period, then Unadjusted Claim Costs can be determined by summing accident and sickness cost components, using accident percentages from [B54].

$$\text{UCC Accident} = \text{Accident Percentage} \times [(\text{PCR Accident} + \text{COBRA Accident} + \text{GHC Accident}) \\ + \text{Incidence Rate} \times \text{the greater of} \\ [(\text{Gross Monthly Benefit} \times \text{Accident Base Annuity Factor} - \text{SSDI Accident} - \text{State Offset}), \\ \text{and } (\text{Min Benefit} \times \text{Accident Base Annuity Factor})]$$

$$\text{UCC Sickness} = (1 - \text{Accident Percentage}) \times [(\text{PCR Sickness} + \text{COBRA Sickness} + \text{GHC Sickness}) \\ + \text{Incidence Rate} \times \text{the greater of} \\ [(\text{Gross Monthly Benefit} \times \text{Sickness Base Annuity Factor} - \text{SSDI Sickness} - \text{State Offset}), \\ \text{and } (\text{Min Benefit} \times \text{Sickness Base Annuity Factor})]$$

$$\text{UCC} = \text{UCC Accident} + \text{UCC Sickness}$$

2.3 Adjusted Claim Costs

To calculate Adjusted Claim Costs, multiply Unadjusted Claim Costs (UCC) by the following factor adjustments (where applicable). Note that some of these tables vary by duration of the provision, such as Benefit Limitation Factors in [B13]. Pricing for Plan C plan designs with, say, 24 month Mental & Nervous benefit limitation should be based on an 18 or 19 month duration (depending on the elimination period). For example, a Plan C design with 14/14 elimination period and 24 month Mental & Nervous benefit limitation should use the factor corresponding to 19 months in [B13].

<u>Adjustment</u>	<u>Table</u>
<i>Area Factor</i>	[B10]
<i>Industry Factor</i>	[B11]
<i>Benefit Percent Factor</i>	[B12]
<i>Benefit Limitation Factor</i>	[B13]
<i>Benefit Maximum Factor</i>	[B14]
<i>Cost of Living Benefit Factor</i>	[B15]
<i>Contribution Percent Factor</i>	[B16]
<i>Contribution Tax Factor</i>	[B17]
<i>Participation Percentage Factor</i>	[B18]
<i>Pre-Existing Condition Factor</i>	[B19]
<i>Survivor Benefit or Advanced Survivor Benefit Factors</i>	[B20]
<i>SSDI Integration Method Factor</i>	[B21]
<i>SS Incentive Benefit Factor</i>	[B22]
<i>Definition of Disability Factor – Residual/Partial/Total</i>	[B24]
<i>Return to Work Incentive Factor</i>	[B25]
<i>Own Occupation Duration Factor</i>	[B26]
<i>Own Occupation Percent Factor</i>	[B27]
<i>Workers' Compensation Factors</i>	[B28]
<i>Occupation Class Factor</i>	[B29]
<i>Rate Guarantee Factor</i>	[B30]
<i>Non-Occupational Coverage Factors</i>	[B31]
<i>Gainful Occupation Factor</i>	[B32]
<i>Assisted Living Benefit Factor</i>	[B33]
<i>Claim Adjustment Factor</i>	[B34]
<i>Case Size Factor</i>	[B35]
<i>Retro Disability Benefit factor</i>	[B36]
<i>Mandatory Rehabilitation Factor</i>	[B36]
<i>Progressive Illness Benefit Factor</i>	[B36]
<i>Accidental Dismemberment & Loss of Sight Benefit Factor</i>	[B36]
<i>Family Care Credit Benefit Factor</i>	[B36]
<i>Continuing Education Benefit Factor</i>	[B36]
<i>Child Care Benefit Factor</i>	[B36]
<i>Portability</i>	[B36]
<i>Extended Earnings Protection Benefit Factor</i>	[B37]
<i>Infectious and Contagious Disease Benefit Factor</i>	[B38]
<i>Business Protection Benefit Base Factor</i>	[B39]

<i>Business Protection Benefit Maximum Factor</i>	[B40]
<i>Richness of Benefit Factor</i>	[B42]
<i>Conversion Factor</i>	[B44]
<i>State Teacher's Retirement Systems Factor</i>	[B46]
<i>Public Employee Retirement Systems Factor</i>	[B47]
<i>Pre-existing Condition Limiting Benefit Factor</i>	[B48]
<i>Sun Select Factor</i>	[B49]
<i>Freeze Salary Factor</i>	[B50]
<i>Waiver of Premium</i>	[B51]
<i>Definition of Disability Factor – AND / OR</i>	[B52]
<i>Student Loan Repayment Benefit Factor</i>	[B53]
<i>Definition of Disability Factor - 6 Month Own Job</i>	[B54]

2.4 Total Adjusted Claim Costs

Calculate Total Adjusted Claim Costs ($TACC_B$) by summing Adjusted Claim Costs over the set of insured individuals, as follows:

$$TACC_B = \Sigma \text{ Adjusted Claim Costs}$$

Step 3 – Plan C Claim Costs

This step only applies to classes of insured individuals who have elected Plan C coverage. For all classes that have elected Plan A or Plan B coverage, skip to the next step (Step 4 – Remaining Calculations).

Plan C claim costs are a linear combination of short term and long term claim cost projections. The value of Plan C claim costs is calculated by summing short term and long term cost projections from steps 1 and 2, each adjusted separately to reflect risks not yet captured in the pricing, because short and long term claim costs were calculated separately.

1. Calculate the short term component of Plan C claim costs by multiplying the factor in [C1] times the value of Total Adjusted Claim Costs ($TACC_A$) from Step 1.
2. Calculate the long term component of Plan C claim costs by multiplying the factor in [C2] times the value of Total Adjusted Claim Costs ($TACC_B$) from Step 2.
3. Add together short term and long term claim costs from steps 1 and 2 above to obtain the value of Plan C claim costs ($TACC_C$).

Step 4 – Remaining Calculations

1. Calculate Retention Charges

Consistent with Customized Disability pricing methodology applied throughout this manual, retention charges for Plan C designs are based on a weighted average of short term and long term retention charges. Retention charges in [D1] and [D2] vary by amount of total adjusted claim costs.

2. Determine the value of Premium Tax using tax rates in [B10].
3. Determine the cost for paying commissions. Customized Disability commission expenses can be paid as a flat dollar amount or flat percentage of premium.
4. Calculate Annual Premium and Monthly Premium.

Commissions as a flat percent of premium

$$\text{Annual Premium} = \frac{[(\text{Plan A TACC}_A + \text{Plan B TACC}_B + \text{TACC}_C) \times \text{Retention}]}{(1 - \text{Commission Rate} - \text{Premium Tax})}$$

$$\text{Monthly Premium} = \text{Annual Premium} / 12$$

Commissions as a flat dollar amount

$$\text{Annual Premium} = \frac{[(\text{Plan A TACC}_A + \text{Plan B TACC}_B + \text{Plan C TACC}_C) \times \text{Retention} + \text{Commissions}]}{(1 - \text{Premium Tax})}$$

$$\text{Monthly Premium} = \text{Annual Premium} / 12$$

5. Calculate total Covered Payroll for the insured group.

$$\text{Covered Payroll} = \sum \text{Monthly Covered Payroll}$$

6. Calculate the Monthly Rate

$$\text{Monthly Rate} = \text{Monthly Premium} / (\text{Covered Payroll} / 100)$$

7. Calculate the Final Rate

The Final Rate will be the Monthly Rate adjusted, as appropriate, for any minor plan variations. This adjustment will be calculated and applied in a manner consistent with the manual rate filing.

Table A1 - Base Durations (in days)

Plan Design	Gender / Age																					
	M22	M27	M32	M37	M42	M47	M52	M57	M62	M67	M72	F22	F27	F32	F37	F42	F47	F52	F57	F62	F67	F72
0/0/1	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.4	6.5	6.3	5.9	5.2	5.0	5.0	5.0	5.0	5.0
0/3/1	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.4	6.5	6.3	5.9	5.2	5.0	5.0	5.0	5.0	5.0
3/3/1	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.4	6.5	6.4	5.9	5.2	5.0	5.0	5.0	5.0	5.0
0/7/1	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.4	6.5	6.3	5.9	5.2	5.0	5.0	5.0	5.0	5.0
7/7/1	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.4	6.6	6.5	6.0	5.2	5.0	5.0	5.0	5.0	5.0
14/14/1	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.5	6.7	6.5	6.1	5.3	5.0	5.0	5.0	5.0	5.0
30/30/1	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.7	6.8	6.7	6.2	5.3	5.0	5.0	5.0	5.0	5.0
60/60/1	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	7.0	6.9	6.8	6.5	5.5	5.0	5.0	5.0	5.0	5.0
0/3/13	30.6	32.6	34.0	35.4	36.8	37.8	40.2	42.6	45.0	41.4	36.9	41.6	42.7	42.1	39.8	35.7	35.5	37.9	40.3	42.7	39.1	34.6
3/3/13	32.5	34.4	35.9	37.3	38.7	39.7	42.1	44.5	46.9	43.3	38.8	42.3	43.3	42.8	40.8	37.0	36.8	39.2	41.6	44.0	40.4	35.8
0/7/13	33.5	35.7	37.2	38.8	40.3	41.5	44.1	46.6	49.2	48.1	46.0	40.1	40.8	40.7	40.2	38.7	39.2	41.7	44.3	46.8	45.8	43.7
7/7/13	36.2	38.3	39.9	41.4	43.0	44.2	46.7	49.3	51.8	50.8	48.7	40.7	41.5	41.5	41.5	40.1	40.4	43.0	45.5	48.0	47.0	44.9
14/14/13	38.0	40.5	42.3	44.0	45.8	47.2	50.0	52.7	55.5	58.2	59.9	36.7	36.9	37.3	39.1	41.1	42.7	45.4	48.2	50.9	53.7	55.3
30/30/13	40.1	42.6	44.3	46.1	47.9	49.3	52.1	54.8	57.6	60.3	62.0	26.7	26.0	27.0	31.5	39.4	42.9	45.7	48.5	51.2	54.0	55.6
30/30/22	57.6	60.9	63.3	65.6	68.0	70.9	75.2	79.5	83.8	88.1	90.7	33.7	31.4	32.5	40.2	54.8	62.1	66.4	70.7	75.0	79.3	81.9
14/14/24	50.2	53.7	56.2	58.7	61.2	64.4	69.0	73.6	78.2	82.8	85.6	44.1	43.1	43.3	47.0	52.7	57.0	61.6	66.2	70.8	75.5	78.2
7/7/25	45.1	48.3	50.6	53.0	55.3	58.4	63.0	67.5	72.0	72.8	71.7	47.9	47.7	47.3	48.3	48.9	51.7	56.2	60.8	65.3	66.1	65.0
0/0/26	37.1	40.4	42.7	45.1	47.4	50.7	55.5	60.2	65.0	63.1	59.4	49.9	50.4	49.2	47.0	43.5	45.6	50.3	55.1	59.9	58.0	54.3
0/3/26	39.1	42.4	44.7	47.1	49.4	52.7	57.5	62.2	67.0	65.2	61.4	50.8	51.1	49.9	48.0	44.9	46.9	51.7	56.5	61.2	59.4	55.7
3/3/26	41.2	44.5	46.8	49.2	51.5	54.8	59.6	64.3	69.1	67.3	63.5	51.7	51.7	50.6	49.1	46.3	48.4	53.1	57.9	62.7	60.8	57.1
0/7/26	45.0	48.5	51.0	53.5	56.0	59.5	64.4	69.3	74.2	75.2	74.2	50.0	49.7	49.3	50.0	50.6	53.7	58.6	63.5	68.5	69.4	68.4
7/7/26	47.9	51.4	53.9	56.4	58.9	62.4	67.3	72.2	77.2	78.1	77.1	50.7	50.4	50.0	51.1	52.0	55.1	60.0	64.9	69.8	70.8	69.8
14/14/26	54.7	58.5	61.2	63.9	66.7	70.4	75.5	80.7	85.9	91.0	94.1	47.4	46.1	46.2	50.5	57.2	62.2	67.3	72.5	77.7	82.8	85.9
30/30/26	67.6	71.4	74.2	76.9	79.6	83.3	88.5	93.7	98.8	104.0	107.1	38.0	34.9	36.1	45.5	63.8	73.1	78.3	83.5	88.6	93.8	96.9
0/3/52	49.8	52.9	55.2	57.4	59.6	62.8	67.3	71.9	76.4	74.6	71.1	60.2	57.8	55.6	55.5	54.8	57.3	61.8	66.4	70.9	69.2	65.6
3/3/52	51.8	54.9	57.2	59.4	61.6	64.8	69.3	73.8	78.4	76.6	73.1	61.1	58.4	56.2	56.4	56.1	58.6	63.2	67.7	72.3	70.5	66.9
0/7/52	55.4	58.8	61.1	63.5	65.9	69.2	73.9	78.6	83.3	84.2	83.2	59.5	56.5	55.0	57.4	60.2	63.7	68.4	73.1	77.8	78.7	77.7
7/7/52	58.2	61.6	63.9	66.3	68.7	72.0	76.7	81.4	86.1	87.0	86.0	60.1	57.0	55.3	57.9	61.3	65.0	69.7	74.4	79.1	80.0	79.0
14/14/52	64.6	68.3	70.9	73.5	76.1	79.6	84.5	89.4	94.4	99.3	102.2	56.9	52.6	51.4	57.0	66.2	71.8	76.7	81.6	86.5	91.5	94.4
30/30/52	77.0	80.6	83.2	85.8	88.4	91.9	96.9	101.8	106.7	111.6	114.6	47.9	41.7	41.4	51.7	72.3	82.2	87.1	92.1	97.0	101.9	104.8
60/60/52	100.1	103.7	106.3	108.9	111.5	115.1	120.0	124.9	129.8	134.7	137.7	22.8	19.0	20.5	35.0	79.3	101.8	106.7	111.6	116.5	121.5	124.4

Table A2 - Incidence rates (per 1000)

EP	M22	M27	M32	M37	M42	M47	M52	M57	M62	M67	M72	F22	F27	F32	F37	F42	F47	F52	F57	F62	F67	F72
0/0	28.9	25.9	26.9	32.1	38.2	43.9	51.1	60.0	67.2	70.4	72.0	108.3	130.6	126.5	92.2	68.7	69.8	77.6	89.0	98.7	101.0	99.8
0/3	27.1	24.2	25.1	29.8	35.4	40.8	47.5	55.7	62.4	65.5	67.0	101.1	121.5	118.0	86.0	63.9	64.9	72.0	82.4	91.2	93.4	92.1
3/3	25.9	22.9	23.8	28.1	33.4	38.5	44.9	52.7	59.0	62.0	63.4	100.6	121.8	117.9	84.3	61.0	61.4	68.0	77.6	85.9	87.9	86.5
0/7	25.0	22.1	22.9	26.9	32.0	37.0	43.1	50.5	56.6	59.6	60.9	92.1	110.3	107.7	78.4	58.1	59.0	65.2	74.2	82.1	84.0	82.6
7/7	21.0	16.6	16.4	19.5	23.7	28.3	34.2	41.6	48.2	52.4	54.7	91.1	105.2	102.8	72.0	48.2	47.5	53.0	62.1	71.8	78.3	80.9
14/14	13.8	12.7	13.4	16.2	19.5	22.9	27.2	32.7	37.8	41.5	43.9	78.2	95.5	91.6	62.8	40.7	40.3	45.1	51.9	58.6	62.7	64.3
30/30	6.4	7.0	7.3	7.5	8.5	11.9	17.3	21.4	27.6	29.9	29.9	62.0	88.1	85.0	53.2	27.8	31.5	36.6	43.9	48.6	51.4	50.3
60/60	1.8	1.6	1.6	1.7	2.1	2.9	3.8	4.7	6.0	7.9	9.2	19.7	43.3	36.8	19.1	7.6	6.8	7.7	8.6	10.2	12.4	13.6
90/90	0.6	0.4	0.5	0.5	0.5	0.6	1.2	1.6	2.5	4.4	5.6	9.9	28.5	22.7	10.9	3.5	3.3	3.6	3.8	4.7	6.8	8.0

Table A3 - Industry Factors

SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification
0000	1.000	C	1021	1.250	D	2022	1.150	B
0111	0.900	C	1031	1.250	D	2023	1.150	B
0112	0.900	C	1041	1.250	D	2024	1.150	B
0115	0.900	C	1044	1.250	D	2026	1.150	B
0116	0.900	C	1061	1.250	D	2032	1.150	B
0119	0.900	C	1081	1.250	D	2033	1.150	B
0131	0.900	C	1094	1.250	D	2034	1.150	B
0132	0.900	C	1099	1.250	D	2035	1.150	B
0133	0.900	C	1221	1.250	D	2037	1.150	B
0134	0.900	C	1222	1.250	D	2038	1.150	B
0139	0.900	C	1231	1.250	D	2041	1.150	B
0161	0.900	C	1241	1.250	D	2043	1.150	B
0171	0.900	C	1311	1.250	D	2044	1.150	B
0172	0.900	C	1321	1.250	D	2045	1.150	B
0173	0.900	C	1381	1.250	D	2046	1.150	B
0174	0.900	C	1382	1.250	D	2047	1.150	B
0175	0.900	C	1389	1.250	D	2048	1.150	B
0179	0.900	C	1411	1.250	D	2051	1.150	B
0181	0.900	C	1422	1.250	D	2052	1.150	B
0182	0.900	C	1423	1.250	D	2053	1.150	B
0191	0.900	C	1429	1.250	D	2061	1.150	B
0211	0.900	C	1442	1.250	D	2062	1.150	B
0212	0.900	C	1446	1.250	D	2063	1.150	B
0213	0.900	C	1455	1.250	D	2064	1.150	B
0214	0.900	C	1459	1.250	D	2066	1.150	B
0219	0.900	C	1474	1.250	D	2067	1.150	B
0241	0.900	C	1475	1.250	D	2068	1.150	B
0251	0.900	C	1479	1.250	D	2074	1.150	B
0252	0.900	C	1481	1.250	D	2075	1.150	B
0253	0.900	C	1499	1.250	D	2076	1.150	B
0254	0.900	C	1521	1.035	C	2077	1.150	B
0259	0.900	C	1522	1.035	C	2079	1.150	B
0271	0.900	C	1531	1.035	C	2082	1.150	B
0272	0.900	C	1541	1.035	C	2083	1.150	B
0273	0.900	C	1542	1.035	C	2084	1.150	B
0279	0.900	C	1611	1.200	C	2085	1.150	B
0291	0.900	C	1622	1.200	C	2086	1.150	B
0711	0.960	C	1623	1.200	C	2087	1.150	B
0721	0.960	C	1629	1.200	C	2091	1.150	B
0722	0.960	C	1711	1.300	C	2092	1.150	B
0723	0.960	C	1721	1.300	C	2095	1.150	B
0724	0.960	C	1731	1.300	C	2096	1.150	B
0741	0.960	C	1741	1.300	C	2097	1.150	B
0742	0.960	C	1742	1.300	C	2098	1.150	B
0751	0.960	C	1743	1.300	C	2099	1.150	B
0752	0.960	C	1751	1.300	C	2111	1.280	B
0761	0.960	C	1752	1.300	C	2121	1.280	B
0762	0.960	C	1761	1.300	C	2131	1.280	B
0781	0.960	C	1771	1.300	C	2141	1.280	B
0782	0.960	C	1781	1.300	C	2211	1.190	B
0783	0.960	C	1791	1.240	C	2221	1.190	B
0811	1.000	C	1793	1.240	C	2231	1.190	B
0831	1.000	C	1794	1.240	C	2241	1.190	B
0851	1.000	C	1795	1.240	C	2251	1.190	B
0912	1.000	C	1796	1.240	C	2252	1.190	B
0913	1.000	C	1799	1.240	C	2253	1.190	B
0919	1.000	C	2011	1.150	B	2254	1.190	B
0921	1.000	C	2013	1.150	B	2257	1.190	B
0971	1.000	C	2015	1.150	B	2258	1.190	B
1011	1.250	D	2021	1.150	B	2259	1.190	B

Table A3 - Industry Factors (continued)

SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification
2261	1.190	B	2511	1.150	B	2851	1.400	B
2262	1.190	B	2512	1.150	B	2861	1.400	B
2269	1.190	B	2514	1.150	B	2865	1.400	B
2273	1.190	B	2515	1.150	B	2869	1.400	B
2281	1.190	B	2517	1.150	B	2873	1.400	B
2282	1.190	B	2519	1.150	B	2874	1.400	B
2284	1.190	B	2521	1.150	B	2875	1.400	B
2295	1.190	B	2522	1.150	B	2879	1.400	B
2296	1.190	B	2531	1.150	B	2891	1.400	B
2297	1.190	B	2541	1.150	B	2892	1.400	B
2298	1.190	B	2542	1.150	B	2893	1.400	B
2299	1.190	B	2591	1.150	B	2895	1.400	B
2311	1.190	B	2599	1.150	B	2899	1.400	B
2321	1.190	B	2611	1.210	C	2911	1.380	B
2322	1.190	B	2621	1.210	C	2951	1.380	B
2323	1.190	B	2631	1.210	C	2952	1.380	B
2325	1.190	B	2652	1.270	B	2992	1.380	B
2326	1.190	B	2653	1.270	B	2999	1.380	B
2329	1.190	B	2655	1.270	B	3011	1.090	B
2331	1.190	B	2656	1.270	B	3021	1.090	B
2335	1.190	B	2657	1.270	B	3052	1.090	B
2337	1.190	B	2671	1.270	B	3053	1.090	B
2339	1.190	B	2672	1.270	B	3061	1.090	B
2341	1.190	B	2673	1.270	B	3069	1.090	B
2342	1.190	B	2674	1.270	B	3081	1.090	B
2353	1.190	B	2675	1.270	B	3082	1.090	B
2361	1.190	B	2676	1.270	B	3083	1.090	B
2369	1.190	B	2677	1.270	B	3084	1.090	B
2371	1.190	B	2678	1.270	B	3085	1.090	B
2381	1.190	B	2679	1.270	B	3086	1.090	B
2384	1.190	B	2711	0.820	B	3087	1.090	B
2385	1.190	B	2721	0.820	B	3088	1.090	B
2386	1.190	B	2731	0.820	B	3089	1.090	B
2387	1.190	B	2732	0.820	B	3111	1.350	B
2389	1.190	B	2741	0.820	B	3131	0.780	B
2391	1.190	B	2752	0.893	B	3142	0.780	B
2392	1.190	B	2754	0.893	B	3143	0.780	B
2393	1.190	B	2759	0.893	B	3144	0.780	B
2394	1.190	B	2761	0.893	B	3149	0.780	B
2395	1.190	B	2771	0.893	B	3151	0.780	B
2396	1.190	B	2782	0.820	B	3161	0.780	B
2397	1.190	B	2789	0.820	B	3171	0.780	B
2399	1.190	B	2791	0.893	B	3172	0.780	B
2411	1.150	C	2796	0.893	B	3199	0.780	B
2421	1.150	C	2812	1.400	B	3211	1.320	B
2426	1.150	C	2813	1.400	B	3221	1.320	B
2429	1.150	C	2816	1.400	B	3229	1.320	B
2431	1.150	C	2819	1.400	B	3231	1.320	B
2434	1.150	C	2821	1.270	B	3241	1.320	B
2435	1.150	C	2822	1.270	B	3251	1.320	B
2436	1.150	C	2823	1.270	B	3253	1.320	B
2439	1.150	C	2824	1.270	B	3255	1.320	B
2441	1.150	C	2833	1.020	B	3259	1.320	B
2448	1.150	C	2834	1.020	B	3261	1.320	B
2449	1.150	C	2835	1.020	B	3262	1.320	B
2451	1.150	C	2836	1.020	B	3263	1.320	B
2452	1.150	C	2841	1.400	B	3264	1.320	B
2491	1.150	C	2842	1.400	B	3269	1.320	B
2493	1.150	C	2843	1.400	B	3271	1.320	B
2499	1.150	C	2844	1.400	B	3272	1.320	B

Table A3 - Industry Factors (continued)

SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification
3273	1.320	B	3479	1.210	B	3592	1.110	B
3274	1.320	B	3482	1.210	B	3593	1.110	B
3275	1.320	B	3483	1.210	B	3594	1.110	B
3281	1.320	B	3484	1.210	B	3596	1.110	B
3291	1.320	B	3489	1.210	B	3599	1.110	B
3292	1.320	B	3491	1.210	B	3612	1.017	B
3295	1.320	B	3492	1.210	B	3613	1.017	B
3296	1.320	B	3493	1.210	B	3621	1.017	B
3297	1.320	B	3494	1.210	B	3624	1.017	B
3299	1.320	B	3495	1.210	B	3625	1.017	B
3312	1.450	C	3496	1.210	B	3629	1.017	B
3313	1.450	C	3497	1.210	B	3631	0.970	B
3315	1.450	C	3498	1.210	B	3632	0.970	B
3316	1.450	C	3499	1.210	B	3633	0.970	B
3317	1.450	C	3511	1.110	B	3634	0.970	B
3321	1.450	C	3519	1.110	B	3635	0.970	B
3322	1.450	C	3523	1.110	B	3639	0.970	B
3324	1.450	C	3524	1.110	B	3641	0.970	B
3325	1.450	C	3531	1.110	B	3643	0.970	B
3331	1.450	C	3532	1.110	B	3644	0.970	B
3334	1.450	C	3533	1.110	B	3645	0.970	B
3339	1.450	C	3534	1.110	B	3646	0.970	B
3341	1.450	C	3535	1.110	B	3647	0.970	B
3351	1.450	C	3536	1.110	B	3648	0.970	B
3353	1.450	C	3537	1.110	B	3651	1.010	B
3354	1.450	C	3541	1.110	B	3652	1.010	B
3355	1.450	C	3542	1.110	B	3661	1.010	B
3356	1.450	C	3543	1.110	B	3663	1.010	B
3357	1.450	C	3544	1.110	B	3669	1.010	B
3363	1.450	C	3545	1.110	B	3671	0.920	B
3364	1.450	C	3546	1.110	B	3672	0.920	B
3365	1.450	C	3547	1.110	B	3674	0.920	B
3366	1.450	C	3548	1.110	B	3675	0.920	B
3369	1.450	C	3549	1.110	B	3676	0.920	B
3398	1.450	C	3552	1.110	B	3677	0.920	B
3399	1.450	C	3553	1.110	B	3678	0.920	B
3411	1.270	B	3554	1.110	B	3679	0.920	B
3412	1.270	B	3555	1.110	B	3691	1.017	B
3421	1.270	B	3556	1.110	B	3692	1.017	B
3423	1.270	B	3559	1.110	B	3694	1.017	B
3425	1.270	B	3561	1.110	B	3695	1.017	B
3429	1.270	B	3562	1.110	B	3699	1.017	B
3431	1.270	B	3563	1.110	B	3711	1.230	B
3432	1.270	B	3564	1.110	B	3713	1.230	B
3433	1.270	B	3565	1.110	B	3714	1.230	B
3441	1.270	B	3566	1.110	B	3715	1.230	B
3442	1.270	B	3567	1.110	B	3716	1.230	B
3443	1.270	B	3568	1.110	B	3721	1.230	B
3444	1.270	B	3569	1.110	B	3724	1.230	B
3446	1.270	B	3571	0.800	B	3728	1.230	B
3448	1.270	B	3572	0.800	B	3731	1.230	B
3449	1.270	B	3575	0.800	B	3732	1.230	B
3451	1.270	B	3577	0.800	B	3743	1.230	B
3452	1.270	B	3578	0.800	B	3751	1.230	B
3462	1.210	B	3579	0.800	B	3761	1.230	B
3463	1.210	B	3581	1.110	B	3764	1.230	B
3465	1.210	B	3582	1.110	B	3769	1.230	B
3466	1.210	B	3585	1.110	B	3792	1.230	B
3469	1.210	B	3586	1.110	B	3795	1.230	B
3471	1.210	B	3589	1.110	B	3799	1.230	B

Table A3 - Industry Factors (continued)

SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification
3812	1.000	B	4482	1.730	B	5052	1.000	B
3821	1.000	B	4489	1.730	B	5063	1.030	B
3822	1.000	B	4491	1.730	B	5064	1.030	B
3823	1.000	B	4492	1.730	B	5065	1.030	B
3824	1.000	B	4493	1.730	B	5072	0.783	B
3825	1.000	B	4499	1.730	B	5074	0.783	B
3826	1.000	B	4512	1.730	B	5075	0.783	B
3827	1.000	B	4513	1.730	B	5078	0.783	B
3829	1.000	B	4522	1.730	B	5082	0.910	B
3841	0.910	B	4581	1.730	B	5083	0.910	B
3842	0.910	B	4612	1.500	B	5084	1.001	B
3843	0.910	B	4613	1.500	B	5085	0.870	B
3844	0.910	B	4619	1.500	B	5087	0.910	B
3845	0.910	B	4724	0.990	B	5088	0.910	B
3851	0.910	B	4725	0.990	B	5091	0.910	B
3861	0.910	B	4729	0.990	B	5092	0.910	B
3873	0.910	B	4731	1.040	B	5093	1.000	B
3911	1.190	B	4741	1.040	B	5094	0.910	B
3914	1.190	B	4783	1.040	B	5099	0.870	B
3915	1.190	B	4785	1.040	B	5111	0.970	B
3931	1.190	B	4789	1.040	B	5112	0.970	B
3942	1.190	B	4812	0.882	B	5113	0.970	B
3944	1.190	B	4813	0.882	B	5122	0.970	B
3949	1.190	B	4822	0.882	B	5131	0.970	B
3951	1.190	B	4832	0.882	B	5136	0.970	B
3952	1.190	B	4833	0.882	B	5137	0.970	B
3953	1.190	B	4841	0.882	B	5139	0.970	B
3955	1.190	B	4899	0.882	B	5141	0.970	B
3961	1.190	B	4911	1.170	B	5142	0.970	B
3965	1.190	B	4922	1.170	B	5143	0.970	B
3991	1.190	B	4923	1.170	B	5144	0.970	B
3993	1.190	B	4924	1.170	B	5145	0.970	B
3995	1.190	B	4925	1.170	B	5146	0.970	B
3996	1.190	B	4931	1.170	B	5147	0.970	B
3999	1.190	B	4932	1.170	B	5148	0.970	B
4011	1.500	B	4939	1.170	B	5149	0.970	B
4013	1.500	B	4941	1.170	B	5153	0.970	B
4111	1.600	B	4952	1.170	B	5154	0.970	B
4119	1.600	B	4953	1.170	B	5159	0.970	B
4121	1.600	B	4959	1.170	B	5162	0.970	B
4131	1.600	B	4961	1.170	B	5169	0.970	B
4141	1.600	B	4971	1.170	B	5171	0.970	B
4142	1.600	B	5012	1.160	B	5172	0.970	B
4151	1.600	B	5013	1.160	B	5181	0.700	B
4173	1.600	B	5014	1.160	B	5182	0.700	B
4212	1.340	C	5015	1.160	B	5191	0.970	B
4213	1.340	C	5021	0.840	B	5192	0.970	B
4214	1.340	C	5023	0.840	B	5193	0.970	B
4215	1.340	C	5031	0.840	B	5194	1.150	B
4221	1.340	C	5032	0.840	B	5198	0.970	B
4222	1.340	C	5033	0.840	B	5199	0.970	B
4225	1.340	C	5039	0.840	B	5211	0.970	B
4226	1.340	C	5043	0.910	B	5231	0.970	B
4231	1.340	C	5044	0.910	B	5251	0.970	B
4311	1.500	C	5045	0.910	B	5261	0.970	B
4412	1.730	B	5046	0.910	B	5271	0.970	B
4424	1.730	B	5047	0.910	B	5311	0.700	B
4432	1.730	B	5048	0.910	B	5331	0.700	B
4449	1.730	B	5049	0.910	B	5399	0.700	B
4481	1.730	B	5051	1.000	B	5411	0.960	B

Table A3 - Industry Factors (continued)

SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification
5421	0.960	B	6035	0.861	A	7219	0.900	B
5431	0.960	B	6036	0.861	A	7221	0.900	B
5441	0.960	B	6061	0.861	A	7231	0.900	B
5451	0.960	B	6062	0.861	A	7241	0.900	B
5461	0.960	B	6081	0.861	A	7251	0.900	B
5499	0.960	B	6082	0.861	A	7261	0.900	B
5511	1.070	B	6091	0.861	A	7291	0.900	B
5521	1.070	B	6099	0.861	A	7299	0.900	B
5531	0.970	B	6111	0.780	A	7311	0.720	A
5541	0.970	B	6141	0.780	A	7312	0.720	A
5551	1.070	B	6153	0.780	A	7313	0.720	A
5561	1.070	B	6159	0.780	A	7319	0.720	A
5571	1.070	B	6162	0.780	A	7322	0.910	B
5599	1.070	B	6163	0.780	A	7323	0.910	B
5611	0.810	B	6211	0.850	A	7331	0.830	B
5621	0.810	B	6221	0.850	A	7334	0.830	B
5632	0.810	B	6231	0.850	A	7335	0.830	B
5641	0.810	B	6282	0.850	A	7336	0.830	B
5651	0.810	B	6289	0.850	A	7338	0.830	B
5661	0.810	B	6311	0.930	A	7342	0.830	C
5699	0.810	B	6321	0.930	A	7349	0.830	C
5712	0.760	B	6324	0.930	A	7352	0.830	B
5713	0.760	B	6331	0.930	A	7353	0.830	B
5714	0.760	B	6351	0.930	A	7359	0.830	B
5719	0.760	B	6361	0.930	A	7361	1.000	B
5722	0.760	B	6371	0.930	A	7363	1.000	B
5731	0.760	B	6399	0.930	A	7371	0.710	B
5734	0.760	B	6411	0.770	A	7372	0.710	B
5735	0.760	B	6512	0.920	A	7373	0.710	B
5736	0.760	B	6513	0.920	A	7374	0.710	B
5812	1.090	B	6514	0.920	A	7375	0.710	B
5813	1.090	B	6515	0.920	A	7376	0.710	B
5912	0.914	B	6517	0.920	A	7377	0.710	B
5921	0.870	B	6519	0.920	A	7378	0.710	B
5932	0.900	B	6531	0.880	A	7379	0.710	B
5941	0.900	B	6541	0.880	A	7381	0.810	C
5942	0.900	B	6552	0.920	A	7382	0.810	C
5943	0.900	B	6553	0.920	A	7383	0.810	C
5944	0.900	B	6712	0.790	A	7384	0.810	C
5945	0.900	B	6719	0.790	A	7389	0.891	C
5946	0.900	B	6722	0.790	A	7513	1.390	B
5947	0.900	B	6726	0.790	A	7514	1.390	B
5948	0.900	B	6732	0.790	A	7515	1.390	B
5949	0.900	B	6733	0.790	A	7519	1.390	B
5961	0.900	B	6792	0.790	A	7521	1.390	B
5962	0.900	B	6794	0.790	A	7532	1.390	B
5963	0.900	B	6798	0.790	A	7533	1.390	B
5983	0.900	B	6799	0.790	A	7534	1.390	B
5984	0.900	B	7011	1.130	B	7536	1.390	B
5989	0.900	B	7021	1.130	B	7537	1.390	B
5992	0.900	B	7032	1.130	B	7538	1.390	B
5993	0.900	B	7033	1.130	B	7539	1.390	B
5994	0.900	B	7041	1.130	B	7542	1.390	B
5995	0.900	B	7211	0.900	B	7549	1.390	B
5999	0.870	B	7212	0.900	B	7622	0.970	B
6011	0.861	A	7213	0.900	B	7623	0.970	B
6019	0.861	A	7215	0.900	B	7629	0.970	B
6021	0.861	A	7216	0.900	B	7631	0.970	B
6022	0.861	A	7217	0.900	B	7641	0.970	B
6029	0.861	A	7218	0.900	B	7692	0.970	B

Table A3 - Industry Factors (continued)

SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification
7694	0.970	B	8651	0.740	A
7699	0.970	B	8661	0.740	A
7812	1.020	B	8699	0.740	A
7819	1.020	B	8711	0.770	A
7822	1.020	B	8712	0.860	A
7829	1.020	B	8713	0.860	A
7832	1.020	B	8721	0.872	A
7833	1.020	B	8731	0.970	A
7841	0.820	B	8732	0.970	A
7911	0.700	D	8733	0.970	A
7922	0.700	D	8734	0.970	A
7929	0.700	D	8741	0.830	A
7933	0.700	D	8742	0.830	A
7941	0.700	D	8743	0.830	A
7948	0.700	D	8744	1.170	A
7991	0.700	D	8748	0.830	A
7992	0.700	D	8811	1.230	D
7993	0.700	D	8999	1.000	B
7996	0.700	D	9111	1.155	B
7997	0.700	D	9121	1.155	B
7999	0.700	D	9131	1.155	B
8011	1.070	B	9199	1.155	B
8021	1.070	B	9211	1.155	B
8031	1.070	B	9221	1.155	B
8041	1.070	B	9222	1.155	B
8042	1.070	B	9223	1.155	B
8043	1.070	B	9224	1.155	B
8049	1.070	B	9229	1.155	B
8051	1.243	B	9311	1.155	B
8052	1.243	B	9411	0.870	B
8059	1.243	B	9431	0.870	B
8062	1.270	B	9441	0.870	B
8063	1.270	B	9451	0.870	B
8069	1.270	B	9511	0.870	B
8071	1.110	B	9512	0.870	B
8072	1.110	B	9531	0.870	B
8082	1.140	B	9532	0.870	B
8092	1.300	B	9611	1.001	B
8093	1.300	B	9621	0.870	B
8099	1.300	B	9631	0.870	B
8111	0.810	A	9641	0.870	B
8211	0.794	A	9651	0.870	B
8221	0.819	A	9661	0.870	B
8222	0.819	A	9711	0.870	B
8231	0.760	A	9721	0.870	B
8243	0.760	A	9999	0.700	B
8244	0.760	A			
8249	0.760	A			
8299	0.760	A			
8322	0.931	B			
8331	0.931	B			
8351	0.931	B			
8361	0.931	B			
8399	0.931	B			
8412	0.798	B			
8422	0.760	B			
8611	0.840	A			
8621	0.840	A			
8631	0.740	A			
8641	0.814	A			

Table A4 - Area Risk Factors

3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor
001	XX	1.38	040	ME	1.12	079	NJ	1.23	118	NY	0.82	157	PA	1.32	196	PA	1.20
002	XX	1.38	041	ME	1.12	080	NJ	1.35	119	NY	0.82	158	PA	1.32	197	DE	1.08
003	XX	1.38	042	ME	1.12	081	NJ	1.35	120	NY	1.04	159	PA	1.32	198	DE	1.08
004	XX	1.38	043	ME	1.12	082	NJ	1.35	121	NY	1.04	160	PA	1.32	199	DE	1.08
005	NY	0.82	044	ME	1.12	083	NJ	1.35	122	NY	1.04	161	PA	1.32	200	DC	0.99
006	PR	1.05	045	ME	1.12	084	NJ	1.35	123	NY	1.04	162	PA	1.32	201	VA	0.73
007	PR	1.05	046	ME	1.12	085	NJ	1.35	124	NY	1.04	163	PA	1.32	202	DC	0.99
008	VI	1.05	047	ME	1.12	086	NJ	1.23	125	NY	1.04	164	PA	1.32	203	DC	0.99
009	PR	1.05	048	ME	1.12	087	NJ	1.23	126	NY	1.04	165	PA	1.32	204	DC	0.99
010	MA	1.06	049	ME	1.12	088	NJ	1.23	127	NY	1.04	166	PA	1.32	205	DC	0.99
011	MA	1.06	050	VT	0.99	089	NJ	1.23	128	NY	1.04	167	PA	1.32	206	MD	0.89
012	MA	1.06	051	VT	0.99	090	XX	1.38	129	NY	1.04	168	PA	1.32	207	MD	0.89
013	MA	1.06	052	VT	0.99	091	XX	1.38	130	NY	1.04	169	PA	1.32	208	MD	0.89
014	MA	1.06	053	VT	0.99	092	XX	1.38	131	NY	1.04	170	PA	1.20	209	MD	0.89
015	MA	1.06	054	VT	0.99	093	XX	1.38	132	NY	1.04	171	PA	1.20	210	MD	1.32
016	MA	1.06	055	MA	1.06	094	XX	1.38	133	NY	1.04	172	PA	1.20	211	MD	1.32
017	MA	1.06	056	VT	0.99	095	XX	1.38	134	NY	1.04	173	PA	1.20	212	MD	1.32
018	MA	1.06	057	VT	0.99	096	XX	1.38	135	NY	1.04	174	PA	1.20	213	XX	1.38
019	MA	1.06	058	VT	0.99	097	XX	1.38	136	NY	1.04	175	PA	1.20	214	MD	1.32
020	MA	1.06	059	VT	0.99	098	XX	1.38	137	NY	1.04	176	PA	1.20	215	MD	1.17
021	MA	1.06	060	CT	0.97	099	XX	1.38	138	NY	1.04	177	PA	1.20	216	MD	1.17
022	MA	1.06	061	CT	0.97	100	NY	0.82	139	NY	1.04	178	PA	1.20	217	MD	1.17
023	MA	1.06	062	CT	0.97	101	NY	0.82	140	NY	1.04	179	PA	1.20	218	MD	1.17
024	MA	1.06	063	CT	0.97	102	NY	0.82	141	NY	1.04	180	PA	1.20	219	MD	1.17
025	MA	1.06	064	CT	0.97	103	NY	0.82	142	NY	1.04	181	PA	1.20	220	VA	0.73
026	MA	1.06	065	CT	0.97	104	NY	0.82	143	NY	1.04	182	PA	1.20	221	VA	0.73
027	MA	1.06	066	CT	0.97	105	NY	0.82	144	NY	1.04	183	PA	1.20	222	VA	0.73
028	RI	1.04	067	CT	0.97	106	NY	0.82	145	NY	1.04	184	PA	1.20	223	VA	0.73
029	RI	1.04	068	CT	0.97	107	NY	0.82	146	NY	1.04	185	PA	1.20	224	VA	0.90
030	NH	0.92	069	CT	0.97	108	NY	0.82	147	NY	1.04	186	PA	1.20	225	VA	0.90
031	NH	0.92	070	NJ	1.23	109	NY	0.82	148	NY	1.04	187	PA	1.20	226	VA	0.90
032	NH	0.91	071	NJ	1.23	110	NY	0.82	149	NY	1.04	188	PA	1.20	227	VA	0.90
033	NH	0.91	072	NJ	1.23	111	NY	0.82	150	PA	1.32	189	PA	1.20	228	VA	0.90
034	NH	0.91	073	NJ	1.23	112	NY	0.82	151	PA	1.32	190	PA	1.20	229	VA	0.90
035	NH	0.91	074	NJ	1.23	113	NY	0.82	152	PA	1.32	191	PA	1.20	230	VA	1.03
036	NH	0.91	075	NJ	1.23	114	NY	0.82	153	PA	1.32	192	PA	1.20	231	VA	1.03
037	NH	0.91	076	NJ	1.23	115	NY	0.82	154	PA	1.32	193	PA	1.20	232	VA	1.03
038	NH	0.91	077	NJ	1.23	116	NY	0.82	155	PA	1.32	194	PA	1.20	233	VA	1.03
039	ME	1.12	078	NJ	1.23	117	NY	0.82	156	PA	1.32	195	PA	1.20	234	VA	1.03

Table A4 - Area Risk Factors (continued)

3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor
235	VA	1.03	274	NC	1.03	313	GA	1.06	352	AL	1.21	391	MS	1.04	430	OH	1.14
236	VA	1.03	275	NC	1.03	314	GA	1.06	353	XX	1.38	392	MS	1.04	431	OH	1.14
237	VA	1.03	276	NC	1.03	315	GA	1.06	354	AL	1.21	393	MS	1.04	432	OH	1.14
238	VA	1.03	277	NC	1.03	316	GA	1.06	355	AL	1.21	394	MS	1.04	433	OH	1.14
239	VA	1.03	278	NC	1.03	317	GA	1.06	356	AL	1.21	395	MS	1.04	434	OH	1.00
240	VA	1.03	279	NC	1.03	318	GA	1.06	357	AL	1.21	396	MS	1.04	435	OH	1.00
241	VA	1.03	280	NC	1.03	319	GA	1.06	358	AL	1.21	397	MS	1.04	436	OH	0.97
242	VA	1.03	281	NC	1.03	320	FL	0.97	359	AL	1.21	398	GA	1.06	437	OH	1.17
243	VA	1.03	282	NC	1.03	321	FL	0.97	360	AL	1.21	399	GA	0.71	438	OH	1.11
244	VA	1.03	283	NC	1.03	322	FL	0.97	361	AL	1.21	400	KY	1.07	439	OH	1.11
245	VA	1.03	284	NC	1.03	323	FL	0.97	362	AL	1.21	401	KY	1.07	440	OH	0.97
246	VA	1.03	285	NC	1.03	324	FL	0.97	363	AL	1.21	402	KY	1.07	441	OH	0.97
247	WV	1.13	286	NC	1.03	325	FL	0.97	364	AL	1.21	403	KY	1.07	442	OH	1.17
248	WV	1.13	287	NC	1.03	326	FL	0.97	365	AL	1.21	404	KY	1.07	443	OH	1.17
249	WV	1.13	288	NC	1.03	327	FL	0.97	366	AL	1.21	405	KY	1.07	444	OH	1.17
250	WV	1.13	289	NC	1.03	328	FL	0.97	367	AL	1.21	406	KY	1.07	445	OH	1.17
251	WV	1.13	290	SC	1.15	329	FL	0.97	368	AL	1.21	407	KY	1.07	446	OH	1.17
252	WV	1.13	291	SC	1.15	330	FL	0.97	369	AL	1.21	408	KY	1.07	447	OH	1.17
253	WV	1.13	292	SC	1.15	331	FL	0.97	370	TN	1.02	409	KY	1.07	448	OH	1.17
254	WV	1.25	293	SC	1.15	332	FL	0.97	371	TN	1.02	410	KY	1.07	449	OH	1.17
255	WV	1.13	294	SC	1.18	333	FL	0.97	372	TN	1.02	411	KY	1.07	450	OH	1.17
256	WV	1.13	295	SC	1.15	334	FL	0.97	373	TN	1.02	412	KY	1.07	451	OH	1.17
257	WV	1.13	296	SC	1.15	335	FL	0.97	374	TN	1.02	413	KY	1.07	452	OH	1.17
258	WV	1.13	297	SC	1.15	336	FL	0.97	375	TN	1.02	414	KY	1.07	453	OH	1.17
259	WV	1.13	298	SC	1.15	337	FL	0.97	376	TN	1.02	415	KY	1.07	454	OH	1.17
260	WV	1.13	299	SC	1.18	338	FL	0.97	377	TN	1.02	416	KY	1.07	455	OH	1.17
261	WV	1.13	300	GA	0.71	339	FL	0.97	378	TN	1.02	417	KY	1.07	456	OH	1.11
262	WV	1.13	301	GA	0.71	340	XX	1.38	379	TN	1.02	418	KY	1.07	457	OH	1.11
263	WV	1.13	302	GA	0.71	341	FL	0.97	380	TN	1.02	419	XX	1.38	458	OH	1.00
264	WV	1.13	303	GA	0.71	342	FL	0.97	381	TN	1.02	420	KY	0.99	459	OH	1.34
265	WV	1.13	304	GA	1.06	343	XX	1.38	382	TN	1.02	421	KY	1.04	460	IN	1.07
266	WV	1.13	305	GA	1.06	344	FL	0.97	383	TN	1.02	422	KY	1.07	461	IN	1.07
267	WV	1.25	306	GA	1.06	345	XX	1.38	384	TN	1.02	423	KY	1.07	462	IN	1.07
268	WV	1.25	307	GA	1.06	346	FL	0.97	385	TN	1.02	424	KY	1.07	463	IN	0.94
269	XX	1.38	308	GA	1.06	347	FL	0.97	386	MS	1.04	425	KY	1.07	464	IN	0.94
270	NC	1.03	309	GA	1.06	348	XX	1.38	387	MS	1.04	426	KY	1.07	465	IN	0.94
271	NC	1.03	310	GA	1.06	349	FL	0.97	388	MS	1.04	427	KY	1.07	466	IN	0.94
272	NC	1.03	311	GA	0.71	350	AL	1.21	389	MS	1.04	428	XX	1.38	467	IN	0.94
273	NC	1.03	312	GA	1.06	351	AL	1.21	390	MS	1.04	429	XX	1.38	468	IN	0.94

Table A4 - Area Risk Factors (continued)

3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor
469	IN	1.07	508	IA	0.92	547	WI	1.00	586	ND	0.87	625	IL	0.87	664	KS	0.97
470	IN	1.07	509	IA	0.92	548	WI	1.00	587	ND	0.87	626	IL	0.87	665	KS	0.97
471	IN	1.07	510	IA	0.92	549	WI	1.00	588	ND	0.87	627	IL	0.87	666	KS	0.97
472	IN	1.07	511	IA	0.92	550	MN	0.99	589	XX	1.38	628	IL	0.87	667	KS	0.97
473	IN	1.07	512	IA	0.92	551	MN	0.99	590	MT	0.87	629	IL	0.87	668	KS	0.97
474	IN	1.07	513	IA	0.92	552	XX	1.38	591	MT	0.87	630	MO	1.02	669	KS	0.97
475	IN	1.07	514	IA	0.92	553	MN	0.86	592	MT	0.87	631	MO	1.02	670	KS	0.97
476	IN	1.07	515	IA	0.92	554	MN	0.86	593	MT	0.87	632	XX	1.38	671	KS	0.97
477	IN	1.07	516	IA	0.92	555	MN	0.99	594	MT	0.87	633	MO	1.02	672	KS	0.97
478	IN	0.94	517	XX	1.38	556	MN	0.99	595	MT	0.87	634	MO	1.02	673	KS	0.97
479	IN	0.94	518	XX	1.38	557	MN	0.99	596	MT	0.87	635	MO	1.02	674	KS	0.97
480	MI	1.11	519	XX	1.38	558	MN	0.99	597	MT	0.87	636	MO	1.02	675	KS	0.97
481	MI	1.11	520	IA	0.92	559	MN	0.99	598	MT	0.87	637	MO	1.02	676	KS	0.97
482	MI	1.11	521	IA	0.92	560	MN	0.99	599	MT	0.87	638	MO	0.94	677	KS	0.97
483	MI	1.11	522	IA	0.92	561	MN	0.99	600	IL	0.87	639	MO	0.94	678	KS	0.97
484	MI	1.11	523	IA	0.92	562	MN	0.99	601	IL	0.87	640	MO	0.94	679	KS	0.97
485	MI	1.11	524	IA	0.92	563	MN	0.99	602	IL	0.87	641	MO	0.94	680	NE	0.85
486	MI	1.11	525	IA	0.92	564	MN	0.99	603	IL	0.87	642	XX	1.38	681	NE	0.85
487	MI	1.11	526	IA	0.92	565	MN	0.99	604	IL	1.04	643	XX	1.38	682	XX	1.38
488	MI	1.11	527	IA	0.92	566	MN	0.99	605	IL	1.04	644	MO	0.94	683	NE	0.85
489	MI	1.11	528	IA	0.92	567	MN	0.99	606	IL	1.04	645	MO	0.94	684	NE	0.85
490	MI	1.11	529	XX	1.38	568	XX	1.38	607	IL	1.04	646	MO	0.94	685	NE	0.85
491	MI	1.11	530	WI	1.00	569	XX	1.38	608	IL	1.04	647	MO	0.94	686	NE	0.85
492	MI	1.11	531	WI	1.00	570	SD	0.87	609	IL	0.87	648	MO	0.94	687	NE	0.85
493	MI	1.11	532	WI	1.00	571	SD	0.87	610	IL	0.87	649	MO	0.94	688	NE	0.85
494	MI	1.11	533	XX	1.38	572	SD	0.87	611	IL	0.87	650	MO	0.94	689	NE	0.85
495	MI	1.11	534	WI	1.00	573	SD	0.87	612	IL	0.87	651	MO	0.94	690	NE	0.85
496	MI	1.11	535	WI	1.00	574	SD	0.87	613	IL	0.87	652	MO	0.94	691	NE	0.85
497	MI	1.11	536	XX	1.38	575	SD	0.87	614	IL	0.87	653	MO	0.94	692	NE	0.85
498	MI	1.11	537	WI	1.00	576	SD	0.87	615	IL	0.87	654	MO	0.94	693	NE	0.85
499	MI	1.11	538	WI	1.00	577	SD	0.87	616	IL	0.87	655	MO	0.94	694	XX	1.38
500	IA	0.92	539	WI	1.00	578	XX	1.38	617	IL	0.87	656	MO	0.94	695	XX	1.38
501	IA	0.92	540	WI	1.00	579	XX	1.38	618	IL	0.87	657	MO	0.94	696	XX	1.38
502	IA	0.92	541	WI	1.00	580	ND	0.87	619	IL	0.87	658	MO	0.94	697	XX	1.38
503	IA	0.92	542	WI	1.00	581	ND	0.87	620	IL	0.87	659	XX	1.38	698	XX	1.38
504	IA	0.92	543	WI	1.00	582	ND	0.87	621	XX	1.38	660	KS	0.97	699	XX	1.38
505	IA	0.92	544	WI	1.00	583	ND	0.87	622	IL	0.87	661	KS	0.97	700	LA	1.22
506	IA	0.92	545	WI	1.00	584	ND	0.87	623	IL	0.87	662	KS	0.97	701	LA	1.22
507	IA	0.92	546	WI	1.00	585	ND	0.87	624	IL	0.87	663	XX	1.38	702	XX	1.38

Table A4 - Area Risk Factors (continued)

3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor
703	LA	1.22	742	XX	1.38	781	TX	0.81	820	WY	1.04	859	AZ	0.89	898	NV	0.67
704	LA	1.22	743	OK	0.89	782	TX	0.81	821	WY	1.04	860	AZ	0.89	899	XX	1.38
705	LA	1.22	744	OK	0.89	783	TX	0.81	822	WY	1.04	861	XX	1.38	900	CA	0.98
706	LA	1.22	745	OK	0.89	784	TX	0.81	823	WY	1.04	862	XX	1.38	901	CA	0.98
707	LA	1.22	746	OK	0.89	785	TX	0.81	824	WY	1.04	863	AZ	0.89	902	CA	0.98
708	LA	1.22	747	OK	0.89	786	TX	0.81	825	WY	1.04	864	AZ	0.89	903	CA	0.98
709	XX	1.38	748	OK	0.89	787	TX	0.81	826	WY	1.04	865	AZ	0.89	904	CA	0.98
710	LA	1.22	749	OK	0.89	788	TX	0.81	827	WY	1.04	866	XX	1.38	905	CA	0.98
711	LA	1.22	750	TX	0.88	789	TX	0.81	828	WY	1.04	867	XX	1.38	906	CA	0.98
712	LA	1.22	751	TX	0.88	790	TX	0.81	829	WY	1.04	868	XX	1.38	907	CA	0.98
713	LA	1.22	752	TX	0.88	791	TX	0.81	830	WY	1.04	869	XX	1.38	908	CA	0.98
714	LA	1.22	753	TX	0.88	792	TX	0.81	831	WY	1.04	870	NM	0.89	909	XX	1.38
715	XX	1.38	754	TX	0.88	793	TX	0.81	832	ID	0.85	871	NM	0.89	910	CA	0.98
716	AR	1.24	755	TX	0.88	794	TX	0.81	833	ID	0.85	872	XX	1.38	911	CA	0.98
717	AR	1.24	756	TX	0.88	795	TX	0.81	834	ID	0.85	873	NM	0.89	912	CA	0.98
718	AR	1.24	757	TX	0.88	796	TX	0.81	835	ID	0.85	874	NM	0.89	913	CA	0.98
719	AR	1.24	758	TX	0.88	797	TX	0.81	836	ID	0.85	875	NM	0.89	914	CA	0.98
720	AR	1.24	759	TX	0.88	798	TX	0.81	837	ID	0.85	876	XX	1.38	915	CA	0.98
721	AR	1.24	760	TX	0.88	799	TX	0.81	838	ID	0.85	877	NM	0.89	916	CA	0.98
722	AR	1.24	761	TX	0.88	800	CO	0.79	839	XX	1.38	878	NM	0.89	917	CA	0.98
723	AR	1.24	762	TX	0.88	801	CO	0.79	840	UT	0.90	879	NM	0.89	918	CA	0.98
724	AR	1.24	763	TX	0.88	802	CO	0.79	841	UT	0.90	880	NM	0.89	919	CA	0.98
725	AR	1.24	764	TX	0.88	803	CO	0.79	842	UT	0.90	881	NM	0.89	920	CA	0.98
726	AR	1.24	765	TX	0.88	804	CO	0.79	843	UT	0.90	882	NM	0.89	921	CA	0.98
727	AR	1.24	766	TX	0.88	805	CO	0.79	844	UT	0.90	883	NM	0.89	922	CA	0.98
728	AR	1.24	767	TX	0.88	806	CO	0.79	845	UT	0.90	884	NM	0.89	923	CA	0.98
729	AR	1.24	768	TX	0.81	807	CO	0.79	846	UT	0.90	885	TX	0.81	924	CA	0.98
730	OK	0.89	769	TX	0.81	808	CO	0.79	847	UT	0.90	886	XX	1.38	925	CA	0.98
731	OK	0.89	770	TX	0.81	809	CO	0.79	848	XX	1.38	887	XX	1.38	926	CA	0.98
732	XX	1.38	771	XX	1.38	810	CO	0.79	849	XX	1.38	888	XX	1.38	927	CA	0.98
733	TX	0.81	772	TX	0.81	811	CO	0.79	850	AZ	0.89	889	NV	0.85	928	CA	0.98
734	OK	0.89	773	TX	0.81	812	CO	0.79	851	AZ	0.89	890	NV	0.85	929	XX	1.38
735	OK	0.89	774	TX	0.81	813	CO	0.79	852	AZ	0.89	891	NV	0.85	930	CA	0.98
736	OK	0.89	775	TX	0.81	814	CO	0.79	853	AZ	0.89	892	XX	1.38	931	CA	0.98
737	OK	0.89	776	TX	0.81	815	CO	0.79	854	XX	1.38	893	NV	0.67	932	CA	1.03
738	OK	0.89	777	TX	0.81	816	CO	0.79	855	AZ	0.89	894	NV	0.67	933	CA	0.98
739	OK	0.89	778	TX	0.81	817	XX	1.38	856	AZ	0.89	895	NV	0.67	934	CA	0.98
740	OK	0.89	779	TX	0.81	818	XX	1.38	857	AZ	0.89	896	XX	1.38	935	CA	0.98
741	OK	0.89	780	TX	0.81	819	XX	1.38	858	XX	1.38	897	NV	0.67	936	CA	0.98

Table A4 - Area Risk Factors (continued)

3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor	3-Digit Zip	State	Risk Factor
937	CA	0.98	976	OR	0.79	IN	IN	0.94
938	CA	0.98	977	OR	0.79	KS	KS	0.97
939	CA	0.98	978	OR	0.79	KY	KY	1.07
940	CA	1.03	979	OR	0.79	LA	LA	1.22
941	CA	0.98	980	WA	0.82	MA	MA	1.06
942	CA	0.98	981	WA	0.82	MD	MD	1.17
943	CA	0.98	982	WA	0.82	ME	ME	1.12
944	CA	0.98	983	WA	0.82	MI	MI	1.11
945	CA	0.98	984	WA	0.82	MN	MN	0.99
946	CA	0.98	985	WA	0.82	MO	MO	0.94
947	CA	0.98	986	WA	0.82	MS	MS	1.04
948	CA	0.98	987	AK	1.22	MT	MT	0.87
949	CA	0.98	988	WA	0.82	NC	NC	1.03
950	CA	0.98	989	WA	0.82	ND	ND	0.87
951	CA	0.98	990	WA	0.82	NE	NE	0.85
952	CA	0.98	991	WA	0.82	NH	NH	0.91
953	CA	0.98	992	WA	0.82	NJ	NJ	1.27
954	CA	0.98	993	WA	0.82	NM	NM	0.89
955	CA	0.98	994	WA	0.82	NV	NV	0.67
956	CA	0.98	995	AK	1.22	NY	NY	0.95
957	CA	0.98	996	AK	1.22	OH	OH	1.13
958	CA	0.98	997	AK	1.22	OK	OK	0.89
959	CA	0.98	998	AK	1.22	OR	OR	0.79
960	CA	0.98	999	AK	1.22	PA	PA	1.20
961	CA	0.98	AK	AK	1.22	RI	RI	1.04
962	XX	1.38	AL	AL	1.21	SC	SC	1.18
963	XX	1.38	AR	AR	1.24	SD	SD	0.87
964	XX	1.38	AZ	AZ	0.89	TN	TN	1.02
965	XX	1.38	CA	CA	0.98	TX	TX	0.81
966	XX	1.38	CO	CO	0.79	UT	UT	0.90
967	HI	1.00	CT	CT	0.97	VA	VA	1.03
968	HI	1.00	DC	DC	0.99	VT	VT	0.99
969	XX	1.25	DE	DE	1.08	WA	WA	0.82
970	OR	0.79	FL	FL	0.97	WI	WI	1.00
971	OR	0.79	GA	GA	1.06	WV	WV	1.25
972	OR	0.79	HI	HI	1.00	WY	WY	1.04
973	OR	0.79	IA	IA	0.92	ZZ	National	1.22
974	OR	0.79	ID	ID	0.85			
975	OR	0.79	IL	IL	0.90			

Table A5 - Survivor Benefit and Advanced Survivor Benefit

Survivor Benefit Option	Plan Benefit Period		
	< 26 weeks	26 - 52 weeks	> 52 weeks
3 month (13 weeks)	1.03	1.02	1.02
6 month (26 weeks)	N/A	1.03	1.03
1 Year (52 weeks)	N/A	N/A	1.05
2 Years (104 weeks)	N/A	N/A	1.09

Advanced Survivor Benefit Option	Plan Benefit Period		
	< 26 weeks	26 - 52 weeks	> 52 weeks
3 month (13 weeks)	1.04	1.03	1.02
6 month (26 weeks)	N/A	1.04	1.03
1 Year (52 weeks)	N/A	N/A	1.05
2 Years (104 weeks)	N/A	N/A	1.09

If neither the Survivor Benefit nor the Advanced Survivor Benefit is chosen, the factor is .98.

Table A6 - State Benefit offset Table

State	EP	Dur	Max	Min	Ben%
CA	7/7	52 Weeks	1011	50	55%
HI	7/7	26 Weeks	524	14	58%
NJ	7/7	26 Weeks	572	0	67%
NY	7/7	26 Weeks	170	20	50%
PR	7/7	26 Weeks	113	12	65%
RI	7/7	30 Weeks	736	69	60%

Table A7 - Maternity Factor

Option	Factor
6 Week Regular	1.00
8-week C-section	1.02
8-week Either	1.03

Table A8- Contribution Percent Factors

EE Contrib %	Benefit Percent							
	0%	52%	57%	62%	66%	68%	72%	77%
0% Non Contrib	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1%-49% (Low)	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11
50%-99% (High)	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11
100% (fully contrib)	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11

Table A9 - Participation % Factors

Participation	All Census Lives	Particip. Lives Only
0%	1.85	1.58
15%	1.78	1.58
20%	1.73	1.58
25%	1.62	1.49
30%	1.48	1.37
40%	1.33	1.24
50%	1.18	1.09
60%	1.12	1.07
70%	1.07	1.04
75%	1.04	1.02
80%	1.02	1.00
85%	1.01	1.00
90%	1.01	0.99
100%	0.99	0.99

Table A10 - Case Size Factors

Lives	Factor
0 - 3	1.30
4 - 5	1.17
6 - 9	1.00
10 - 24	0.90
25 - 49	0.94
50 - 74	0.98
75 - 99	1.02
100 - 149	1.06
150 - 199	1.09
200 - 299	1.12
300 - 499	1.20
500 +	1.20

Table A11 - Avg. Weekly Indemnity Factors

AWI	Total A/P
0	1.25
200	1.25
300	1.18
400	1.03
500	0.85
600	0.82
700	0.76
800	0.66
900	0.65
1000	0.60

Table A12 - Rate Guarantee Factors

Years	Factor
1 Year	1.00
1 Yr 3 Mo	1.01
1 Yr 6 Mo	1.02
1 Yr 9 Mo	1.03
2 Years	1.04
2 Yr 3 Mo	1.04
2 Yr 6 Mo	1.05
2 Yr 9 Mo	1.06
3 Years +	1.07

Table A13 - Pre Ex Factors

Option	Virgin	TakeOver
12/12	0.97	0.99
12/12/24	0.97	0.99
12/24	0.97	0.99
24/12/Open	0.97	0.99
3/12	0.97	1.00
3/24	0.96	0.99
3/3/12	0.99	1.00
3/6/12	1.00	1.00
5 Day	1.00	1.00
6/12	0.98	1.00
6/6/12	0.99	1.00
6/12/12	0.98	1.00
6/12/24	0.97	0.99
6/24	0.97	0.99
None	1.00	1.00

Table A14 - Maximum Weekly Benefit Factors

Max Wkly Ben	Factor
0 - 499	0.96
500 - 999	1.03
1000 - 1999	1.07
2000 - 2999	1.11
3000+	1.35

Table A15 - Freeze Salary Factors

Description	TRUE	FALSE
Salary Freeze	1.025	1.000

Table A16 - FICA Match FactorFICA Match factor $1 + [0.0765 \times (1 - \text{EE contribution})]$ **Table A17 - Replacement Ratio Factors**

Wkly Salary	0 - 40.99%	41 - 50.99%	51 - 60.99%	61 - 66.99%	67 - 70.99%	71 - 80.99%	81 - 99.99%	100.0%
-	0.89	0.89	0.89	0.97	0.99	1.14	1.20	1.25
2,501	0.89	0.89	0.89	0.97	0.99	1.14	1.20	1.25
5,001	0.89	0.89	0.89	0.97	0.99	1.14	1.20	1.25
7,501	0.89	0.89	0.89	0.97	0.99	1.14	1.20	1.25
10,001	0.89	0.89	0.89	0.97	0.99	1.14	1.20	1.25

Table A18 - First Day Hospital Factors

EP/BP	Factor
0/0/1	1.01
0/0/26	1.01
0/3/1	1.02
0/3/13	1.02
0/3/26	1.02
0/3/52	1.02
0/7/1	1.02
0/7/13	1.05
0/7/26	1.03
0/7/52	1.02
3/3/1	1.02
3/3/13	1.04
3/3/26	1.04
3/3/52	1.04
7/7/1	1.08
7/7/13	1.08
7/7/25	1.05
7/7/26	1.05
7/7/52	1.03
14/14/1	1.25
14/14/13	1.21
14/14/24	1.15
14/14/26	1.14
14/14/52	1.09
30/30/1	1.70
30/30/13	1.68
30/30/22	1.52
30/30/26	1.45
30/30/52	1.33
60/60/1	1.80
60/60/5	1.78
60/60/52	1.40

Table A19 - First Day Outpatient Factors

EP\BP	Factor
0/0/1	1.01
0/0/26	1.01
0/3/1	1.01
0/3/13	1.01
0/3/26	1.01
0/3/52	1.01
0/7/1	1.01
0/7/13	1.04
0/7/26	1.02
0/7/52	1.02
3/3/1	1.01
3/3/13	1.02
3/3/26	1.03
3/3/52	1.04
7/7/1	1.06
7/7/13	1.06
7/7/25	1.04
7/7/26	1.04
7/7/52	1.02
14/14/1	1.20
14/14/13	1.18
14/14/24	1.14
14/14/26	1.13
14/14/52	1.08
30/30/1	1.70
30/30/13	1.60
30/30/22	1.48
30/30/26	1.43
30/30/52	1.30
60/60/1	1.80
60/60/5	1.78
60/60/52	1.35

Table A20 - Claim Adjustment Factor

State	Factor
All	1.048

Table A22 - Pre Ex Limiting Benefit

Percent of Salary	Factor
25%	1.12
50%	1.19

Table A24 - Waiver of Premium Factors

Waiting Period	Factor
0 days	1.050
30 days	1.015
60 days	1.010
90 days	1.005
180 days	1.000
365 days	1.000

Table A26 - Mandatory Rehab Factor

Option	Factor
Mandatory	0.99
Voluntary	1.00
None	1.00

Table A28 - Infectious and Contagious Disease Benefit

Duration	Factor
Yes	1.02
None	1.00

Table A21 - Conversion Factor

Conversion Option	Factor
No Conversion	1.00
\$2500 Limit	1.02
\$5000 Limit	1.04
\$7500 Limit	1.06
\$10000 Limit	1.08

Table A23 - Occupational Coverage Factors

Industry Classification*	WC Offset	
	Yes	No
A	1.03	1.10
B	1.13	1.51
C	1.25	2.03
D	1.43	2.75

* Note that industry classifications are in Table [A3]

Table A25 - Definition of Disability: Residual/Partial/Total

Option	Factor
Partial	1.00
Residual	1.03
Total	0.98

Table A27 - Progressive Illness Benefit

Option	Factor
Yes	1.02
No	1.00

Table A29 - Assisted Living Benefit factors

Benefit	Factor
None	1.0000
5.0%	1.0200
6.0%	1.0240
7.0%	1.0280
8.0%	1.0320
9.0%	1.0360
10.0%	1.0400
11.0%	1.0440
12.0%	1.0480
13.0%	1.0520
13.3%	1.0533
14.0%	1.0560
15.0%	1.0600
20.0%	1.0800

Table A30 - Accidental Dismemberment and Loss of Sight benefit

Option	Factor
Yes	1.01
No	1.00

Table A31 - Definition of Disability: And/Or

Option	Factor
OR definitions of disability	1.02
AND definitions of disability	1.00

Table A32- Own job Benefit Period

Option	Factor
0 month Own Job benefit period	0.96
6 month Own Job benefit period	1.00

Table A33 - Portability

Option	Factor
Yes	1.03
No	1.00

Table A34 - Student Loan Repayment Benefit

Option	Factor
Yes	1.02
No	1.00

Table B1 - Incidence Rates

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Annuity Incidence Rates	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
	<25	2.50	4.34	1.50	2.10	1.32	1.71	1.13	1.32	0.97	0.99	0.76	0.77	0.62	0.63
	25-29	2.38	6.57	1.32	3.32	1.12	2.66	0.92	2.00	0.75	1.43	0.60	1.14	0.50	0.95
	30-34	3.03	7.09	1.53	3.90	1.30	3.13	1.07	2.35	0.87	1.69	0.71	1.36	0.59	1.15
	35-39	3.14	6.66	2.05	3.86	1.74	3.28	1.43	2.71	1.16	2.21	0.95	1.82	0.81	1.55
	40-44	3.81	6.12	2.48	4.67	2.16	4.11	1.84	3.54	1.56	3.06	1.31	2.57	1.14	2.24
	45-49	6.40	6.18	3.68	4.76	3.17	4.17	2.67	3.57	2.24	3.06	1.90	2.61	1.68	2.30
	50-54	10.73	8.66	4.78	6.14	4.19	5.41	3.60	4.68	3.10	4.06	2.69	3.52	2.42	3.16
	55-59	13.23	11.91	7.20	8.00	6.50	7.07	5.80	6.15	5.20	5.35	4.58	4.71	4.16	4.28
	60-64	15.94	12.98	9.92	10.69	8.81	9.25	7.71	7.81	6.76	6.57	6.03	5.86	5.54	5.39
	65-69	14.59	11.34	7.98	8.62	7.22	7.40	6.46	6.18	5.81	5.14	5.25	4.65	4.88	4.32
	70+	14.03	11.21	7.44	7.88	6.50	6.07	5.55	5.60	4.74	4.62	4.35	4.23	4.08	3.97

Table B2 - Annuity Factors

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
18M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10.45	7.40	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11.03	8.08	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11.47	9.36	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	12.30	11.16	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	12.50	11.92	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	12.81	12.55	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	13.50	12.78	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	13.91	13.47	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.84	14.35	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.44	5.49	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.35	5.42	N/A	N/A	N/A	N/A
19M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10.81	7.64	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11.43	8.36	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11.92	9.72	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	12.82	11.62	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	13.04	12.40	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	13.36	13.08	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.10	13.33	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.56	14.08	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.57	15.05	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.29	6.35	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.17	6.27	N/A	N/A	N/A	N/A

Table B2 - Annuity Factors (continued)

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
24M	<25	5.74	3.75	8.08	5.01	9.52	6.22	10.95	7.43	12.38	8.64	13.41	11.30	14.67	14.55
	25-29	6.11	4.22	8.97	5.82	10.38	7.06	11.79	8.31	13.21	9.55	14.19	12.12	15.39	15.26
	30-34	6.43	4.88	9.68	6.94	11.10	8.39	12.52	9.83	13.95	11.28	15.03	13.52	16.36	16.25
	35-39	7.95	7.27	10.92	10.08	12.34	11.28	13.75	12.49	15.16	13.69	16.07	15.20	17.19	17.03
	40-44	8.52	9.18	11.43	11.28	12.78	12.38	14.14	13.48	15.50	14.57	16.35	15.40	17.40	16.42
	45-49	8.44	10.52	11.73	12.67	13.13	13.63	14.53	14.59	15.93	15.54	16.64	16.25	17.51	17.12
	50-54	8.29	11.21	13.18	13.11	14.43	14.05	15.68	14.98	16.93	15.92	17.35	16.62	17.86	17.47
	55-59	9.69	11.72	14.19	14.19	15.33	15.11	16.48	16.03	17.62	16.95	18.23	17.67	18.97	18.56
	60-64	11.32	13.85	16.12	15.99	17.11	16.79	18.11	17.58	19.10	18.38	19.48	18.95	19.94	19.65
	65-69	5.37	8.42	9.16	9.63	9.56	9.92	9.95	10.22	10.35	10.51	10.48	10.62	10.63	10.75
	70+	5.29	7.87	8.62	9.45	9.10	9.75	9.58	10.04	10.05	10.33	10.23	10.48	10.43	10.66
30M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	13.69	9.46	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.73	10.56	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.77	12.66	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	17.34	15.66	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	17.87	16.61	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	18.52	17.95	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	19.85	18.56	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	20.95	20.04	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.84	14.35	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.44	5.49	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.35	5.42	N/A	N/A	N/A	N/A
31M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	13.88	9.58	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.95	10.71	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.04	12.87	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	17.67	15.95	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	18.24	16.92	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	18.93	18.33	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	20.32	18.97	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.48	20.53	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.57	15.05	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.29	6.35	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.17	6.27	N/A	N/A	N/A	N/A
36M	<25	6.53	4.16	9.29	5.66	11.10	7.15	12.91	8.64	14.72	10.12	16.10	13.52	17.78	17.67
	25-29	7.07	4.78	10.49	6.70	12.31	8.27	14.13	9.83	15.96	11.39	17.30	14.73	18.94	18.82
	30-34	7.68	5.64	11.71	8.17	13.58	10.05	15.46	11.94	17.33	13.83	18.90	16.83	20.81	20.49
	35-39	9.73	8.92	13.49	12.52	15.41	14.13	17.33	15.74	19.25	17.35	20.60	19.46	22.26	22.03
	40-44	10.59	11.28	14.35	13.99	16.22	15.47	18.10	16.94	19.98	18.42	21.28	19.73	22.88	21.34
	45-49	10.64	13.29	14.96	16.13	16.93	17.46	18.90	18.78	20.88	20.11	22.02	21.25	23.42	22.64
	50-54	10.69	14.35	17.21	16.92	18.99	18.27	20.78	19.63	22.57	20.98	23.36	22.15	24.32	23.57
	55-59	12.76	15.40	18.88	18.79	20.61	20.17	22.34	21.54	24.07	22.92	25.11	24.14	26.39	25.62
	60-64	12.77	15.62	17.71	17.54	18.17	17.82	18.63	18.10	19.10	18.38	17.49	17.01	15.51	15.34
	65-69	5.37	8.42	9.16	9.63	9.56	9.92	9.95	10.22	10.35	10.51	10.48	10.62	10.63	10.75
	70+	5.29	7.87	8.62	9.45	9.10	9.75	9.58	10.04	10.05	10.33	10.23	10.48	10.43	10.66

Table B2 - Annuity Factors (continued)

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
54M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.95	11.63	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	18.71	13.33	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.14	16.61	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.98	21.51	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	25.34	23.06	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	26.99	25.72	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.84	27.40	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	32.49	30.65	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.84	14.35	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.44	5.49	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.35	5.42	N/A	N/A	N/A	N/A
55M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	17.05	11.70	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	18.84	13.42	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.32	16.74	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.21	21.71	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	25.60	23.29	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	27.29	26.00	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	30.22	27.73	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	32.92	31.05	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.57	15.05	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.29	6.35	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.17	6.27	N/A	N/A	N/A	N/A
60M	<25	7.47	4.64	10.77	6.44	13.03	8.30	15.28	10.16	17.54	12.02	19.50	16.49	21.91	21.95
	25-29	8.27	5.46	12.44	7.82	14.78	9.83	17.12	11.84	19.46	13.85	21.44	18.36	23.87	23.88
	30-34	9.34	6.66	14.46	9.84	17.04	12.36	19.62	14.88	22.21	17.40	24.61	21.67	27.55	26.90
	35-39	12.26	11.30	17.23	16.10	19.93	18.30	22.62	20.50	25.32	22.70	27.47	25.89	30.11	29.78
	40-44	13.67	14.31	18.76	17.95	21.47	20.11	24.18	22.26	26.89	24.41	29.02	26.59	31.63	29.24
	45-49	13.87	17.61	19.74	21.61	22.76	23.54	25.77	25.47	28.79	27.39	30.74	29.39	33.13	31.83
	50-54	14.49	19.41	23.61	23.10	26.42	25.18	29.23	27.26	32.04	29.34	33.55	31.40	35.40	33.92
	55-59	17.80	21.50	26.62	26.47	29.42	28.65	32.23	30.82	35.04	33.00	36.90	35.14	39.17	37.76
	60-64	12.77	15.62	17.71	17.54	18.17	17.82	18.63	18.10	19.10	18.38	17.49	17.01	15.51	15.34
	65-69	5.37	8.42	9.16	9.63	9.56	9.92	9.95	10.22	10.35	10.51	10.48	10.62	10.63	10.75
	70+	5.29	7.87	8.62	9.45	9.10	9.75	9.58	10.04	10.05	10.33	10.23	10.48	10.43	10.66
RBD Plan C Only Plan EP: 0/0, 0/3, 3/3, 0/7, 7/7	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.12	19.82	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	33.60	23.71	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	41.47	32.94	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	47.12	44.24	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	51.47	47.76	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	53.49	51.95	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	54.36	49.55	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	44.22	41.52	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	26.07	24.93	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10.35	10.51	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.35	5.42	N/A	N/A	N/A	N/A

Table B2 - Annuity Factors (continued)

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
RBD	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.12	19.82	N/A	N/A	N/A	N/A
Plan C Only	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	33.60	23.71	N/A	N/A	N/A	N/A
Plan EP:	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	41.47	32.94	N/A	N/A	N/A	N/A
14/14, 30/30	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	47.12	44.24	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	51.47	47.76	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	53.49	51.95	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	54.36	49.55	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	44.22	41.52	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	26.67	25.49	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11.13	11.32	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.17	6.27	N/A	N/A	N/A	N/A
RBD	<25	11.24	6.69	16.79	9.83	20.90	13.16	25.01	16.49	29.12	19.82	34.08	29.25	40.14	40.77
Plan B Only	25-29	13.07	8.34	20.31	12.59	24.74	16.29	29.17	20.00	33.60	23.71	38.71	33.45	44.95	45.35
	30-34	15.71	10.79	25.05	16.66	30.52	22.08	36.00	27.51	41.47	32.94	47.60	43.16	55.09	55.66
	35-39	22.43	20.55	32.30	30.06	37.24	34.79	42.18	39.51	47.12	44.24	52.42	52.08	58.89	61.65
	40-44	24.79	26.01	34.72	33.31	40.30	38.13	45.89	42.94	51.47	47.76	56.68	53.47	63.04	60.45
	45-49	23.85	32.18	34.53	40.04	40.85	44.01	47.17	47.98	53.49	51.95	57.83	56.66	63.12	62.42
	50-54	22.95	31.62	37.80	37.96	43.32	41.82	48.84	45.69	54.36	49.55	57.00	53.29	60.24	57.86
	55-59	22.60	27.26	33.76	33.49	37.25	36.17	40.74	38.84	44.22	41.52	45.66	43.39	47.42	45.69
	60-64	18.51	22.61	26.57	26.23	27.57	26.89	28.58	27.55	29.59	28.20	30.32	29.24	31.22	30.51
	65-69	9.48	15.36	16.50	17.67	15.97	16.85	15.44	16.04	14.91	15.22	15.13	15.39	15.39	15.59
	70+	5.29	7.87	8.62	9.45	9.10	9.75	9.58	10.04	10.05	10.33	10.23	10.48	10.43	10.66
SSNRA	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.22	19.91	N/A	N/A	N/A	N/A
Plan C Only	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	33.79	23.87	N/A	N/A	N/A	N/A
Plan EP:	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	41.84	33.29	N/A	N/A	N/A	N/A
0/0, 0/3, 3/3,	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	47.70	44.96	N/A	N/A	N/A	N/A
0/7, 7/7	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	52.60	48.94	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	55.40	54.30	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	56.62	51.72	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	48.30	45.38	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.01	27.67	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10.35	10.51	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.35	5.42	N/A	N/A	N/A	N/A
SSNRA	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.22	19.91	N/A	N/A	N/A	N/A
Plan C Only	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	33.79	23.87	N/A	N/A	N/A	N/A
Plan EP:	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	41.84	33.29	N/A	N/A	N/A	N/A
14/14, 30/30	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	47.70	44.96	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	52.60	48.94	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	55.40	54.30	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	56.62	51.72	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	48.30	45.38	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.59	28.20	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11.13	11.32	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.17	6.27	N/A	N/A	N/A	N/A

Table B2 - Annuity Factors (continued)

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
SSNRA Plan B Only	<25	11.27	6.72	16.84	9.87	20.97	13.22	25.10	16.57	29.22	19.91	34.22	29.40	40.32	41.00
	25-29	13.13	8.39	20.41	12.66	24.87	16.40	29.33	20.13	33.79	23.87	38.94	33.70	45.24	45.71
	30-34	15.83	10.88	25.24	16.81	30.78	22.30	36.31	27.79	41.84	33.29	48.05	43.66	55.64	56.34
	35-39	22.73	20.83	32.75	30.49	37.73	35.31	42.72	40.13	47.70	44.96	53.11	52.97	59.71	62.77
	40-44	25.28	26.68	35.43	34.19	41.15	39.11	46.88	44.02	52.60	48.94	57.99	54.87	64.57	62.13
	45-49	24.59	33.50	35.64	41.74	42.23	45.92	48.81	50.11	55.40	54.30	60.00	59.36	65.62	65.55
	50-54	23.74	32.83	39.15	39.45	44.97	43.54	50.80	47.63	56.62	51.72	59.49	55.76	63.01	60.69
	55-59	24.41	29.43	36.56	36.25	40.47	39.30	44.38	42.34	48.30	45.38	50.14	47.71	52.40	50.56
	60-64	19.36	23.67	27.81	27.47	29.34	28.58	30.86	29.69	32.38	30.79	33.22	31.97	34.25	33.41
	65-69	9.48	15.36	16.50	17.67	15.97	16.85	15.44	16.04	14.91	15.22	15.13	15.39	15.39	15.59
	70+	5.29	7.87	8.62	9.45	9.10	9.75	9.58	10.04	10.05	10.33	10.23	10.48	10.43	10.66
5Years/To age 70 Plan C Only Plan EP: 0/0, 0/3, 3/3, 0/7, 7/7	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.95	11.63	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	18.71	13.33	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.14	16.61	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.98	21.51	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	25.34	23.06	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	26.99	25.72	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.84	27.40	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	32.49	30.65	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	34.01	32.30	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.91	15.22	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.35	5.42	N/A	N/A	N/A	N/A
5Years/To age 70 Plan C Only Plan EP: 14/14, 30/30	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	17.05	11.70	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	18.84	13.42	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.32	16.74	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.21	21.71	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	25.60	23.29	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	27.29	26.00	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	30.22	27.73	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	32.92	31.05	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	34.54	32.80	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.65	15.98	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.17	6.27	N/A	N/A	N/A	N/A
5Years/To age 70 Plan B Only	<25	7.47	4.64	10.77	6.44	13.03	8.30	15.28	10.16	17.54	12.02	19.50	16.49	21.91	21.95
	25-29	8.27	5.46	12.44	7.82	14.78	9.83	17.12	11.84	19.46	13.85	21.44	18.36	23.87	23.88
	30-34	9.34	6.66	14.46	9.84	17.04	12.36	19.62	14.88	22.21	17.40	24.61	21.67	27.55	26.90
	35-39	12.26	11.30	17.23	16.10	19.93	18.30	22.62	20.50	25.32	22.70	27.47	25.89	30.11	29.78
	40-44	13.67	14.31	18.76	17.95	21.47	20.11	24.18	22.26	26.89	24.41	29.02	26.59	31.63	29.24
	45-49	13.87	17.61	19.74	21.61	22.76	23.54	25.77	25.47	28.79	27.39	30.74	29.39	33.13	31.83
	50-54	14.49	19.41	23.61	23.10	26.42	25.18	29.23	27.26	32.04	29.34	33.55	31.40	35.40	33.92
	55-59	17.80	21.50	26.62	26.47	29.42	28.65	32.23	30.82	35.04	33.00	36.90	35.14	39.17	37.76
	60-64	22.08	27.03	31.40	31.03	33.31	32.43	35.23	33.82	37.14	35.22	36.63	35.17	36.01	35.11
	65-69	10.67	17.40	18.11	19.45	18.46	19.50	18.81	19.55	19.16	19.61	17.46	17.80	15.39	15.59
	70+	5.29	7.87	8.62	9.45	9.10	9.75	9.58	10.04	10.05	10.33	10.23	10.48	10.43	10.66

Table B2 - Annuity Factors (continued)

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
65/5/70 Plan C Only Plan EP: 0/0, 0/3, 3/3, 0/7, 7/7	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.12	19.82	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	33.60	23.71	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	41.47	32.94	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	47.12	44.24	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	51.47	47.76	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	53.49	51.95	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	54.36	49.55	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	44.22	41.52	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	34.01	32.30	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.91	15.22	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.35	5.42	N/A	N/A	N/A	N/A
65/5/70 Plan C Only Plan EP: 14/14, 30/30	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.12	19.82	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	33.60	23.71	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	41.47	32.94	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	47.12	44.24	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	51.47	47.76	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	53.49	51.95	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	54.36	49.55	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	44.22	41.52	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	34.54	32.80	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.65	15.98	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.17	6.27	N/A	N/A	N/A	N/A
65/5/70 Plan B Only	<25	11.24	6.69	16.79	9.83	20.90	13.16	25.01	16.49	29.12	19.82	34.08	29.25	40.14	40.77
	25-29	13.07	8.34	20.31	12.59	24.74	16.29	29.17	20.00	33.60	23.71	38.71	33.45	44.95	45.35
	30-34	15.71	10.79	25.05	16.66	30.52	22.08	36.00	27.51	41.47	32.94	47.60	43.16	55.09	55.66
	35-39	22.43	20.55	32.30	30.06	37.24	34.79	42.18	39.51	47.12	44.24	52.42	52.08	58.89	61.65
	40-44	24.79	26.01	34.72	33.31	40.30	38.13	45.89	42.94	51.47	47.76	56.68	53.47	63.04	60.45
	45-49	23.85	32.18	34.53	40.04	40.85	44.01	47.17	47.98	53.49	51.95	57.83	56.66	63.12	62.42
	50-54	22.95	31.62	37.80	37.96	43.32	41.82	48.84	45.69	54.36	49.55	57.00	53.29	60.24	57.86
	55-59	22.60	27.26	33.76	33.49	37.25	36.17	40.74	38.84	44.22	41.52	45.66	43.39	47.42	45.69
	60-64	22.08	27.03	31.40	31.03	33.31	32.43	35.23	33.82	37.14	35.22	36.63	35.17	36.01	35.11
	65-69	10.67	17.40	18.11	19.45	18.46	19.50	18.81	19.55	19.16	19.61	17.46	17.80	15.39	15.59
	70+	5.29	7.87	8.62	9.45	9.10	9.75	9.58	10.04	10.05	10.33	10.23	10.48	10.43	10.66
To Age 70 Plan C Only Plan EP: 0/0, 0/3, 3/3, 0/7, 7/7	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.36	20.03	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	34.02	24.06	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42.29	33.74	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	48.42	45.86	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	53.98	50.44	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	57.63	57.23	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	63.96	59.12	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	61.71	58.60	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	47.97	45.35	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.91	15.22	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.35	5.42	N/A	N/A	N/A	N/A

Table B2 - Annuity Factors (continued)

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
To Age 70	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.36	20.03	N/A	N/A	N/A	N/A
Plan C Only	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	34.02	24.06	N/A	N/A	N/A	N/A
Plan EP:	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42.29	33.74	N/A	N/A	N/A	N/A
14/14, 30/30	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	48.42	45.86	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	53.98	50.44	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	57.63	57.23	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	63.96	59.12	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	61.71	58.60	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	48.40	45.76	N/A	N/A	N/A	N/A
	65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.65	15.98	N/A	N/A	N/A	N/A
	70+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.17	6.27	N/A	N/A	N/A	N/A
To Age 70	<25	11.32	6.75	16.91	9.93	21.06	13.29	25.21	16.66	29.36	20.03	34.39	29.60	40.54	41.29
Plan B Only	25-29	13.21	8.45	20.54	12.76	25.03	16.53	29.53	20.30	34.02	24.06	39.23	34.00	45.60	46.16
	30-34	15.97	10.99	25.48	17.00	31.09	22.58	36.69	28.16	42.29	33.74	48.60	44.30	56.32	57.21
	35-39	23.09	21.18	33.30	31.04	38.34	35.98	43.38	40.92	48.42	45.86	53.95	54.11	60.71	64.18
	40-44	25.88	27.52	36.30	35.31	42.19	40.35	48.08	45.40	53.98	50.44	59.58	56.65	66.44	64.25
	45-49	25.45	35.14	36.93	43.84	43.83	48.30	50.73	52.77	57.63	57.23	62.53	62.73	68.52	69.46
	50-54	26.31	36.86	43.53	44.43	50.34	49.33	57.15	54.22	63.96	59.12	67.58	64.16	72.02	70.33
	55-59	30.43	36.83	45.91	45.65	51.17	49.97	56.44	54.29	61.71	58.60	64.90	62.50	68.80	67.26
	60-64	28.90	35.35	41.44	40.88	44.47	43.17	47.49	45.47	50.52	47.77	50.83	48.71	51.20	49.85
	65-69	10.67	17.40	18.11	19.45	18.46	19.50	18.81	19.55	19.16	19.61	17.46	17.80	15.39	15.59
	70+	5.29	7.87	8.62	9.45	9.10	9.75	9.58	10.04	10.05	10.33	10.23	10.48	10.43	10.66

Table B3 - SS Probability Rates

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
	Ages	M	F	M	F	M	F	M	F	M	F	M	F	M	F
Primary	<25	0.051	0.026	0.082	0.048	0.120	0.063	0.159	0.077	0.191	0.089	0.200	0.108	0.208	0.128
	25-29	0.148	0.032	0.191	0.057	0.211	0.092	0.230	0.128	0.247	0.158	0.257	0.193	0.268	0.228
	30-34	0.166	0.051	0.228	0.087	0.264	0.118	0.301	0.149	0.333	0.176	0.347	0.214	0.362	0.253
	35-39	0.175	0.101	0.231	0.169	0.281	0.208	0.331	0.246	0.374	0.278	0.391	0.339	0.407	0.401
	40-44	0.193	0.138	0.251	0.201	0.307	0.247	0.363	0.293	0.411	0.333	0.429	0.406	0.448	0.479
	45-49	0.239	0.197	0.285	0.282	0.343	0.324	0.402	0.366	0.451	0.402	0.471	0.491	0.491	0.580
	50-54	0.311	0.285	0.375	0.336	0.444	0.393	0.512	0.450	0.571	0.499	0.596	0.608	0.621	0.718
	55-59	0.359	0.406	0.456	0.440	0.530	0.495	0.604	0.550	0.667	0.598	0.696	0.729	0.725	0.861
	60-64	0.406	0.374	0.483	0.419	0.531	0.476	0.579	0.534	0.620	0.583	0.647	0.711	0.674	0.840
	65-69	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	70+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Dependent	<25	0.001	0.005	0.001	0.009	0.005	0.006	0.008	0.003	0.011	0.001	0.011	0.002	0.011	0.002
	25-29	0.033	0.008	0.065	0.016	0.074	0.028	0.082	0.041	0.090	0.052	0.089	0.071	0.089	0.089
	30-34	0.071	0.020	0.047	0.031	0.078	0.050	0.110	0.068	0.136	0.084	0.135	0.114	0.135	0.145
	35-39	0.044	0.044	0.055	0.067	0.089	0.076	0.122	0.085	0.151	0.092	0.150	0.126	0.150	0.160
	40-44	0.040	0.028	0.066	0.037	0.085	0.051	0.105	0.064	0.121	0.076	0.120	0.103	0.120	0.131
	45-49	0.034	0.023	0.049	0.037	0.063	0.037	0.077	0.036	0.089	0.036	0.089	0.049	0.088	0.062
	50-54	0.023	0.008	0.029	0.006	0.038	0.008	0.046	0.009	0.053	0.011	0.052	0.015	0.052	0.018
	55-59	0.025	0.002	0.027	0.003	0.029	0.004	0.031	0.005	0.033	0.006	0.033	0.008	0.033	0.010
	60-64	0.023	0.002	0.030	0.003	0.027	0.002	0.024	0.002	0.022	0.002	0.022	0.003	0.022	0.003
	65-69	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	70+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

[illegible]

Table B5 - SS Primary Annuity Factors

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
18M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.80	15.22	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.95	15.42	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.11	15.65	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.61	15.70	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.96	15.93	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.83	16.15	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.91	15.85	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.16	16.04	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.05	15.93	N/A	N/A	N/A	N/A
	65-69														
	70+														
19M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.56	15.93	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.73	16.16	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.90	16.41	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.37	16.48	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.75	16.70	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.61	16.96	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.69	16.62	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.97	16.84	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.85	16.72	N/A	N/A	N/A	N/A
	65-69														
	70+														
24M	<25	15.58	14.35	16.45	15.33	17.66	16.55	18.87	17.77	20.08	18.98	19.62	18.68	19.06	18.32
	25-29	15.92	14.79	16.79	15.76	17.98	16.95	19.16	18.15	20.35	19.34	19.91	19.04	19.37	18.67
	30-34	16.23	15.16	17.10	16.13	18.28	17.34	19.45	18.54	20.62	19.74	20.19	19.41	19.67	19.01
	35-39	16.35	16.56	17.25	17.46	18.13	18.34	19.02	19.23	19.90	20.11	19.71	19.93	19.47	19.71
	40-44	16.76	16.52	17.66	17.40	18.59	18.35	19.52	19.30	20.45	20.25	20.02	19.76	19.49	19.16
	45-49	16.38	16.75	17.30	17.65	18.28	18.66	19.26	19.67	20.23	20.68	19.94	20.21	19.57	19.63
	50-54	16.93	16.94	17.83	17.84	18.68	18.64	19.53	19.44	20.38	20.24	20.01	19.85	19.57	19.38
	55-59	17.13	17.52	18.05	18.41	18.97	19.15	19.89	19.89	20.81	20.63	20.49	20.38	20.10	20.07
	60-64	16.74	17.12	17.70	18.05	18.72	18.89	19.74	19.72	20.77	20.56	20.57	20.42	20.32	20.24
	65-69														
	70+														
30M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.56	21.94	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.98	22.47	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.43	23.08	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.59	23.90	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.31	23.89	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.13	24.62	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.29	24.08	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.98	24.74	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.05	15.93	N/A	N/A	N/A	N/A
	65-69														
	70+														

Table B5 - SS Primary Annuity Factors (continued)

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
31M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.08	22.39	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.53	22.96	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	25.01	23.60	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.18	24.49	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.91	24.46	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.75	25.24	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.91	24.69	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	25.65	25.41	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.85	16.72	N/A	N/A	N/A	N/A
	65-69														
	70+														
36M	<25	20.98	19.98	22.09	21.21	23.59	22.31	25.08	23.41	26.58	24.51	25.96	24.14	25.20	23.68
	25-29	21.70	20.78	22.80	21.99	24.25	23.07	25.71	24.15	27.16	25.23	26.57	24.86	25.85	24.41
	30-34	22.42	21.54	23.52	22.73	24.95	23.84	26.38	24.95	27.82	26.06	27.24	25.67	26.53	25.18
	35-39	23.24	23.53	24.35	24.62	25.25	25.50	26.14	26.39	27.04	27.27	26.91	27.00	26.76	26.67
	40-44	24.05	23.21	25.13	24.29	26.03	25.27	26.93	26.26	27.82	27.24	27.27	26.68	26.59	26.00
	45-49	23.64	23.93	24.75	25.01	25.76	26.08	26.76	27.15	27.77	28.22	27.45	27.59	27.06	26.83
	50-54	24.41	24.25	25.49	25.31	26.29	26.09	27.10	26.87	27.91	27.65	27.49	27.22	26.97	26.69
	55-59	25.29	25.62	26.35	26.65	27.20	27.32	28.06	27.98	28.92	28.65	28.57	28.42	28.14	28.14
	60-64	19.60	20.00	19.88	20.24	20.18	20.35	20.47	20.45	20.77	20.56	18.48	18.37	15.69	15.70
	65-69														
	70+														
54M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	33.98	30.52	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	35.15	31.86	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36.51	33.47	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36.19	35.89	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36.97	36.13	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	37.49	37.63	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	37.68	37.28	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	39.67	39.35	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.05	15.93	N/A	N/A	N/A	N/A
	65-69														
	70+														
55M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	34.33	30.81	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	35.53	32.19	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36.94	33.84	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36.64	36.33	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	37.43	36.59	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	38.00	38.11	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	38.19	37.78	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	40.23	39.91	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.85	16.72	N/A	N/A	N/A	N/A
	65-69														
	70+														

Table B5 - SS Primary Annuity Factors (continued)

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
60M	<25	28.01	27.84	29.77	29.72	31.85	30.55	33.92	31.39	36.00	32.22	35.26	31.96	34.34	31.64
	25-29	29.55	29.44	31.30	31.29	33.32	32.11	35.35	32.94	37.37	33.76	36.65	33.49	35.78	33.17
	30-34	31.28	31.13	33.01	32.95	35.00	33.84	37.00	34.74	38.99	35.63	38.29	35.32	37.43	34.95
	35-39	34.22	34.44	35.91	36.11	36.89	36.90	37.87	37.68	38.85	38.47	38.83	38.32	38.80	38.15
	40-44	35.69	33.41	37.31	35.11	38.11	36.35	38.91	37.60	39.70	38.84	39.11	38.33	38.39	37.70
	45-49	35.18	35.61	36.85	37.26	38.06	38.34	39.27	39.41	40.47	40.49	40.26	39.82	39.99	39.00
	50-54	36.63	36.05	38.24	37.68	39.05	38.54	39.87	39.39	40.69	40.25	40.34	39.90	39.92	39.48
	55-59	38.89	39.59	40.41	41.07	41.27	41.61	42.14	42.15	43.00	42.68	42.71	42.59	42.35	42.49
	60-64	19.60	20.00	19.88	20.24	20.18	20.35	20.47	20.45	20.77	20.56	18.48	18.37	15.69	15.70
	65-69														
	70+														
RBD Plan C only Plan EP: 0/0, 0/3, 3/3, 0/7, 7/7	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	81.76	77.47	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	84.89	81.41	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	88.47	85.85	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	87.50	94.12	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	86.95	91.17	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	88.00	85.27	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	73.52	72.93	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	55.24	55.01	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	28.72	28.26	N/A	N/A	N/A	N/A
	65-69														
	70+														
RBD Plan C only Plan EP: 14/14, 30/30	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	81.76	77.47	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	84.89	81.41	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	88.47	85.85	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	87.50	94.12	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	86.95	91.17	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	88.00	85.27	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	73.52	72.93	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	55.24	55.01	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.40	28.92	N/A	N/A	N/A	N/A
	65-69														
	70+														
RBD Plan B Only	<25	61.80	65.80	69.70	74.02	73.72	75.17	77.74	76.32	81.76	77.47	81.53	78.88	81.26	80.60
	25-29	66.14	69.87	73.87	77.82	77.54	79.02	81.22	80.22	84.89	81.41	84.52	82.58	84.08	84.01
	30-34	70.94	74.07	78.32	81.60	81.70	83.02	85.08	84.43	88.47	85.85	87.84	86.60	87.09	87.53
	35-39	81.60	85.48	88.40	92.31	88.10	92.92	87.80	93.52	87.50	94.12	88.16	94.84	88.97	95.70
	40-44	78.18	77.83	84.00	83.87	84.98	86.30	85.97	88.74	86.95	91.17	86.20	90.74	85.29	90.22
	45-49	74.80	78.36	79.65	83.13	82.43	83.84	85.22	84.56	88.00	85.27	87.74	84.11	87.41	82.70
	50-54	67.56	68.13	70.93	71.50	71.79	71.98	72.66	72.45	73.52	72.93	72.60	72.05	71.48	70.98
	55-59	52.60	53.48	54.23	55.04	54.57	55.03	54.91	55.02	55.24	55.01	53.70	53.71	51.81	52.13
	60-64	31.11	31.49	32.37	32.72	32.48	32.53	32.59	32.35	32.70	32.17	32.41	32.07	32.06	31.96
	65-69														
	70+														

Table B5 - SS Primary Annuity Factors (continued)

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
SSNRA	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	82.61	78.37	N/A	N/A	N/A	N/A
Plan C only	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	86.02	82.64	N/A	N/A	N/A	N/A
Plan EP:	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	89.95	87.50	N/A	N/A	N/A	N/A
0/0, 0/3, 3/3,	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	89.37	96.60	N/A	N/A	N/A	N/A
0/7, 7/7	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	89.60	94.47	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	92.71	89.58	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	77.06	76.48	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	60.78	60.64	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	32.05	31.53	N/A	N/A	N/A	N/A
	65-69														
	70+														
SSNRA	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	82.61	78.37	N/A	N/A	N/A	N/A
Plan C only	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	86.02	82.64	N/A	N/A	N/A	N/A
Plan EP:	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	89.95	87.50	N/A	N/A	N/A	N/A
14/14, 30/30	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	89.37	96.60	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	89.60	94.47	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	92.71	89.58	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	77.06	76.48	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	60.78	60.64	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	32.70	32.17	N/A	N/A	N/A	N/A
	65-69														
	70+														
SSNRA	<25	62.43	66.50	70.47	74.87	74.52	76.04	78.56	77.20	82.61	78.37	82.42	79.83	82.18	81.62
Plan B Only	25-29	67.00	70.81	74.90	78.95	78.61	80.18	82.31	81.41	86.02	82.64	85.68	83.86	85.27	85.37
	30-34	72.13	75.35	79.73	83.10	83.14	84.57	86.54	86.04	89.95	87.50	89.37	88.33	88.65	89.34
	35-39	83.46	87.61	90.54	94.74	90.15	95.36	89.76	95.98	89.37	96.60	90.11	97.40	91.01	98.38
	40-44	80.27	80.48	86.44	86.88	87.49	89.41	88.54	91.94	89.60	94.47	88.91	94.12	88.07	93.70
	45-49	78.16	82.27	83.45	87.49	86.54	88.18	89.62	88.88	92.71	89.58	92.58	88.50	92.41	87.18
	50-54	70.57	71.49	74.22	75.13	75.16	75.58	76.11	76.03	77.06	76.48	76.22	75.69	75.20	74.73
	55-59	57.92	58.77	59.83	60.61	60.14	60.62	60.46	60.63	60.78	60.64	59.35	59.48	57.61	58.08
	60-64	32.85	33.21	34.17	34.49	34.73	34.76	35.28	35.03	35.84	35.30	35.55	35.25	35.19	35.19
	65-69														
	70+														
5 Years/To age 70	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	33.98	30.52	N/A	N/A	N/A	N/A
Plan C Only	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	35.15	31.86	N/A	N/A	N/A	N/A
Plan EP:	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36.51	33.47	N/A	N/A	N/A	N/A
0/0, 0/3, 3/3,	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36.19	35.89	N/A	N/A	N/A	N/A
0/7, 7/7	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36.97	36.13	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	37.49	37.63	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	37.68	37.28	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	39.67	39.35	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	37.66	37.15	N/A	N/A	N/A	N/A
	65-69														
	70+														

Table B5 - SS Primary Annuity Factors (continued)

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
5 Years/To age 70 Plan C only Plan EP: 14/14, 30/30	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	34.33	30.81	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	35.53	32.19	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36.94	33.84	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36.64	36.33	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	37.43	36.59	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	38.00	38.11	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	38.19	37.78	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	40.23	39.91	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	38.26	37.76	N/A	N/A	N/A	N/A
	65-69 70+														
5 Years/To age 70 Plan B Only	<25	28.01	27.84	29.77	29.72	31.85	30.55	33.92	31.39	36.00	32.22	35.26	31.96	34.34	31.64
	25-29	29.55	29.44	31.30	31.29	33.32	32.11	35.35	32.94	37.37	33.76	36.65	33.49	35.78	33.17
	30-34	31.28	31.13	33.01	32.95	35.00	33.84	37.00	34.74	38.99	35.63	38.29	35.32	37.43	34.95
	35-39	34.22	34.44	35.91	36.11	36.89	36.90	37.87	37.68	38.85	38.47	38.83	38.32	38.80	38.15
	40-44	35.69	33.41	37.31	35.11	38.11	36.35	38.91	37.60	39.70	38.84	39.11	38.33	38.39	37.70
	45-49	35.18	35.61	36.85	37.26	38.06	38.34	39.27	39.41	40.47	40.49	40.26	39.82	39.99	39.00
	50-54	36.63	36.05	38.24	37.68	39.05	38.54	39.87	39.39	40.69	40.25	40.34	39.90	39.92	39.48
	55-59	38.89	39.59	40.41	41.07	41.27	41.61	42.14	42.15	43.00	42.68	42.71	42.59	42.35	42.49
	60-64	38.40	38.56	39.35	39.50	39.96	39.92	40.58	40.34	41.19	40.76	39.31	39.11	37.01	37.09
	65-69 70+														
65/5/70 Plan C Only Plan EP: 0/0, 0/3, 3/3, 0/7, 7/7	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	81.76	77.47	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	84.89	81.41	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	88.47	85.85	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	87.50	94.12	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	86.95	91.17	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	88.00	85.27	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	73.52	72.93	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	55.24	55.01	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	37.66	37.15	N/A	N/A	N/A	N/A
	65-69 70+														
65/5/70 Plan C only Plan EP: 14/14, 30/30	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	81.76	77.47	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	84.89	81.41	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	88.47	85.85	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	87.50	94.12	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	86.95	91.17	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	88.00	85.27	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	73.52	72.93	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	55.24	55.01	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	38.26	37.76	N/A	N/A	N/A	N/A
	65-69 70+														

Table B5 - SS Primary Annuity Factors (continued)

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
65/5/70 Plan B Only	<25	61.80	65.80	69.70	74.02	73.72	75.17	77.74	76.32	81.76	77.47	81.53	78.88	81.26	80.60
	25-29	66.14	69.87	73.87	77.82	77.54	79.02	81.22	80.22	84.89	81.41	84.52	82.58	84.08	84.01
	30-34	70.94	74.07	78.32	81.60	81.70	83.02	85.08	84.43	88.47	85.85	87.84	86.60	87.09	87.53
	35-39	81.60	85.48	88.40	92.31	88.10	92.92	87.80	93.52	87.50	94.12	88.16	94.84	88.97	95.70
	40-44	78.18	77.83	84.00	83.87	84.98	86.30	85.97	88.74	86.95	91.17	86.20	90.74	85.29	90.22
	45-49	74.80	78.36	79.65	83.13	82.43	83.84	85.22	84.56	88.00	85.27	87.74	84.11	87.41	82.70
	50-54	67.56	68.13	70.93	71.50	71.79	71.98	72.66	72.45	73.52	72.93	72.60	72.05	71.48	70.98
	55-59	52.60	53.48	54.23	55.04	54.57	55.03	54.91	55.02	55.24	55.01	53.70	53.71	51.81	52.13
	60-64	38.40	38.56	39.35	39.50	39.96	39.92	40.58	40.34	41.19	40.76	39.31	39.11	37.01	37.09
	65-69														
	70+														
To Age 70 Plan C Only Plan EP: 0/0, 0/3, 3/3, 0/7, 7/7	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	83.78	79.61	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	87.54	84.30	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	91.97	89.76	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	91.93	99.96	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	93.19	98.96	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	98.79	95.10	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	88.86	88.40	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	79.48	79.90	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	53.33	53.76	N/A	N/A	N/A	N/A
	65-69														
	70+														
To Age 70 Plan C Only Plan EP: 14/14, 30/30	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	83.78	79.61	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	87.54	84.30	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	91.97	89.76	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	91.93	99.96	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	93.19	98.96	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	98.79	95.10	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	88.86	88.40	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	79.48	79.90	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	53.81	54.29	N/A	N/A	N/A	N/A
	65-69														
	70+														
To Age 70 Plan B Only	<25	63.28	67.46	71.51	76.02	75.60	77.21	79.69	78.41	83.78	79.61	83.62	81.14	83.42	83.00
	25-29	68.17	72.10	76.31	80.48	80.05	81.75	83.80	83.02	87.54	84.30	87.25	85.61	86.90	87.21
	30-34	73.74	77.08	81.64	85.14	85.09	86.68	88.53	88.22	91.97	89.76	91.43	90.68	90.78	91.80
	35-39	85.98	90.50	93.46	98.04	92.95	98.68	92.44	99.32	91.93	99.96	92.77	100.89	93.79	102.02
	40-44	83.13	84.08	89.76	90.98	90.91	93.64	92.05	96.30	93.19	98.96	92.59	98.72	91.84	98.44
	45-49	82.38	87.26	88.27	93.09	91.78	93.76	95.28	94.43	98.79	95.10	98.82	94.12	98.86	92.92
	50-54	80.39	82.91	85.05	87.54	86.32	87.83	87.59	88.12	88.86	88.40	88.32	87.92	87.65	87.33
	55-59	76.26	76.53	79.21	79.44	79.30	79.59	79.39	79.75	79.48	79.90	78.46	79.26	77.22	78.48
	60-64	52.43	51.34	54.08	53.03	54.77	54.33	55.47	55.63	56.17	56.93	54.59	55.70	52.65	54.20
	65-69														
	70+														

Table B6 - SS Dependent Annuity Factors

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
18M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.80	15.22	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.95	15.42	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.11	15.65	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.61	15.70	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.96	15.93	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.83	16.15	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.91	15.85	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.16	16.04	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.05	15.93	N/A	N/A	N/A	N/A
	65-69														
	70+														
19M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.56	15.93	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.73	16.16	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.90	16.41	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.37	16.48	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.75	16.70	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.61	16.96	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.69	16.62	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.97	16.84	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.45	16.32	N/A	N/A	N/A	N/A
	65-69														
	70+														
24M	<25	15.58	14.35	16.45	15.33	17.66	16.55	18.87	17.77	20.08	18.98	19.62	18.68	19.06	18.32
	25-29	15.92	14.79	16.79	15.76	17.98	16.95	19.16	18.15	20.35	19.34	19.91	19.04	19.37	18.67
	30-34	16.23	15.16	17.10	16.13	18.28	17.34	19.45	18.54	20.62	19.74	20.19	19.41	19.67	19.01
	35-39	16.35	16.56	17.25	17.46	18.13	18.34	19.02	19.23	19.90	20.11	19.71	19.93	19.47	19.71
	40-44	16.76	16.52	17.66	17.40	18.59	18.35	19.52	19.30	20.45	20.25	20.02	19.76	19.49	19.16
	45-49	16.38	16.75	17.30	17.65	18.28	18.66	19.26	19.67	20.23	20.68	19.94	20.21	19.57	19.63
	50-54	16.93	16.94	17.83	17.84	18.68	18.64	19.53	19.44	20.38	20.24	20.01	19.85	19.57	19.38
	55-59	17.13	17.52	18.05	18.41	18.97	19.15	19.89	19.89	20.81	20.63	18.69	18.59	16.10	16.09
	60-64	15.64	16.00	15.82	16.15	16.03	16.21	16.24	16.27	16.45	16.32	14.08	14.02	11.18	11.21
	65-69														
	70+														
30M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.56	21.94	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.98	22.47	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.43	23.08	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.59	23.90	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.31	23.89	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.13	24.62	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.29	24.08	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.17	20.98	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.05	15.93	N/A	N/A	N/A	N/A
	65-69														
	70+														

Table B6 - SS Dependent Annuity Factors (continued)

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
31M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.08	22.39	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.53	22.96	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	25.01	23.60	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.18	24.49	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.91	24.46	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.75	25.24	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.60	24.39	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.17	20.98	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.45	16.32	N/A	N/A	N/A	N/A
	65-69														
	70+														
36M	<25	20.98	19.98	22.09	21.21	23.59	22.31	25.08	23.41	26.58	24.51	25.96	24.14	25.20	23.68
	25-29	21.70	20.78	22.80	21.99	24.25	23.07	25.71	24.15	27.16	25.23	26.57	24.86	25.85	24.41
	30-34	22.42	21.54	23.52	22.73	24.95	23.84	26.38	24.95	27.82	26.06	27.24	25.67	26.53	25.18
	35-39	23.24	23.53	24.35	24.62	25.25	25.50	26.14	26.39	27.04	27.27	26.91	27.00	26.76	26.67
	40-44	24.05	23.21	25.13	24.29	26.03	25.27	26.93	26.26	27.82	27.24	27.27	26.68	26.59	26.00
	45-49	23.64	23.93	24.75	25.01	25.76	26.08	26.76	27.15	27.77	28.22	27.45	27.59	27.06	26.83
	50-54	23.54	23.42	23.98	23.86	24.18	24.04	24.39	24.21	24.60	24.39	22.48	22.28	19.89	19.70
	55-59	20.33	20.69	20.59	20.92	20.78	20.94	20.98	20.96	21.17	20.98	18.89	18.78	16.10	16.09
	60-64	15.64	16.00	15.82	16.15	16.03	16.21	16.24	16.27	16.45	16.32	14.08	14.02	11.18	11.21
	65-69														
	70+														
54M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	33.98	30.52	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	35.15	31.86	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36.51	33.47	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36.19	35.89	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36.97	36.13	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	37.49	37.63	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.60	24.39	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.17	20.98	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.05	15.93	N/A	N/A	N/A	N/A
	65-69														
	70+														
55M	<25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	34.33	30.81	N/A	N/A	N/A	N/A
	25-29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	35.53	32.19	N/A	N/A	N/A	N/A
	30-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36.94	33.84	N/A	N/A	N/A	N/A
	35-39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	36.64	36.33	N/A	N/A	N/A	N/A
	40-44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	37.43	36.59	N/A	N/A	N/A	N/A
	45-49	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	38.00	38.11	N/A	N/A	N/A	N/A
	50-54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24.60	24.39	N/A	N/A	N/A	N/A
	55-59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.17	20.98	N/A	N/A	N/A	N/A
	60-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.45	16.32	N/A	N/A	N/A	N/A
	65-69														
	70+														

Table B6 - SS Dependent Annuity Factors (continued)

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
60M	<25	28.01	27.84	29.77	29.72	31.85	30.55	33.92	31.39	36.00	32.22	35.26	31.96	34.34	31.64
	25-29	29.55	29.44	31.30	31.29	33.32	32.11	35.35	32.94	37.37	33.76	36.65	33.49	35.78	33.17
	30-34	31.28	31.13	33.01	32.95	35.00	33.84	37.00	34.74	38.99	35.63	38.29	35.32	37.43	34.95
	35-39	34.22	34.44	35.91	36.11	36.89	36.90	37.87	37.68	38.85	38.47	38.83	38.32	38.80	38.15
	40-44	35.69	33.41	37.31	35.11	38.11	36.35	38.91	37.60	39.70	38.84	39.11	38.33	38.39	37.70
	45-49	35.18	35.61	36.85	37.26	38.06	38.34	39.27	39.41	40.47	40.49	39.00	38.64	37.19	36.38
	50-54	23.54	23.42	23.98	23.86	24.18	24.04	24.39	24.21	24.60	24.39	22.48	22.28	19.89	19.70
	55-59	20.33	20.69	20.59	20.92	20.78	20.94	20.98	20.96	21.17	20.98	18.89	18.78	16.10	16.09
	60-64	15.64	16.00	15.82	16.15	16.03	16.21	16.24	16.27	16.45	16.32	14.08	14.02	11.18	11.21
	65-69														
	70+														
RBD	<25	48.34	50.76	53.34	55.96	56.69	56.65	60.04	57.33	63.39	58.02	62.60	58.37	61.63	58.79
	25-29	50.13	52.27	54.68	56.95	57.76	57.58	60.83	58.21	63.91	58.85	62.95	58.91	61.79	58.99
	30-34	51.44	53.06	55.39	57.08	58.21	57.76	61.03	58.44	63.85	59.13	62.64	58.78	61.16	58.36
	35-39	54.21	55.05	57.29	58.10	57.88	58.52	58.47	58.94	59.06	59.37	58.61	58.79	58.05	58.09
	40-44	48.35	45.14	50.51	47.44	50.92	48.67	51.34	49.89	51.75	51.12	50.20	49.68	48.31	47.92
	45-49	37.09	37.57	38.43	38.88	39.19	39.50	39.96	40.11	40.72	40.72	39.13	38.77	37.19	36.38
	50-54	23.54	23.42	23.98	23.86	24.18	24.04	24.39	24.21	24.60	24.39	22.48	22.28	19.89	19.70
	55-59	20.33	20.69	20.59	20.92	20.78	20.94	20.98	20.96	21.17	20.98	18.89	18.78	16.10	16.09
	60-64	15.64	16.00	15.82	16.15	16.03	16.21	16.24	16.27	16.45	16.32	14.08	14.02	11.18	11.21
	65-69														
	70+														
SSNRA	<25	48.34	50.76	53.34	55.96	56.69	56.65	60.04	57.33	63.39	58.02	62.60	58.37	61.63	58.79
	25-29	50.13	52.27	54.68	56.95	57.76	57.58	60.83	58.21	63.91	58.85	62.95	58.91	61.79	58.99
	30-34	51.44	53.06	55.39	57.08	58.21	57.76	61.03	58.44	63.85	59.13	62.64	58.78	61.16	58.36
	35-39	54.21	55.05	57.29	58.10	57.88	58.52	58.47	58.94	59.06	59.37	58.61	58.79	58.05	58.09
	40-44	48.35	45.14	50.51	47.44	50.92	48.67	51.34	49.89	51.75	51.12	50.20	49.68	48.31	47.92
	45-49	37.09	37.57	38.43	38.88	39.19	39.50	39.96	40.11	40.72	40.72	39.13	38.77	37.19	36.38
	50-54	23.54	23.42	23.98	23.86	24.18	24.04	24.39	24.21	24.60	24.39	22.48	22.28	19.89	19.70
	55-59	20.33	20.69	20.59	20.92	20.78	20.94	20.98	20.96	21.17	20.98	18.89	18.78	16.10	16.09
	60-64	15.64	16.00	15.82	16.15	16.03	16.21	16.24	16.27	16.45	16.32	14.08	14.02	11.18	11.21
	65-69														
	70+														
5 Years/To age 70	<25	28.01	27.84	29.77	29.72	31.85	30.55	33.92	31.39	36.00	32.22	35.26	31.96	34.34	31.64
	25-29	29.55	29.44	31.30	31.29	33.32	32.11	35.35	32.94	37.37	33.76	36.65	33.49	35.78	33.17
	30-34	31.28	31.13	33.01	32.95	35.00	33.84	37.00	34.74	38.99	35.63	38.29	35.32	37.43	34.95
	35-39	34.22	34.44	35.91	36.11	36.89	36.90	37.87	37.68	38.85	38.47	38.83	38.32	38.80	38.15
	40-44	35.69	33.41	37.31	35.11	38.11	36.35	38.91	37.60	39.70	38.84	39.11	38.33	38.39	37.70
	45-49	35.18	35.61	36.85	37.26	38.06	38.34	39.27	39.41	40.47	40.49	39.00	38.64	37.19	36.38
	50-54	23.54	23.42	23.98	23.86	24.18	24.04	24.39	24.21	24.60	24.39	22.48	22.28	19.89	19.70
	55-59	20.33	20.69	20.59	20.92	20.78	20.94	20.98	20.96	21.17	20.98	18.89	18.78	16.10	16.09
	60-64	15.64	16.00	15.82	16.15	16.03	16.21	16.24	16.27	16.45	16.32	14.08	14.02	11.18	11.21
	65-69														
	70+														

Table B6 - SS Dependent Annuity Factors (continued)

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
Benefit Period	Age	M	F	M	F	M	F	M	F	M	F	M	F	M	F
65/5/70	<25	48.34	50.76	53.34	55.96	56.69	56.65	60.04	57.33	63.39	58.02	62.60	58.37	61.63	58.79
	25-29	50.13	52.27	54.68	56.95	57.76	57.58	60.83	58.21	63.91	58.85	62.95	58.91	61.79	58.99
	30-34	51.44	53.06	55.39	57.08	58.21	57.76	61.03	58.44	63.85	59.13	62.64	58.78	61.16	58.36
	35-39	54.21	55.05	57.29	58.10	57.88	58.52	58.47	58.94	59.06	59.37	58.61	58.79	58.05	58.09
	40-44	48.35	45.14	50.51	47.44	50.92	48.67	51.34	49.89	51.75	51.12	50.20	49.68	48.31	47.92
	45-49	37.09	37.57	38.43	38.88	39.19	39.50	39.96	40.11	40.72	40.72	39.13	38.77	37.19	36.38
	50-54	23.54	23.42	23.98	23.86	24.18	24.04	24.39	24.21	24.60	24.39	22.48	22.28	19.89	19.70
	55-59	20.33	20.69	20.59	20.92	20.78	20.94	20.98	20.96	21.17	20.98	18.89	18.78	16.10	16.09
	60-64	15.64	16.00	15.82	16.15	16.03	16.21	16.24	16.27	16.45	16.32	14.08	14.02	11.18	11.21
	65-69														
	70+														
To Age 70	<25	48.34	50.76	53.34	55.96	56.69	56.65	60.04	57.33	63.39	58.02	62.60	58.37	61.63	58.79
	25-29	50.13	52.27	54.68	56.95	57.76	57.58	60.83	58.21	63.91	58.85	62.95	58.91	61.79	58.99
	30-34	51.44	53.06	55.39	57.08	58.21	57.76	61.03	58.44	63.85	59.13	62.64	58.78	61.16	58.36
	35-39	54.21	55.05	57.29	58.10	57.88	58.52	58.47	58.94	59.06	59.37	58.61	58.79	58.05	58.09
	40-44	48.35	45.14	50.51	47.44	50.92	48.67	51.34	49.89	51.75	51.12	50.20	49.68	48.31	47.92
	45-49	37.09	37.57	38.43	38.88	39.19	39.50	39.96	40.11	40.72	40.72	39.13	38.77	37.19	36.38
	50-54	23.54	23.42	23.98	23.86	24.18	24.04	24.39	24.21	24.60	24.39	22.48	22.28	19.89	19.70
	55-59	20.33	20.69	20.59	20.92	20.78	20.94	20.98	20.96	21.17	20.98	18.89	18.78	16.10	16.09
	60-64	15.64	16.00	15.82	16.15	16.03	16.21	16.24	16.27	16.45	16.32	14.08	14.02	11.18	11.21
	65-69														
	70+														

Table B7 - SS Dependent Percentage

Plan Design	Dependent
50% Dep	25%
Full Family	50%
Primary Only	0%

Table B8 - State Benefit Offset Table

State	Ben Pct	Min Ben	MaxBen	Duration
CA	55.0%	217	4381	12m
HI	58.0%	61	2271	6m
NJ	66.7%	0	2479	6m
NY	50.0%	87	737	6m
RI	60.0%	299	3189	6m
PR	65.0%	52	490	3m

Table B9 - State Annuity Factors

Elimination Period		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
	Ages	M	F	M	F	M	F	M	F	M	F	M	F	M	F
3 Months	<25	0.84	0.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	25-29	0.85	0.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30-34	0.86	0.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	35-39	0.86	0.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	40-44	0.87	0.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	45-49	0.87	0.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	50-54	0.88	0.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	55-59	0.90	0.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	60-64	0.90	0.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	65-69	0.91	0.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	70+	0.91	0.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Months	<25	2.40	1.75	1.81	1.58	1.20	1.05	0.60	0.53	0.00	0.00	0.00	0.00	0.00	0.00
	25-29	2.45	1.48	2.00	1.79	1.33	1.19	0.67	0.60	0.00	0.00	0.00	0.00	0.00	0.00
	30-34	2.53	1.65	2.07	2.00	1.38	1.33	0.69	0.67	0.00	0.00	0.00	0.00	0.00	0.00
	35-39	2.61	2.02	2.15	2.28	1.43	1.52	0.72	0.76	0.00	0.00	0.00	0.00	0.00	0.00
	40-44	2.71	2.15	2.34	2.32	1.56	1.54	0.78	0.77	0.00	0.00	0.00	0.00	0.00	0.00
	45-49	2.74	2.23	2.44	2.45	1.62	1.63	0.81	0.82	0.00	0.00	0.00	0.00	0.00	0.00
	50-54	2.78	2.44	2.46	2.52	1.64	1.68	0.82	0.84	0.00	0.00	0.00	0.00	0.00	0.00
	55-59	3.07	2.43	2.51	2.57	1.67	1.71	0.84	0.86	0.00	0.00	0.00	0.00	0.00	0.00
	60-64	3.13	3.17	2.57	2.58	1.71	1.72	0.86	0.86	0.00	0.00	0.00	0.00	0.00	0.00
	65-69	3.19	3.04	2.61	2.48	1.74	1.65	0.87	0.83	0.00	0.00	0.00	0.00	0.00	0.00
	70+	3.19	3.04	2.61	2.48	1.74	1.65	0.87	0.83	0.00	0.00	0.00	0.00	0.00	0.00
12 Months	<25	7.07	4.68	6.21	3.94	6.47	4.68	6.74	5.42	7.00	6.16	3.85	3.39	0.00	0.00
	25-29	7.29	3.60	7.19	5.15	7.22	5.56	7.26	5.97	7.29	6.38	4.01	3.51	0.00	0.00
	30-34	7.78	4.33	7.61	6.40	7.67	6.57	7.73	6.75	7.79	6.93	4.28	3.81	0.00	0.00
	35-39	8.20	5.89	8.32	8.44	8.34	8.25	8.36	8.05	8.38	7.85	4.61	4.32	0.00	0.00
	40-44	8.75	6.49	9.50	8.67	9.16	8.41	8.81	8.15	8.47	7.90	4.66	4.34	0.00	0.00
	45-49	8.98	6.88	10.07	9.70	9.58	9.22	9.08	8.74	8.59	8.26	4.73	4.54	0.00	0.00
	50-54	9.31	7.86	10.24	10.40	9.74	9.71	9.25	9.03	8.75	8.35	4.81	4.59	0.00	0.00
	55-59	10.92	8.04	10.75	10.67	10.11	10.03	9.46	9.39	8.81	8.76	4.85	4.82	0.00	0.00
	60-64	11.35	11.87	11.19	10.80	10.50	10.11	9.80	9.42	9.10	8.73	5.00	4.80	0.00	0.00
	65-69	11.71	11.19	11.48	10.17	10.69	9.69	9.89	9.21	9.09	8.73	5.00	4.80	0.00	0.00
	70+	11.71	11.19	11.48	10.17	10.69	9.69	9.89	9.21	9.09	8.73	5.00	4.80	0.00	0.00

Table B10 - Area Factors

3-Digit Zip	State	Risk Factor	Premium Tax	Cost of Living	3-Digit Zip	State	Risk Factor	Premium Tax	Cost of Living	3-Digit Zip	State	Risk Factor	Premium Tax	Cost of Living
987	AK	0.840	2.70%	1.025	912	CA	0.635	2.35%	1.025	CO	CO	0.610	2.00%	1.025
995	AK	0.840	2.70%	1.025	913	CA	0.635	2.35%	1.025	060	CT	0.855	1.75%	1.052
996	AK	0.840	2.70%	1.025	914	CA	0.635	2.35%	1.025	061	CT	0.855	1.75%	1.052
997	AK	0.840	2.70%	1.025	915	CA	0.635	2.35%	1.025	062	CT	0.855	1.75%	1.052
998	AK	0.840	2.70%	1.025	916	CA	0.635	2.35%	1.025	063	CT	0.855	1.75%	1.052
999	AK	0.840	2.70%	1.025	917	CA	0.635	2.35%	1.025	064	CT	0.855	1.75%	1.052
AK	AK	0.840	2.70%	1.025	918	CA	0.635	2.35%	1.025	065	CT	0.855	1.75%	1.052
350	AL	0.990	1.76%	0.964	919	CA	0.635	2.35%	1.025	066	CT	0.855	1.75%	1.052
351	AL	0.990	1.76%	0.964	920	CA	0.635	2.35%	1.025	067	CT	0.855	1.75%	1.052
352	AL	0.990	1.76%	0.964	921	CA	0.635	2.35%	1.025	068	CT	0.855	1.75%	1.052
354	AL	0.990	1.76%	0.964	922	CA	0.635	2.35%	1.025	069	CT	0.855	1.75%	1.052
355	AL	0.990	1.76%	0.964	923	CA	0.635	2.35%	1.025	CT	CT	0.855	1.75%	1.052
356	AL	0.990	1.76%	0.964	924	CA	0.635	2.35%	1.025	200	DC	0.580	2.00%	0.964
357	AL	0.990	1.76%	0.964	925	CA	0.635	2.35%	1.025	203	DC	0.580	2.00%	0.964
358	AL	0.990	1.76%	0.964	926	CA	0.635	2.35%	1.025	DC	DC	0.580	2.00%	0.964
359	AL	0.990	1.76%	0.964	927	CA	0.635	2.35%	1.025	197	DE	0.700	2.00%	1.052
360	AL	0.990	1.76%	0.964	928	CA	0.635	2.35%	1.025	198	DE	0.700	2.00%	1.052
361	AL	0.990	1.76%	0.964	930	CA	0.635	2.35%	1.025	199	DE	0.700	2.00%	1.052
362	AL	0.990	1.76%	0.964	931	CA	0.635	2.35%	1.025	DE	DE	0.700	2.00%	1.052
363	AL	0.990	1.76%	0.964	932	CA	0.635	2.35%	1.025	320	FL	0.720	1.75%	0.964
364	AL	0.990	1.76%	0.964	933	CA	0.635	2.35%	1.025	321	FL	0.720	1.75%	0.964
365	AL	0.990	1.76%	0.964	934	CA	0.635	2.35%	1.025	322	FL	0.720	1.75%	0.964
366	AL	0.990	1.76%	0.964	935	CA	0.635	2.35%	1.025	323	FL	0.720	1.75%	0.964
367	AL	0.990	1.76%	0.964	936	CA	0.635	2.35%	1.025	324	FL	0.720	1.75%	0.964
368	AL	0.990	1.76%	0.964	937	CA	0.635	2.35%	1.025	325	FL	0.720	1.75%	0.964
369	AL	0.990	1.76%	0.964	938	CA	0.635	2.35%	1.025	326	FL	0.720	1.75%	0.964
AL	AL	0.990	1.76%	0.964	939	CA	0.635	2.35%	1.025	327	FL	0.720	1.75%	0.964
716	AR	0.775	2.50%	0.964	940	CA	0.635	2.35%	1.025	328	FL	0.720	1.75%	0.964
717	AR	0.775	2.50%	0.964	941	CA	0.635	2.35%	1.025	329	FL	0.720	1.75%	0.964
718	AR	0.775	2.50%	0.964	942	CA	0.635	2.35%	1.025	330	FL	0.720	1.75%	0.964
719	AR	0.775	2.50%	0.964	943	CA	0.635	2.35%	1.025	331	FL	0.720	1.75%	0.964
720	AR	0.775	2.50%	0.964	944	CA	0.635	2.35%	1.025	332	FL	0.720	1.75%	0.964
721	AR	0.775	2.50%	0.964	945	CA	0.635	2.35%	1.025	333	FL	0.720	1.75%	0.964
722	AR	0.775	2.50%	0.964	946	CA	0.635	2.35%	1.025	334	FL	0.720	1.75%	0.964
723	AR	0.775	2.50%	0.964	947	CA	0.635	2.35%	1.025	335	FL	0.720	1.75%	0.964
724	AR	0.775	2.50%	0.964	948	CA	0.635	2.35%	1.025	336	FL	0.720	1.75%	0.964
725	AR	0.775	2.50%	0.964	949	CA	0.635	2.35%	1.025	337	FL	0.720	1.75%	0.964
726	AR	0.775	2.50%	0.964	950	CA	0.635	2.35%	1.025	338	FL	0.720	1.75%	0.964
727	AR	0.775	2.50%	0.964	951	CA	0.635	2.35%	1.025	339	FL	0.720	1.75%	0.964
728	AR	0.775	2.50%	0.964	952	CA	0.635	2.35%	1.025	341	FL	0.720	1.75%	0.964
729	AR	0.775	2.50%	0.964	953	CA	0.635	2.35%	1.025	342	FL	0.720	1.75%	0.964
755	AR	0.555	1.75%	0.964	954	CA	0.635	2.35%	1.025	344	FL	0.720	1.75%	0.964
AR	AR	0.775	2.50%	0.964	955	CA	0.635	2.35%	1.025	346	FL	0.720	1.75%	0.964
850	AZ	0.700	2.00%	1.025	956	CA	0.635	2.35%	1.025	347	FL	0.720	1.75%	0.964
851	AZ	0.700	2.00%	1.025	957	CA	0.635	2.35%	1.025	349	FL	0.720	1.75%	0.964
852	AZ	0.700	2.00%	1.025	958	CA	0.635	2.35%	1.025	FL	FL	0.720	1.75%	0.964
853	AZ	0.700	2.00%	1.025	959	CA	0.635	2.35%	1.025	300	GA	0.680	3.25%	0.964
855	AZ	0.700	2.00%	1.025	960	CA	0.635	2.35%	1.025	301	GA	0.680	3.25%	0.964
856	AZ	0.700	2.00%	1.025	961	CA	0.635	2.35%	1.025	302	GA	0.680	3.25%	0.964
857	AZ	0.700	2.00%	1.025	CA	CA	0.635	2.35%	1.025	303	GA	0.680	3.25%	0.964
859	AZ	0.700	2.00%	1.025	800	CO	0.610	2.00%	1.025	304	GA	0.830	3.25%	0.964
860	AZ	0.700	2.00%	1.025	801	CO	0.610	2.00%	1.025	305	GA	0.830	3.25%	0.964
863	AZ	0.700	2.00%	1.025	802	CO	0.610	2.00%	1.025	306	GA	0.830	3.25%	0.964
864	AZ	0.700	2.00%	1.025	803	CO	0.610	2.00%	1.025	307	GA	0.830	3.25%	0.964
865	AZ	0.700	2.00%	1.025	804	CO	0.610	2.00%	1.025	308	GA	0.830	3.25%	0.964
AZ	AZ	0.700	2.00%	1.025	805	CO	0.610	2.00%	1.025	309	GA	0.830	3.25%	0.964
900	CA	0.635	2.35%	1.025	806	CO	0.610	2.00%	1.025	310	GA	0.830	3.25%	0.964
901	CA	0.635	2.35%	1.025	807	CO	0.610	2.00%	1.025	311	GA	0.830	3.25%	0.964
902	CA	0.635	2.35%	1.025	808	CO	0.610	2.00%	1.025	312	GA	0.830	3.25%	0.964
903	CA	0.635	2.35%	1.025	809	CO	0.610	2.00%	1.025	313	GA	0.830	3.25%	0.964
904	CA	0.635	2.35%	1.025	810	CO	0.610	2.00%	1.025	314	GA	0.830	3.25%	0.964
905	CA	0.635	2.35%	1.025	811	CO	0.610	2.00%	1.025	315	GA	0.830	3.25%	0.964
906	CA	0.635	2.35%	1.025	812	CO	0.610	2.00%	1.025	316	GA	0.830	3.25%	0.964
907	CA	0.635	2.35%	1.025	813	CO	0.610	2.00%	1.025	317	GA	0.830	3.25%	0.964
908	CA	0.635	2.35%	1.025	814	CO	0.610	2.00%	1.025	318	GA	0.830	3.25%	0.964
910	CA	0.635	2.35%	1.025	815	CO	0.610	2.00%	1.025	319	GA	0.830	3.25%	0.964
911	CA	0.635	2.35%	1.025	816	CO	0.610	2.00%	1.025	GA	GA	0.830	3.25%	0.964

Table B10 - Area Factors (continued)

3-Digit Zip	State	Risk Factor	Premium Tax	Cost of Living	3-Digit Zip	State	Risk Factor	Premium Tax	Cost of Living	3-Digit Zip	State	Risk Factor	Premium Tax	Cost of Living
967	HI	0.840	4.27%	1.025	461	IN	0.685	1.30%	0.969	KY	KY	0.680	7.50%	0.964
968	HI	0.840	4.27%	1.025	462	IN	0.685	1.30%	0.969	700	LA	0.810	2.95%	0.964
HI	HI	0.840	4.27%	1.025	463	IN	0.650	1.30%	0.969	701	LA	0.810	2.95%	0.964
500	IA	0.597	1.00%	0.969	464	IN	0.650	1.30%	0.969	703	LA	0.810	2.95%	0.964
501	IA	0.597	1.00%	0.969	465	IN	0.650	1.30%	0.969	704	LA	0.810	2.95%	0.964
502	IA	0.597	1.00%	0.969	466	IN	0.650	1.30%	0.969	705	LA	0.810	2.95%	0.964
503	IA	0.597	1.00%	0.969	467	IN	0.650	1.30%	0.969	706	LA	0.810	2.95%	0.964
504	IA	0.597	1.00%	0.969	468	IN	0.650	1.30%	0.969	707	LA	0.810	2.95%	0.964
505	IA	0.597	1.00%	0.969	469	IN	0.685	1.30%	0.969	708	LA	0.810	2.95%	0.964
506	IA	0.597	1.00%	0.969	470	IN	0.685	1.30%	0.969	710	LA	0.810	2.95%	0.964
507	IA	0.597	1.00%	0.969	471	IN	0.685	1.30%	0.969	711	LA	0.810	2.95%	0.964
508	IA	0.597	1.00%	0.969	472	IN	0.685	1.30%	0.969	712	LA	0.810	2.95%	0.964
510	IA	0.597	1.00%	0.969	473	IN	0.685	1.30%	0.969	713	LA	0.810	2.95%	0.964
511	IA	0.597	1.00%	0.969	474	IN	0.685	1.30%	0.969	714	LA	0.810	2.95%	0.964
512	IA	0.597	1.00%	0.969	475	IN	0.685	1.30%	0.969	LA	LA	0.810	2.95%	0.964
513	IA	0.597	1.00%	0.969	476	IN	0.685	1.30%	0.969	010	MA	0.850	2.00%	1.052
514	IA	0.597	1.00%	0.969	477	IN	0.685	1.30%	0.969	011	MA	0.850	2.00%	1.052
515	IA	0.597	1.00%	0.969	478	IN	0.650	1.30%	0.969	012	MA	0.850	2.00%	1.052
516	IA	0.597	1.00%	0.969	479	IN	0.650	1.30%	0.969	013	MA	0.850	2.00%	1.052
520	IA	0.597	1.00%	0.969	IN	IN	0.685	1.30%	0.969	014	MA	0.850	2.00%	1.052
521	IA	0.597	1.00%	0.969	660	KS	0.736	2.00%	0.969	015	MA	0.850	2.00%	1.052
522	IA	0.597	1.00%	0.969	661	KS	0.736	2.00%	0.969	016	MA	0.850	2.00%	1.052
523	IA	0.597	1.00%	0.969	662	KS	0.736	2.00%	0.969	017	MA	0.850	2.00%	1.052
524	IA	0.597	1.00%	0.969	664	KS	0.736	2.00%	0.969	018	MA	0.850	2.00%	1.052
525	IA	0.597	1.00%	0.969	665	KS	0.736	2.00%	0.969	019	MA	0.850	2.00%	1.052
526	IA	0.597	1.00%	0.969	666	KS	0.736	2.00%	0.969	020	MA	0.850	2.00%	1.052
527	IA	0.597	1.00%	0.969	667	KS	0.736	2.00%	0.969	021	MA	0.850	2.00%	1.052
528	IA	0.597	1.00%	0.969	668	KS	0.736	2.00%	0.969	022	MA	0.850	2.00%	1.052
IA	IA	0.597	1.00%	0.969	669	KS	0.736	2.00%	0.969	023	MA	0.850	2.00%	1.052
832	ID	0.710	1.50%	1.025	670	KS	0.736	2.00%	0.969	024	MA	0.850	2.00%	1.052
833	ID	0.710	1.50%	1.025	671	KS	0.736	2.00%	0.969	025	MA	0.850	2.00%	1.052
834	ID	0.710	1.50%	1.025	672	KS	0.736	2.00%	0.969	026	MA	0.850	2.00%	1.052
835	ID	0.710	1.50%	1.025	673	KS	0.736	2.00%	0.969	027	MA	0.850	2.00%	1.052
836	ID	0.710	1.50%	1.025	674	KS	0.736	2.00%	0.969	MA	MA	0.850	2.00%	1.052
837	ID	0.710	1.50%	1.025	675	KS	0.736	2.00%	0.969	206	MD	0.835	2.00%	1.052
838	ID	0.710	1.50%	1.025	676	KS	0.736	2.00%	0.969	207	MD	0.835	2.00%	1.052
ID	ID	0.710	1.50%	1.025	677	KS	0.736	2.00%	0.969	208	MD	0.835	2.00%	1.052
600	IL	0.490	0.40%	0.969	678	KS	0.736	2.00%	0.969	209	MD	0.835	2.00%	1.052
601	IL	0.490	0.40%	0.969	679	KS	0.736	2.00%	0.969	210	MD	0.760	2.00%	1.052
602	IL	0.490	0.40%	0.969	KS	KS	0.736	2.00%	0.969	211	MD	0.760	2.00%	1.052
603	IL	0.490	0.40%	0.969	400	KY	0.680	7.50%	0.964	212	MD	0.760	2.00%	1.052
604	IL	0.490	0.40%	0.969	401	KY	0.680	7.50%	0.964	214	MD	0.760	2.00%	1.052
605	IL	0.490	0.40%	0.969	402	KY	0.680	7.50%	0.964	215	MD	0.760	2.00%	1.052
606	IL	0.490	0.40%	0.969	403	KY	0.680	7.50%	0.964	216	MD	0.760	2.00%	1.052
609	IL	0.713	0.40%	0.969	404	KY	0.680	7.50%	0.964	217	MD	0.760	2.00%	1.052
610	IL	0.713	0.40%	0.969	405	KY	0.680	7.50%	0.964	218	MD	0.760	2.00%	1.052
611	IL	0.713	0.40%	0.969	406	KY	0.680	7.50%	0.964	219	MD	0.760	2.00%	1.052
612	IL	0.713	0.40%	0.969	407	KY	0.890	7.50%	0.964	MD	MD	0.835	2.00%	1.052
613	IL	0.713	0.40%	0.969	408	KY	0.890	7.50%	0.964	039	ME	0.775	2.00%	1.052
614	IL	0.713	0.40%	0.969	409	KY	0.890	7.50%	0.964	040	ME	0.775	2.00%	1.052
615	IL	0.713	0.40%	0.969	410	KY	0.680	7.50%	0.964	041	ME	0.775	2.00%	1.052
616	IL	0.713	0.40%	0.969	411	KY	0.890	7.50%	0.964	042	ME	0.775	2.00%	1.052
617	IL	0.713	0.40%	0.969	412	KY	0.890	7.50%	0.964	043	ME	0.775	2.00%	1.052
618	IL	0.713	0.40%	0.969	413	KY	0.890	7.50%	0.964	044	ME	0.775	2.00%	1.052
619	IL	0.713	0.40%	0.969	414	KY	0.890	7.50%	0.964	045	ME	0.775	2.00%	1.052
620	IL	0.729	0.40%	0.969	415	KY	0.890	7.50%	0.964	046	ME	0.775	2.00%	1.052
622	IL	0.729	0.40%	0.969	416	KY	0.890	7.50%	0.964	047	ME	0.775	2.00%	1.052
623	IL	0.729	0.40%	0.969	417	KY	0.890	7.50%	0.964	048	ME	0.775	2.00%	1.052
624	IL	0.729	0.40%	0.969	418	KY	0.890	7.50%	0.964	049	ME	0.775	2.00%	1.052
625	IL	0.713	0.40%	0.969	420	KY	0.890	7.50%	0.964	ME	ME	0.775	2.00%	1.052
626	IL	0.713	0.40%	0.969	421	KY	0.890	7.50%	0.964	480	MI	0.760	1.25%	0.969
627	IL	0.713	0.40%	0.969	422	KY	0.890	7.50%	0.964	481	MI	0.760	1.25%	0.969
628	IL	0.729	0.40%	0.969	423	KY	0.890	7.50%	0.964	482	MI	0.760	1.25%	0.969
629	IL	0.729	0.40%	0.969	424	KY	0.890	7.50%	0.964	483	MI	0.760	1.25%	0.969
636	IL	0.500	2.00%	0.969	425	KY	0.890	7.50%	0.964	484	MI	0.760	1.25%	0.969
IL	IL	0.729	0.40%	0.969	426	KY	0.890	7.50%	0.964	485	MI	0.760	1.25%	0.969
460	IN	0.685	1.30%	0.969	427	KY	0.890	7.50%	0.964	486	MI	0.760	1.25%	0.969

Table B10 - Area Factors (continued)

3-Digit Zip	State	Risk Factor	Premium Tax	Cost of Living	3-Digit Zip	State	Risk Factor	Premium Tax	Cost of Living	3-Digit Zip	State	Risk Factor	Premium Tax	Cost of Living
487	MI	0.760	1.25%	0.969	396	MS	0.750	3.00%	0.964	038	NH	0.600	2.00%	1.052
488	MI	0.760	1.25%	0.969	397	MS	0.750	3.00%	0.964	NH	NH	0.750	2.00%	1.052
489	MI	0.760	1.25%	0.969	MS	MS	0.750	3.00%	0.964	070	NJ	0.690	1.05%	1.052
490	MI	0.760	1.25%	0.969	590	MT	0.670	2.75%	1.025	071	NJ	0.690	1.05%	1.052
491	MI	0.760	1.25%	0.969	591	MT	0.670	2.75%	1.025	072	NJ	0.690	1.05%	1.052
492	MI	0.760	1.25%	0.969	592	MT	0.670	2.75%	1.025	073	NJ	0.690	1.05%	1.052
493	MI	0.760	1.25%	0.969	593	MT	0.670	2.75%	1.025	074	NJ	0.690	1.05%	1.052
494	MI	0.760	1.25%	0.969	594	MT	0.670	2.75%	1.025	075	NJ	0.690	1.05%	1.052
495	MI	0.760	1.25%	0.969	595	MT	0.670	2.75%	1.025	076	NJ	0.690	1.05%	1.052
496	MI	0.760	1.25%	0.969	596	MT	0.670	2.75%	1.025	077	NJ	0.690	1.05%	1.052
497	MI	0.760	1.25%	0.969	597	MT	0.670	2.75%	1.025	078	NJ	0.690	1.05%	1.052
498	MI	0.760	1.25%	0.969	598	MT	0.670	2.75%	1.025	079	NJ	0.690	1.05%	1.052
499	MI	0.760	1.25%	0.969	599	MT	0.670	2.75%	1.025	080	NJ	0.690	1.05%	1.052
MI	MI	0.760	1.25%	0.969	MT	MT	0.670	2.75%	1.025	081	NJ	0.690	1.05%	1.052
550	MN	0.600	2.00%	0.969	270	NC	0.820	1.90%	0.964	082	NJ	0.690	1.05%	1.052
551	MN	0.600	2.00%	0.969	271	NC	0.820	1.90%	0.964	083	NJ	0.690	1.05%	1.052
553	MN	0.600	2.00%	0.969	272	NC	0.820	1.90%	0.964	084	NJ	0.690	1.05%	1.052
554	MN	0.600	2.00%	0.969	273	NC	0.820	1.90%	0.964	085	NJ	0.690	1.05%	1.052
555	MN	0.600	2.00%	0.969	274	NC	0.820	1.90%	0.964	086	NJ	0.690	1.05%	1.052
556	MN	0.600	2.00%	0.969	275	NC	0.820	1.90%	0.964	087	NJ	0.690	1.05%	1.052
557	MN	0.600	2.00%	0.969	276	NC	0.820	1.90%	0.964	088	NJ	0.690	1.05%	1.052
558	MN	0.600	2.00%	0.969	277	NC	0.820	1.90%	0.964	089	NJ	0.690	1.05%	1.052
559	MN	0.600	2.00%	0.969	278	NC	0.820	1.90%	0.964	NJ	NJ	0.755	1.05%	1.052
560	MN	0.600	2.00%	0.969	279	NC	0.820	1.90%	0.964	870	NM	0.680	3.00%	1.025
561	MN	0.600	2.00%	0.969	280	NC	0.820	1.90%	0.964	871	NM	0.680	3.00%	1.025
562	MN	0.600	2.00%	0.969	281	NC	0.820	1.90%	0.964	873	NM	0.680	3.00%	1.025
563	MN	0.600	2.00%	0.969	282	NC	0.820	1.90%	0.964	874	NM	0.680	3.00%	1.025
564	MN	0.600	2.00%	0.969	283	NC	0.820	1.90%	0.964	875	NM	0.680	3.00%	1.025
565	MN	0.600	2.00%	0.969	284	NC	0.820	1.90%	0.964	877	NM	0.680	3.00%	1.025
566	MN	0.600	2.00%	0.969	285	NC	0.820	1.90%	0.964	878	NM	0.680	3.00%	1.025
567	MN	0.600	2.00%	0.969	286	NC	0.820	1.90%	0.964	879	NM	0.680	3.00%	1.025
MN	MN	0.600	2.00%	0.969	287	NC	0.820	1.90%	0.964	880	NM	0.680	3.00%	1.025
630	MO	0.500	2.00%	0.969	288	NC	0.820	1.90%	0.964	881	NM	0.680	3.00%	1.025
631	MO	0.500	2.00%	0.969	289	NC	0.700	1.90%	0.964	882	NM	0.680	3.00%	1.025
633	MO	0.500	2.00%	0.969	NC	NC	0.820	1.90%	0.964	883	NM	0.680	3.00%	1.025
634	MO	0.500	2.00%	0.969	580	ND	0.550	1.75%	0.969	884	NM	0.680	3.00%	1.025
635	MO	0.500	2.00%	0.969	581	ND	0.550	1.75%	0.969	NM	NM	0.680	3.00%	1.025
637	MO	0.500	2.00%	0.969	582	ND	0.550	1.75%	0.969	890	NV	0.790	3.50%	1.025
638	MO	0.500	2.00%	0.969	583	ND	0.550	1.75%	0.969	891	NV	0.790	3.50%	1.025
639	MO	0.500	2.00%	0.969	584	ND	0.550	1.75%	0.969	893	NV	0.790	3.50%	1.025
640	MO	0.500	2.00%	0.969	585	ND	0.550	1.75%	0.969	894	NV	0.790	3.50%	1.025
641	MO	0.500	2.00%	0.969	586	ND	0.550	1.75%	0.969	895	NV	0.790	3.50%	1.025
644	MO	0.500	2.00%	0.969	587	ND	0.550	1.75%	0.969	897	NV	0.790	3.50%	1.025
645	MO	0.500	2.00%	0.969	588	ND	0.580	1.75%	0.969	898	NV	0.790	3.50%	1.025
646	MO	0.500	2.00%	0.969	ND	ND	0.550	1.75%	0.969	NV	NV	0.790	3.50%	1.025
647	MO	0.500	2.00%	0.969	680	NE	0.550	0.50%	0.969	005	NY	0.440	0.70%	1.052
648	MO	0.500	2.00%	0.969	681	NE	0.550	0.50%	0.969	100	NY	0.405	0.70%	1.052
650	MO	0.500	2.00%	0.969	683	NE	0.550	0.50%	0.969	101	NY	0.405	0.70%	1.052
651	MO	0.500	2.00%	0.969	684	NE	0.550	0.50%	0.969	102	NY	0.405	0.70%	1.052
652	MO	0.500	2.00%	0.969	685	NE	0.550	0.50%	0.969	103	NY	0.440	0.70%	1.052
653	MO	0.500	2.00%	0.969	686	NE	0.550	0.50%	0.969	104	NY	0.440	0.70%	1.052
654	MO	0.500	2.00%	0.969	687	NE	0.550	0.50%	0.969	105	NY	0.440	0.70%	1.052
655	MO	0.500	2.00%	0.969	688	NE	0.550	0.50%	0.969	106	NY	0.440	0.70%	1.052
656	MO	0.500	2.00%	0.969	689	NE	0.550	0.50%	0.969	107	NY	0.440	0.70%	1.052
657	MO	0.500	2.00%	0.969	690	NE	0.550	0.50%	0.969	108	NY	0.440	0.70%	1.052
658	MO	0.500	2.00%	0.969	691	NE	0.550	0.50%	0.969	109	NY	0.440	0.70%	1.052
MO	MO	0.500	2.00%	0.969	692	NE	0.550	0.50%	0.969	110	NY	0.440	0.70%	1.052
386	MS	0.750	3.00%	0.964	693	NE	0.775	0.50%	0.969	111	NY	0.440	0.70%	1.052
387	MS	0.750	3.00%	0.964	NE	NE	0.550	0.50%	0.969	112	NY	0.440	0.70%	1.052
388	MS	0.750	3.00%	0.964	030	NH	0.600	2.00%	1.052	113	NY	0.440	0.70%	1.052
389	MS	0.750	3.00%	0.964	031	NH	0.600	2.00%	1.052	114	NY	0.440	0.70%	1.052
390	MS	0.750	3.00%	0.964	032	NH	0.600	2.00%	1.052	115	NY	0.440	0.70%	1.052
391	MS	0.750	3.00%	0.964	033	NH	0.600	2.00%	1.052	116	NY	0.440	0.70%	1.052
392	MS	0.750	3.00%	0.964	034	NH	0.600	2.00%	1.052	117	NY	0.440	0.70%	1.052
393	MS	0.750	3.00%	0.964	035	NH	0.600	2.00%	1.052	118	NY	0.440	0.70%	1.052
394	MS	0.750	3.00%	0.964	036	NH	0.600	2.00%	1.052	119	NY	0.440	0.70%	1.052
395	MS	0.750	3.00%	0.964	037	NH	0.600	2.00%	1.052	120	NY	0.695	0.70%	1.052

Table B10 - Area Factors (continued)

3-Digit Zip	State	Risk Factor	Premium Tax	Cost of Living	3-Digit Zip	State	Risk Factor	Premium Tax	Cost of Living	3-Digit Zip	State	Risk Factor	Premium Tax	Cost of Living
121	NY	0.695	0.70%	1.052	739	OK	0.610	2.25%	0.964	196	PA	0.670	2.00%	1.052
122	NY	0.695	0.70%	1.052	740	OK	0.610	2.25%	0.964	PA	PA	0.840	2.00%	1.052
123	NY	0.695	0.70%	1.052	741	OK	0.610	2.25%	0.964	028	RI	0.700	2.00%	1.052
124	NY	0.695	0.70%	1.052	743	OK	0.610	2.25%	0.964	029	RI	0.700	2.00%	1.052
125	NY	0.695	0.70%	1.052	744	OK	0.610	2.25%	0.964	RI	RI	0.700	2.00%	1.052
126	NY	0.695	0.70%	1.052	745	OK	0.610	2.25%	0.964	290	SC	0.760	2.00%	0.964
127	NY	0.695	0.70%	1.052	746	OK	0.610	2.25%	0.964	291	SC	0.760	2.00%	0.964
128	NY	0.695	0.70%	1.052	747	OK	0.610	2.25%	0.964	292	SC	0.760	2.00%	0.964
129	NY	0.695	0.70%	1.052	748	OK	0.610	2.25%	0.964	293	SC	0.760	2.00%	0.964
130	NY	0.695	0.70%	1.052	749	OK	0.610	2.25%	0.964	294	SC	0.760	2.00%	0.964
131	NY	0.695	0.70%	1.052	OK	OK	0.610	2.25%	0.964	295	SC	0.760	2.00%	0.964
132	NY	0.695	0.70%	1.052	970	OR	0.600	0.00%	1.025	296	SC	0.760	2.00%	0.964
133	NY	0.695	0.70%	1.052	971	OR	0.600	0.00%	1.025	297	SC	0.760	2.00%	0.964
134	NY	0.695	0.70%	1.052	972	OR	0.600	0.00%	1.025	298	SC	0.760	2.00%	0.964
135	NY	0.695	0.70%	1.052	973	OR	0.600	0.00%	1.025	299	SC	0.760	2.00%	0.964
136	NY	0.695	0.70%	1.052	974	OR	0.600	0.00%	1.025	SC	SC	0.760	2.00%	0.964
137	NY	0.695	0.70%	1.052	975	OR	0.600	0.00%	1.025	570	SD	0.550	2.50%	0.969
138	NY	0.695	0.70%	1.052	976	OR	0.600	0.00%	1.025	571	SD	0.550	2.50%	0.969
139	NY	0.695	0.70%	1.052	977	OR	0.600	0.00%	1.025	572	SD	0.550	2.50%	0.969
140	NY	0.695	0.70%	1.052	978	OR	0.600	0.00%	1.025	573	SD	0.550	2.50%	0.969
141	NY	0.695	0.70%	1.052	979	OR	0.600	0.00%	1.025	574	SD	0.550	2.50%	0.969
142	NY	0.695	0.70%	1.052	OR	OR	0.600	0.00%	1.025	575	SD	0.550	2.50%	0.969
143	NY	0.695	0.70%	1.052	150	PA	0.690	2.00%	1.052	576	SD	0.550	2.50%	0.969
144	NY	0.695	0.70%	1.052	151	PA	0.690	2.00%	1.052	577	SD	0.550	2.50%	0.969
145	NY	0.695	0.70%	1.052	152	PA	0.690	2.00%	1.052	SD	SD	0.550	2.50%	0.969
146	NY	0.695	0.70%	1.052	153	PA	0.690	2.00%	1.052	370	TN	0.760	1.75%	0.964
147	NY	0.695	0.70%	1.052	154	PA	0.690	2.00%	1.052	371	TN	0.760	1.75%	0.964
148	NY	0.695	0.70%	1.052	155	PA	0.690	2.00%	1.052	372	TN	0.760	1.75%	0.964
149	NY	0.695	0.70%	1.052	156	PA	0.690	2.00%	1.052	373	TN	0.953	1.75%	0.964
NY	NY	0.440	0.70%	1.052	157	PA	0.690	2.00%	1.052	374	TN	0.953	1.75%	0.964
430	OH	0.680	1.40%	0.969	158	PA	0.690	2.00%	1.052	376	TN	0.953	1.75%	0.964
431	OH	0.680	1.40%	0.969	159	PA	0.690	2.00%	1.052	377	TN	0.953	1.75%	0.964
432	OH	0.680	1.40%	0.969	160	PA	0.690	2.00%	1.052	378	TN	0.953	1.75%	0.964
433	OH	0.680	1.40%	0.969	161	PA	0.690	2.00%	1.052	379	TN	0.953	1.75%	0.964
434	OH	0.680	1.40%	0.969	162	PA	0.690	2.00%	1.052	380	TN	0.760	1.75%	0.964
435	OH	0.680	1.40%	0.969	163	PA	0.690	2.00%	1.052	381	TN	0.760	1.75%	0.964
436	OH	0.680	1.40%	0.969	164	PA	0.690	2.00%	1.052	382	TN	0.953	1.75%	0.964
437	OH	0.680	1.40%	0.969	165	PA	0.690	2.00%	1.052	383	TN	0.953	1.75%	0.964
438	OH	0.680	1.40%	0.969	166	PA	0.690	2.00%	1.052	384	TN	0.953	1.75%	0.964
439	OH	0.680	1.40%	0.969	167	PA	0.690	2.00%	1.052	385	TN	0.953	1.75%	0.964
440	OH	0.680	1.40%	0.969	168	PA	0.690	2.00%	1.052	TN	TN	0.953	1.75%	0.964
441	OH	0.680	1.40%	0.969	169	PA	0.690	2.00%	1.052	733	TX	0.555	1.75%	0.964
442	OH	0.680	1.40%	0.969	170	PA	0.670	2.00%	1.052	750	TX	0.555	1.75%	0.964
443	OH	0.680	1.40%	0.969	171	PA	0.670	2.00%	1.052	751	TX	0.555	1.75%	0.964
444	OH	0.680	1.40%	0.969	172	PA	0.670	2.00%	1.052	752	TX	0.555	1.75%	0.964
445	OH	0.680	1.40%	0.969	173	PA	0.670	2.00%	1.052	754	TX	0.555	1.75%	0.964
446	OH	0.680	1.40%	0.969	174	PA	0.670	2.00%	1.052	756	TX	0.555	1.75%	0.964
447	OH	0.680	1.40%	0.969	175	PA	0.670	2.00%	1.052	757	TX	0.555	1.75%	0.964
448	OH	0.680	1.40%	0.969	176	PA	0.670	2.00%	1.052	758	TX	0.555	1.75%	0.964
449	OH	0.680	1.40%	0.969	177	PA	0.670	2.00%	1.052	759	TX	0.555	1.75%	0.964
450	OH	0.680	1.40%	0.969	178	PA	0.670	2.00%	1.052	760	TX	0.555	1.75%	0.964
451	OH	0.680	1.40%	0.969	179	PA	0.670	2.00%	1.052	761	TX	0.555	1.75%	0.964
452	OH	0.680	1.40%	0.969	180	PA	0.670	2.00%	1.052	762	TX	0.555	1.75%	0.964
453	OH	0.680	1.40%	0.969	181	PA	0.670	2.00%	1.052	763	TX	0.555	1.75%	0.964
454	OH	0.680	1.40%	0.969	182	PA	0.670	2.00%	1.052	764	TX	0.555	1.75%	0.964
455	OH	0.680	1.40%	0.969	183	PA	0.670	2.00%	1.052	765	TX	0.555	1.75%	0.964
456	OH	0.680	1.40%	0.969	184	PA	0.670	2.00%	1.052	766	TX	0.555	1.75%	0.964
457	OH	0.680	1.40%	0.969	185	PA	0.670	2.00%	1.052	767	TX	0.555	1.75%	0.964
458	OH	0.680	1.40%	0.969	186	PA	0.670	2.00%	1.052	768	TX	0.555	1.75%	0.964
OH	OH	0.680	1.40%	0.969	187	PA	0.670	2.00%	1.052	769	TX	0.555	1.75%	0.964
730	OK	0.610	2.25%	0.964	188	PA	0.670	2.00%	1.052	770	TX	0.555	1.75%	0.964
731	OK	0.610	2.25%	0.964	189	PA	0.840	2.00%	1.052	773	TX	0.555	1.75%	0.964
734	OK	0.610	2.25%	0.964	190	PA	0.840	2.00%	1.052	774	TX	0.555	1.75%	0.964
735	OK	0.610	2.25%	0.964	191	PA	0.840	2.00%	1.052	775	TX	0.555	1.75%	0.964
736	OK	0.610	2.25%	0.964	193	PA	0.840	2.00%	1.052	776	TX	0.555	1.75%	0.964
737	OK	0.610	2.25%	0.964	194	PA	0.840	2.00%	1.052	777	TX	0.555	1.75%	0.964
738	OK	0.610	2.25%	0.964	195	PA	0.670	2.00%	1.052	778	TX	0.555	1.75%	0.964

Table B10 - Area Factors (continued)

3-Digit Zip	State	Risk Factor	Premium Tax	Cost of Living	3-Digit Zip	State	Risk Factor	Premium Tax	Cost of Living	3-Digit Zip	State	Risk Factor	Premium Tax	Cost of Living
779	TX	0.555	1.75%	0.964	059	VT	0.775	2.00%	1.052	828	WY	0.680	0.75%	1.025
780	TX	0.555	1.75%	0.964	VT	VT	0.775	2.00%	1.052	829	WY	0.680	0.75%	1.025
781	TX	0.555	1.75%	0.964	980	WA	0.470	2.00%	1.025	830	WY	0.680	0.75%	1.025
782	TX	0.555	1.75%	0.964	981	WA	0.470	2.00%	1.025	831	WY	0.680	0.75%	1.025
783	TX	0.555	1.75%	0.964	982	WA	0.470	2.00%	1.025	WY	WY	0.680	0.75%	1.025
784	TX	0.555	1.75%	0.964	983	WA	0.470	2.00%	1.025	ZZ	ZZ	0.870	2.00%	1.000
785	TX	0.555	1.75%	0.964	984	WA	0.470	2.00%	1.025					
786	TX	0.555	1.75%	0.964	985	WA	0.470	2.00%	1.025					
787	TX	0.555	1.75%	0.964	986	WA	0.470	2.00%	1.025					
788	TX	0.555	1.75%	0.964	988	WA	0.470	2.00%	1.025					
789	TX	0.555	1.75%	0.964	989	WA	0.470	2.00%	1.025					
790	TX	0.555	1.75%	0.964	990	WA	0.470	2.00%	1.025					
791	TX	0.555	1.75%	0.964	991	WA	0.470	2.00%	1.025					
792	TX	0.555	1.75%	0.964	992	WA	0.470	2.00%	1.025					
793	TX	0.555	1.75%	0.964	993	WA	0.470	2.00%	1.025					
794	TX	0.555	1.75%	0.964	994	WA	0.470	2.00%	1.025					
795	TX	0.555	1.75%	0.964	WA	WA	0.470	2.00%	1.025					
796	TX	0.555	1.75%	0.964	530	WI	0.710	0.00%	0.969					
797	TX	0.555	1.75%	0.964	531	WI	0.710	0.00%	0.969					
798	TX	0.555	1.75%	0.964	532	WI	0.710	0.00%	0.969					
799	TX	0.555	1.75%	0.964	534	WI	0.710	0.00%	0.969					
885	TX	0.555	1.75%	0.964	535	WI	0.710	0.00%	0.969					
TX	TX	0.555	1.75%	0.964	537	WI	0.710	0.00%	0.969					
840	UT	0.665	2.25%	1.025	538	WI	0.710	0.00%	0.969					
841	UT	0.665	2.25%	1.025	539	WI	0.710	0.00%	0.969					
843	UT	0.665	2.25%	1.025	540	WI	0.710	0.00%	0.969					
844	UT	0.665	2.25%	1.025	541	WI	0.710	0.00%	0.969					
845	UT	0.665	2.25%	1.025	542	WI	0.710	0.00%	0.969					
846	UT	0.665	2.25%	1.025	543	WI	0.710	0.00%	0.969					
847	UT	0.665	2.25%	1.025	544	WI	0.710	0.00%	0.969					
UT	UT	0.665	2.25%	1.025	545	WI	0.710	0.00%	0.969					
220	VA	0.550	2.25%	0.964	546	WI	0.710	0.00%	0.969					
221	VA	0.550	2.25%	0.964	547	WI	0.710	0.00%	0.969					
222	VA	0.550	2.25%	0.964	548	WI	0.710	0.00%	0.969					
223	VA	0.550	2.25%	0.964	549	WI	0.710	0.00%	0.969					
224	VA	0.800	2.25%	0.964	WI	WI	0.710	0.00%	0.969					
225	VA	0.800	2.25%	0.964	247	WV	0.845	3.00%	0.964					
226	VA	0.800	2.25%	0.964	248	WV	0.845	3.00%	0.964					
227	VA	0.800	2.25%	0.964	249	WV	0.845	3.00%	0.964					
228	VA	0.800	2.25%	0.964	250	WV	0.845	3.00%	0.964					
229	VA	0.800	2.25%	0.964	251	WV	0.845	3.00%	0.964					
230	VA	0.850	2.25%	0.964	252	WV	0.845	3.00%	0.964					
231	VA	0.850	2.25%	0.964	253	WV	0.845	3.00%	0.964					
232	VA	0.850	2.25%	0.964	254	WV	0.845	3.00%	0.964					
233	VA	0.850	2.25%	0.964	255	WV	0.845	3.00%	0.964					
234	VA	0.850	2.25%	0.964	256	WV	0.845	3.00%	0.964					
235	VA	0.850	2.25%	0.964	257	WV	0.845	3.00%	0.964					
236	VA	0.850	2.25%	0.964	258	WV	0.845	3.00%	0.964					
237	VA	0.850	2.25%	0.964	259	WV	0.845	3.00%	0.964					
238	VA	0.850	2.25%	0.964	260	WV	0.845	3.00%	0.964					
239	VA	0.850	2.25%	0.964	261	WV	0.845	3.00%	0.964					
240	VA	0.850	2.25%	0.964	262	WV	0.845	3.00%	0.964					
241	VA	0.850	2.25%	0.964	263	WV	0.845	3.00%	0.964					
242	VA	0.850	2.25%	0.964	264	WV	0.845	3.00%	0.964					
243	VA	0.850	2.25%	0.964	265	WV	0.845	3.00%	0.964					
244	VA	0.850	2.25%	0.964	266	WV	0.845	3.00%	0.964					
245	VA	0.850	2.25%	0.964	267	WV	0.845	3.00%	0.964					
246	VA	0.850	2.25%	0.964	268	WV	0.845	3.00%	0.964					
VA	VA	0.850	2.25%	0.964	WV	WV	0.845	3.00%	0.964					
050	VT	0.775	2.00%	1.052	820	WY	0.680	0.75%	1.025					
051	VT	0.775	2.00%	1.052	821	WY	0.680	0.75%	1.025					
052	VT	0.775	2.00%	1.052	822	WY	0.680	0.75%	1.025					
053	VT	0.775	2.00%	1.052	823	WY	0.680	0.75%	1.025					
054	VT	0.775	2.00%	1.052	824	WY	0.680	0.75%	1.025					
056	VT	0.775	2.00%	1.052	825	WY	0.680	0.75%	1.025					
057	VT	0.775	2.00%	1.052	826	WY	0.680	0.75%	1.025					
058	VT	0.775	2.00%	1.052	827	WY	0.680	0.75%	1.025					

Table B11 - Industry Factors

SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification
0000	1.03	C	1031	1.60	D	2024	0.84	B	2273	1.35	B
0111	1.60	C	1041	1.60	D	2026	0.84	B	2281	1.35	B
0112	1.60	C	1044	1.60	D	2032	0.84	B	2282	1.35	B
0115	1.60	C	1061	1.60	D	2033	0.84	B	2284	1.35	B
0116	1.60	C	1081	1.60	D	2034	0.84	B	2295	1.35	B
0119	1.60	C	1094	1.60	D	2035	0.84	B	2296	1.35	B
0131	1.60	C	1099	1.60	D	2037	0.84	B	2297	1.35	B
0132	1.60	C	1221	1.60	D	2038	0.84	B	2298	1.35	B
0133	1.60	C	1222	1.60	D	2041	0.84	B	2299	1.35	B
0134	1.60	C	1231	1.60	D	2043	0.84	B	2311	1.10	B
0139	1.60	C	1241	1.60	D	2044	0.84	B	2321	1.10	B
0161	1.60	C	1311	1.10	D	2045	0.84	B	2322	1.10	B
0171	1.60	C	1321	1.10	D	2046	0.84	B	2323	1.10	B
0172	1.60	C	1381	1.10	D	2047	0.84	B	2325	1.10	B
0173	1.60	C	1382	0.95	D	2048	0.84	B	2326	1.10	B
0174	1.60	C	1389	0.95	D	2051	0.84	B	2329	1.10	B
0175	1.60	C	1411	1.60	D	2052	0.84	B	2331	1.10	B
0179	1.60	C	1422	1.60	D	2053	0.84	B	2335	1.10	B
0181	1.00	C	1423	1.60	D	2061	0.84	B	2337	1.10	B
0182	1.00	C	1429	1.60	D	2062	0.84	B	2339	1.10	B
0191	1.60	C	1442	1.60	D	2063	0.84	B	2341	1.10	B
0211	1.60	C	1446	1.60	D	2064	0.84	B	2342	1.10	B
0212	1.60	C	1455	1.60	D	2066	0.84	B	2353	1.10	B
0213	1.60	C	1459	1.60	D	2067	0.84	B	2361	1.10	B
0214	1.60	C	1474	1.60	D	2068	0.84	B	2369	1.10	B
0219	1.60	C	1475	1.60	D	2074	0.84	B	2371	1.10	B
0241	1.60	C	1479	1.60	D	2075	0.84	B	2381	1.10	B
0251	1.60	C	1481	1.60	D	2076	0.84	B	2384	1.10	B
0252	1.60	C	1499	1.60	D	2077	0.84	B	2385	1.10	B
0253	1.60	C	1521	1.10	C	2079	0.84	B	2386	1.10	B
0254	1.60	C	1522	1.15	C	2082	0.84	B	2387	1.10	B
0259	1.60	C	1531	1.15	C	2083	0.84	B	2389	1.10	B
0271	1.60	C	1541	1.15	C	2084	0.84	B	2391	1.05	B
0272	1.60	C	1542	1.15	C	2085	0.84	B	2392	1.05	B
0273	1.60	C	1611	1.00	C	2086	0.84	B	2393	1.05	B
0279	1.60	C	1622	1.00	C	2087	0.84	B	2394	1.05	B
0291	1.60	C	1623	1.00	C	2091	0.84	B	2395	1.05	B
0711	1.60	C	1629	1.00	C	2092	0.84	B	2396	1.05	B
0721	1.60	C	1711	1.32	C	2095	0.84	B	2397	1.05	B
0722	1.60	C	1721	1.32	C	2096	0.84	B	2399	1.05	B
0723	1.60	C	1731	1.32	C	2097	0.84	B	2411	1.05	C
0724	1.60	C	1741	1.32	C	2098	0.84	B	2421	1.05	C
0741	1.00	C	1742	1.32	C	2099	0.84	B	2426	1.05	C
0742	1.00	C	1743	1.32	C	2111	1.60	B	2429	1.05	C
0751	1.60	C	1751	1.32	C	2121	1.60	B	2431	1.05	C
0752	1.60	C	1752	1.32	C	2131	1.60	B	2434	1.05	C
0761	1.60	C	1761	1.32	C	2141	1.60	B	2435	1.05	C
0762	1.60	C	1771	1.32	C	2211	1.35	B	2436	1.05	C
0781	1.00	C	1781	1.32	C	2221	1.35	B	2439	1.05	C
0782	1.00	C	1791	1.32	C	2231	1.35	B	2441	1.05	C
0783	1.00	C	1793	1.32	C	2241	1.35	B	2448	1.05	C
0811	1.60	C	1794	1.32	C	2251	1.35	B	2449	1.05	C
0831	1.60	C	1795	1.32	C	2252	1.35	B	2451	1.05	C
0851	1.60	C	1796	1.32	C	2253	1.35	B	2452	1.05	C
0912	1.60	C	1799	1.32	C	2254	1.35	B	2491	1.05	C
0913	1.60	C	2011	0.89	B	2257	1.35	B	2493	1.05	C
0919	1.60	C	2013	0.89	B	2258	1.35	B	2499	1.05	C
0921	1.00	C	2015	0.89	B	2259	1.35	B	2511	0.90	B
0971	1.60	C	2021	0.84	B	2261	1.35	B	2512	0.90	B
1011	1.60	D	2022	0.84	B	2262	1.35	B	2514	0.90	B
1021	1.60	D	2023	0.84	B	2269	1.35	B	2515	0.90	B

Table B11 - Industry Factors (continued)

SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification
2517	0.90	B	2874	1.10	B	3295	1.15	B	3493	1.05	B
2519	0.90	B	2875	1.10	B	3296	1.15	B	3494	1.05	B
2521	0.90	B	2879	1.10	B	3297	1.15	B	3495	1.05	B
2522	0.90	B	2891	1.10	B	3299	1.15	B	3496	1.05	B
2531	0.90	B	2892	1.10	B	3312	1.50	C	3497	1.05	B
2541	0.90	B	2893	1.10	B	3313	1.50	C	3498	1.05	B
2542	0.90	B	2895	1.10	B	3315	1.50	C	3499	1.05	B
2591	0.90	B	2899	1.10	B	3316	1.50	C	3511	0.95	B
2599	0.90	B	2911	1.60	B	3317	1.50	C	3519	0.95	B
2611	1.35	C	2951	1.10	B	3321	1.50	C	3523	0.95	B
2621	1.35	C	2952	1.10	B	3322	1.50	C	3524	0.95	B
2631	1.35	C	2992	1.60	B	3324	1.50	C	3531	0.95	B
2652	1.05	B	2999	1.60	B	3325	1.50	C	3532	0.95	B
2653	1.05	B	3011	1.10	B	3331	1.50	C	3533	0.95	B
2655	1.05	B	3021	1.10	B	3334	1.50	C	3534	0.95	B
2656	1.05	B	3052	1.10	B	3339	1.50	C	3535	0.95	B
2657	1.05	B	3053	1.10	B	3341	1.50	C	3536	0.95	B
2671	1.05	B	3061	1.10	B	3351	1.50	C	3537	0.95	B
2672	1.05	B	3069	1.10	B	3353	1.50	C	3541	0.95	B
2673	1.05	B	3081	0.95	B	3354	1.50	C	3542	0.95	B
2674	1.05	B	3082	0.95	B	3355	1.50	C	3543	0.95	B
2675	1.05	B	3083	0.95	B	3356	1.50	C	3544	0.95	B
2676	1.05	B	3084	0.95	B	3357	1.50	C	3545	0.95	B
2677	1.05	B	3085	0.95	B	3363	1.50	C	3546	0.95	B
2678	1.05	B	3086	0.95	B	3364	1.50	C	3547	0.95	B
2679	1.05	B	3087	0.95	B	3365	1.50	C	3548	0.95	B
2711	0.90	B	3088	0.95	B	3366	1.50	C	3549	0.95	B
2721	0.90	B	3089	0.95	B	3369	1.50	C	3552	0.95	B
2731	0.90	B	3111	1.60	B	3398	1.50	C	3553	0.95	B
2732	0.90	B	3131	1.05	B	3399	1.50	C	3554	0.95	B
2741	0.90	B	3142	1.05	B	3411	1.05	B	3555	0.95	B
2752	0.90	B	3143	1.05	B	3412	1.05	B	3556	0.95	B
2754	0.90	B	3144	1.05	B	3421	1.05	B	3559	0.95	B
2759	0.90	B	3149	1.05	B	3423	1.05	B	3561	0.89	B
2761	0.90	B	3151	1.05	B	3425	1.05	B	3562	0.89	B
2771	0.90	B	3161	1.05	B	3429	1.05	B	3563	0.89	B
2782	0.90	B	3171	1.05	B	3431	1.05	B	3564	0.89	B
2789	0.90	B	3172	1.05	B	3432	1.05	B	3565	0.89	B
2791	0.90	B	3199	1.05	B	3433	1.05	B	3566	0.89	B
2796	0.90	B	3211	1.15	B	3441	1.05	B	3567	0.89	B
2812	1.10	B	3221	1.15	B	3442	1.05	B	3568	0.89	B
2813	1.10	B	3229	1.15	B	3443	1.05	B	3569	0.89	B
2816	1.10	B	3231	1.15	B	3444	1.05	B	3571	0.79	B
2819	1.10	B	3241	1.15	B	3446	1.05	B	3572	0.79	B
2821	1.00	B	3251	1.15	B	3448	1.05	B	3575	0.79	B
2822	1.00	B	3253	1.15	B	3449	1.05	B	3577	0.79	B
2823	1.00	B	3255	1.15	B	3451	1.05	B	3578	0.79	B
2824	1.00	B	3259	1.15	B	3452	1.05	B	3579	0.79	B
2833	1.00	B	3261	1.15	B	3462	1.05	B	3581	0.89	B
2834	1.00	B	3262	1.15	B	3463	1.05	B	3582	0.89	B
2835	1.10	B	3263	1.15	B	3465	1.05	B	3585	0.89	B
2836	1.10	B	3264	1.15	B	3466	1.05	B	3586	0.89	B
2841	1.10	B	3269	1.15	B	3469	1.05	B	3589	0.89	B
2842	1.10	B	3271	1.15	B	3471	1.05	B	3592	0.89	B
2843	1.10	B	3272	1.15	B	3479	1.05	B	3593	0.89	B
2844	1.10	B	3273	1.15	B	3482	1.05	B	3594	0.89	B
2851	1.10	B	3274	1.15	B	3483	1.05	B	3596	0.89	B
2861	1.10	B	3275	1.15	B	3484	1.05	B	3599	0.89	B
2865	1.10	B	3281	1.15	B	3489	1.05	B	3612	0.80	B
2869	1.10	B	3291	1.15	B	3491	1.05	B	3613	0.80	B
2873	1.10	B	3292	1.15	B	3492	1.05	B	3621	0.80	B

Table B11 - Industry Factors (continued)

SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification
3624	0.80	B	3841	0.80	B	4612	1.60	B	5085	0.80	B
3625	0.80	B	3842	0.80	B	4613	1.60	B	5087	0.90	B
3629	0.80	B	3843	0.80	B	4619	1.60	B	5088	0.90	B
3631	0.80	B	3844	0.80	B	4724	1.05	B	5091	0.95	B
3632	0.80	B	3845	0.80	B	4725	1.05	B	5092	0.95	B
3633	0.80	B	3851	0.80	B	4729	1.05	B	5093	1.10	B
3634	0.80	B	3861	0.80	B	4731	1.10	B	5094	0.90	B
3635	0.80	B	3873	0.80	B	4741	1.10	B	5099	0.95	B
3639	0.80	B	3911	1.00	B	4783	1.00	B	5111	0.80	B
3641	0.80	B	3914	1.00	B	4785	1.00	B	5112	0.80	B
3643	0.80	B	3915	1.00	B	4789	1.00	B	5113	0.80	B
3644	0.80	B	3931	1.00	B	4812	0.90	B	5122	0.80	B
3645	0.80	B	3942	1.00	B	4813	0.90	B	5131	0.80	B
3646	0.80	B	3944	1.00	B	4822	0.90	B	5136	0.80	B
3647	0.80	B	3949	1.00	B	4832	0.90	B	5137	0.80	B
3648	0.80	B	3951	1.00	B	4833	0.90	B	5139	0.80	B
3651	0.80	B	3952	1.00	B	4841	0.90	B	5141	0.80	B
3652	0.80	B	3953	1.00	B	4899	0.90	B	5142	0.80	B
3661	0.80	B	3955	1.00	B	4911	1.05	B	5143	0.80	B
3663	0.80	B	3961	1.00	B	4922	1.05	B	5144	0.80	B
3669	0.80	B	3965	1.00	B	4923	1.05	B	5145	0.80	B
3671	0.80	B	3991	1.00	B	4924	1.05	B	5146	0.80	B
3672	0.80	B	3993	1.00	B	4925	1.05	B	5147	0.80	B
3674	0.80	B	3995	1.00	B	4931	1.05	B	5148	0.80	B
3675	0.80	B	3996	1.00	B	4932	1.05	B	5149	0.80	B
3676	0.80	B	3999	1.00	B	4939	1.05	B	5153	0.80	B
3677	0.80	B	4011	1.60	B	4941	1.05	B	5154	0.80	B
3678	0.80	B	4013	1.60	B	4952	1.30	B	5159	0.80	B
3679	0.80	B	4111	1.60	B	4953	1.30	B	5162	0.80	B
3691	0.80	B	4119	1.60	B	4959	1.30	B	5169	0.80	B
3692	0.80	B	4121	1.60	B	4961	1.05	B	5171	0.80	B
3694	0.80	B	4131	1.60	B	4971	1.05	B	5172	0.80	B
3695	0.80	B	4141	1.60	B	5012	1.00	B	5181	1.30	B
3699	0.80	B	4142	1.60	B	5013	1.00	B	5182	1.30	B
3711	1.25	B	4151	1.60	B	5014	1.00	B	5191	0.80	B
3713	1.25	B	4173	1.60	B	5015	1.00	B	5192	0.80	B
3714	1.25	B	4212	1.40	C	5021	1.00	B	5193	0.80	B
3715	1.25	B	4213	1.40	C	5023	1.00	B	5194	1.60	B
3716	1.25	B	4214	1.40	C	5031	1.00	B	5198	0.80	B
3721	1.25	B	4215	1.40	C	5032	1.00	B	5199	0.80	B
3724	1.25	B	4221	1.60	C	5033	1.00	B	5211	0.80	B
3728	1.25	B	4222	1.00	C	5039	1.00	B	5231	0.80	B
3731	1.25	B	4225	1.00	C	5043	1.00	B	5251	0.80	B
3732	1.25	B	4226	1.00	C	5044	0.85	B	5261	0.80	B
3743	1.25	B	4231	1.40	C	5045	0.85	B	5271	0.80	B
3751	1.25	B	4311	1.60	C	5046	0.85	B	5311	1.00	B
3761	1.25	B	4412	1.00	B	5047	0.85	B	5331	1.00	B
3764	1.25	B	4424	1.00	B	5048	0.85	B	5399	1.00	B
3769	1.25	B	4432	1.00	B	5049	0.85	B	5411	1.30	B
3792	1.25	B	4449	1.00	B	5051	1.10	B	5421	1.30	B
3795	1.25	B	4481	1.00	B	5052	1.10	B	5431	1.30	B
3799	1.25	B	4482	1.00	B	5063	0.90	B	5441	1.30	B
3812	0.80	B	4489	1.00	B	5064	0.90	B	5451	1.30	B
3821	0.80	B	4491	1.00	B	5065	0.90	B	5461	1.30	B
3822	0.80	B	4492	1.00	B	5072	0.90	B	5499	1.30	B
3823	0.80	B	4493	1.00	B	5074	0.90	B	5511	1.38	B
3824	0.80	B	4499	1.00	B	5075	0.90	B	5521	1.76	B
3825	0.80	B	4512	1.00	B	5078	0.90	B	5531	1.21	B
3826	0.80	B	4513	1.00	B	5082	0.90	B	5541	1.32	B
3827	0.80	B	4522	1.00	B	5083	0.90	B	5551	1.60	B
3829	0.80	B	4581	1.00	B	5084	0.80	B	5561	1.60	B

Table B11 - Industry Factors (continued)

SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification	SIC Code	Factor	Industry Classification
5571	1.60	B	6163	0.85	A	7331	1.00	B	7991	1.17	D
5599	1.60	B	6211	1.00	A	7334	1.00	B	7992	1.17	D
5611	1.05	B	6221	1.00	A	7335	1.00	B	7993	1.17	D
5621	1.05	B	6231	1.00	A	7336	1.00	B	7996	1.17	D
5632	1.05	B	6282	1.00	A	7338	1.00	B	7997	1.17	D
5641	1.05	B	6289	1.00	A	7342	1.60	C	7999	1.17	D
5651	1.05	B	6311	1.00	A	7349	1.60	C	8011	1.00	B
5661	1.05	B	6321	1.00	A	7352	1.00	B	8021	1.00	B
5699	1.05	B	6324	1.00	A	7353	1.00	B	8031	1.00	B
5712	1.25	B	6331	1.00	A	7359	1.00	B	8041	1.00	B
5713	1.25	B	6351	1.00	A	7361	0.95	B	8042	1.00	B
5714	1.25	B	6361	1.00	A	7363	0.95	B	8043	1.00	B
5719	1.25	B	6371	1.00	A	7371	0.65	B	8049	1.55	B
5722	1.25	B	6399	1.00	A	7372	0.65	B	8051	1.60	B
5731	1.25	B	6411	0.85	A	7373	0.65	B	8052	1.60	B
5734	1.25	B	6512	0.90	A	7374	0.65	B	8059	1.60	B
5735	1.25	B	6513	0.90	A	7375	0.65	B	8062	1.30	B
5736	1.25	B	6514	0.90	A	7376	0.65	B	8063	1.60	B
5812	1.25	B	6515	0.90	A	7377	0.65	B	8069	1.60	B
5813	1.25	B	6517	0.90	A	7378	0.65	B	8071	1.00	B
5912	1.30	B	6519	0.90	A	7379	0.65	B	8072	1.00	B
5921	1.60	B	6531	1.00	A	7381	1.60	C	8082	1.75	B
5932	0.85	B	6541	0.81	A	7382	1.05	C	8092	1.30	B
5941	0.85	B	6552	0.90	A	7383	1.00	C	8093	1.30	B
5942	0.85	B	6553	0.90	A	7384	1.00	C	8099	1.30	B
5943	0.85	B	6712	1.00	A	7389	1.00	C	8111	1.20	A
5944	0.85	B	6719	1.00	A	7513	1.10	B	8211	0.67	A
5945	0.85	B	6722	1.00	A	7514	1.10	B	8221	0.62	A
5946	0.85	B	6726	1.00	A	7515	1.10	B	8222	0.62	A
5947	0.85	B	6732	1.00	A	7519	1.10	B	8231	0.71	A
5948	0.85	B	6733	1.00	A	7521	1.60	B	8243	0.71	A
5949	0.85	B	6792	1.00	A	7532	1.10	B	8244	0.71	A
5961	0.85	B	6794	1.00	A	7533	1.10	B	8249	0.71	A
5962	0.85	B	6798	1.00	A	7534	1.10	B	8299	0.71	A
5963	0.85	B	6799	1.00	A	7536	1.10	B	8322	1.40	B
5983	1.20	B	7011	1.05	B	7537	1.10	B	8331	1.20	B
5984	1.20	B	7021	1.05	B	7538	1.10	B	8351	1.40	B
5989	1.20	B	7032	1.05	B	7539	1.10	B	8361	1.75	B
5992	0.90	B	7033	1.05	B	7542	1.10	B	8399	1.40	B
5993	0.90	B	7041	1.05	B	7549	1.10	B	8412	0.90	B
5994	0.90	B	7211	1.10	B	7622	1.20	B	8422	1.00	B
5995	0.90	B	7212	1.10	B	7623	1.20	B	8600	1.00	B
5999	0.90	B	7213	1.10	B	7629	1.20	B	8611	0.90	A
6011	0.85	A	7215	1.10	B	7631	1.20	B	8621	0.90	A
6019	0.85	A	7216	1.10	B	7641	1.20	B	8631	1.00	A
6021	0.70	A	7217	1.10	B	7692	1.20	B	8641	1.00	A
6022	0.70	A	7218	1.10	B	7694	1.20	B	8651	1.00	A
6029	0.70	A	7219	1.10	B	7699	1.20	B	8661	1.15	A
6035	0.85	A	7221	1.05	B	7812	0.90	B	8699	1.00	A
6036	0.85	A	7231	1.05	B	7819	0.90	B	8711	0.90	A
6061	1.10	A	7241	1.05	B	7822	0.90	B	8712	0.80	A
6062	1.10	A	7251	1.05	B	7829	0.90	B	8713	0.80	A
6081	0.85	A	7261	1.35	B	7832	0.90	B	8721	0.65	A
6082	0.85	A	7291	1.05	B	7833	0.90	B	8731	0.75	A
6091	0.70	A	7299	1.05	B	7841	1.00	B	8732	0.75	A
6099	1.60	A	7311	0.75	A	7911	1.17	D	8733	0.75	A
6111	0.85	A	7312	0.75	A	7922	1.17	D	8734	0.75	A
6141	0.85	A	7313	0.75	A	7929	1.17	D	8741	0.85	A
6153	0.85	A	7319	0.75	A	7933	1.17	D	8742	0.85	A
6159	0.85	A	7322	0.95	B	7941	1.17	D	8743	0.85	A
6162	0.85	A	7323	0.95	B	7948	1.17	D	8744	1.00	A

Table B11 - Industry Factors (continued)

SIC Code	Factor	Industry Classification
8748	0.85	A
8811	1.60	D
8999	0.95	B
9111	0.95	B
9121	0.95	B
9131	0.95	B
9199	0.95	B
9211	1.60	B
9221	1.60	B
9222	1.60	B
9223	1.60	B
9224	1.60	B
9229	1.60	B
9311	1.60	B
9411	1.60	B
9431	1.60	B
9441	1.60	B
9451	1.60	B
9511	1.60	B
9512	1.60	B
9531	1.60	B
9532	1.60	B
9611	1.00	B
9621	1.60	B
9631	1.60	B
9641	1.60	B
9651	1.60	B
9661	1.60	B
9711	1.60	B
9721	1.60	B
9999	1.60	B

Table B12 - Benefit Percent Factors

Salary	Benefit Percent					
	0 - 40.99%	41 - 50.99%	51 - 60.99%	61 - 66.99%	67 - 70.99%	71 - 100%
\$ -	0.880	0.880	0.920	1.000	1.050	1.150
\$ 2,501	0.880	0.880	0.920	1.000	1.050	1.150
\$ 5,001	0.880	0.880	0.920	1.000	1.050	1.150
\$ 7,501	0.880	0.880	0.920	1.000	1.050	1.150
\$ 10,001	0.880	0.880	0.920	1.000	1.050	1.150

Table B13 - Benefit Limitation Factors

Option	Factor
6 month Mental & Nervous	0.935
7 month Mental & Nervous	0.938
12 month Mental & Nervous	0.950
18 Month Mental & Nervous	0.965
19 Month Mental & Nervous	0.968
24 month Mental & Nervous	0.980
No Mental & Nervous Limit	1.080
6 Month Drug & Alcohol	0.970
7 Month Drug & Alcohol	0.970
12 month Drug & Alcohol	0.970
18 Month Drug & Alcohol	0.970
19 Month Drug & Alcohol	0.970
24 month Drug & Alcohol	0.970
No Drug & Alcohol Limit	1.000

Table B14 - Benefit Maximum factors

Ben Max	Factor
0	1.00
5001	1.00
6001	1.01
7001	1.01
8001	1.01
9001	1.01
10001	1.01
11001	1.01
12001	1.02
13001	1.02
14001	1.02
15001	1.02
16001	1.02
17001	1.02
18001	1.02
19001	1.02

Table B15 - Cost of Living Benefit Adjustment Factors

COLA Option	Maximum Duration of COLA Increases & Age of Insured								
	<50			50-59			60+		
	10 Year	5 Year	T65	10 Year	5 Year	T65	10 Year	5 Year	T65
1%	1.05	1.03	1.07	1.04	1.03	1.04	1.01	1.01	1.01
2%	1.10	1.06	1.15	1.08	1.06	1.08	1.02	1.02	1.02
3%	1.16	1.10	1.25	1.12	1.09	1.12	1.03	1.03	1.03
4%	1.22	1.13	1.36	1.16	1.12	1.16	1.04	1.04	1.04
5%	1.29	1.16	1.48	1.20	1.16	1.21	1.05	1.05	1.05
6%	1.36	1.20	1.63	1.25	1.19	1.26	1.07	1.07	1.06
7%	1.44	1.24	1.81	1.30	1.22	1.31	1.08	1.08	1.07
8%	1.52	1.28	2.02	1.36	1.26	1.36	1.09	1.09	1.08
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Table B16 - Contribution Percent Factors

Contribution %	Monthly Covered Payroll															
	0	1000	2000	3000	4000	5000	6000	7000	8000	9000	10000	11000	12000	13000	14000	15000
0%	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10%	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20%	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
30%	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40%	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
50%	1.016	1.016	1.024	1.030	1.033	1.035	1.036	1.038	1.040	1.041	1.041	1.042	1.044	1.045	1.046	1.046
60%	1.032	1.032	1.048	1.060	1.067	1.071	1.073	1.076	1.079	1.081	1.083	1.085	1.087	1.089	1.091	1.093
70%	1.049	1.049	1.072	1.091	1.100	1.106	1.109	1.115	1.119	1.122	1.124	1.127	1.131	1.134	1.137	1.139
80%	1.065	1.065	1.096	1.121	1.134	1.142	1.146	1.153	1.158	1.162	1.166	1.170	1.175	1.179	1.183	1.186
90%	1.081	1.081	1.120	1.151	1.167	1.177	1.182	1.191	1.198	1.203	1.207	1.212	1.218	1.224	1.228	1.232
100%	1.097	1.097	1.144	1.181	1.201	1.213	1.219	1.229	1.237	1.244	1.249	1.255	1.262	1.268	1.274	1.279
100%*	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

* Only applicable if >= 95% participation and <= 60% benefit plan

Table B17 - Contribution Tax Factors

Contributions	Salary	
	\$0 - \$7500	>\$7500
Pre-Tax	1.00	1.00
Post-Tax	1.00	1.02

* Only applied if plan is contributory

Table B18 - Participation Percent Factors

Participation Percentage	All Census Lives	Particip. Lives Only
0%	4.190	2.720
15%	3.030	2.090
20%	2.450	1.780
25%	2.021	1.540
30%	1.794	1.420
40%	1.580	1.320
50%	1.410	1.220
60%	1.290	1.160
70%	1.210	1.120
75%	1.160	1.090
80%	1.120	1.060
85%	1.080	1.040
90%	1.040	1.020
100%	0.980	0.980

Table B19 - Pre-Existing Condition Factors

Option	Virgin				Takeover			
	<25 Lives	25-99 Lives	100-999 Lives	1000+ Lives	<25 Lives	25-99 Lives	100-999 Lives	1000+ Lives
None	1.91	1.73	1.70	1.71	1.50	1.40	1.38	1.39
3/3/12	1.10	1.00	0.99	0.98	1.05	1.00	0.99	0.98
12/12/24	1.05	0.96	0.95	0.95	1.01	0.98	0.97	0.97
12/24	1.05	0.95	0.95	0.95	1.00	0.97	0.97	0.97
6/6/12	1.07	0.98	0.97	0.96	1.04	0.98	0.98	0.98
3/24	1.09	0.99	0.98	0.98	1.04	0.99	0.98	0.98
3/6/12	1.11	1.01	1.00	0.99	1.06	1.01	0.99	0.99
6/12	1.07	0.98	0.97	0.96	1.03	0.98	0.98	0.98
6/12/12	1.08	0.98	0.97	0.97	1.03	0.98	0.98	0.98
6/24	1.06	0.97	0.96	0.95	1.02	0.97	0.97	0.97
3/12	1.10	1.00	0.99	0.98	1.05	1.00	0.99	0.98
5 Day	1.27	1.15	1.13	1.14	1.20	1.12	1.10	1.11
6/12/24	1.07	0.97	0.96	0.96	1.02	0.97	0.97	0.97
12/12	1.06	0.96	0.95	0.95	1.01	0.98	0.97	0.97
24/12/Open	1.04	0.95	0.95	0.95	0.99	0.97	0.97	0.97

Table B20 - Survivor Benefit and Advanced Survivor benefit Factors

Option	Advanced S.B.	
	S.B. Factor	Factor
3 Month	0.995	1.000
6 Month	1.010	1.015
1 Year	1.040	1.045
2 Year	1.085	1.090

If neither the Survivor Benefit nor the Advanced Survivor Benefit is chosen, the factor is .99.

Table B21 - SS Integration Method

Method	Factor
60% All Source	1.08
60% Back Door	1.08
66.67% All Source	1.09
66.67% Back Door	1.09
70% All Source	1.10
70% Back Door	1.10
Direct	1.00
Sun Special Direct	1.08

Table B22 - SS Incentive Benefit Factors

Elimination Period	Factor
90	1.06
>90	1.03
None	1.00

Table B23 - Occupation Class by Salary

Salary		Base	Doctor	Lawyer
From	To	Occ	Occ	Occ
0	1999	6	4	4
2000	3999	4	3	3
4000	5999	2	2	2
6000	9999999	1	D	L

Table B24 - Definition of Disability: Residual/Partial/Total

Residual	Factor
Partial	1.00
Residual	1.00
Total	0.98

Table B25 - Return To Work Incentive Factors

Period	Factor
None	1.00
12 months	1.02
24 months	1.04
Extended	1.13

Table B26 - Own Occ Duration Factors

Option	Factor
6 Months	0.96
7 Months	0.96
12 Month	0.97
18 Months	0.99
19 Months	0.99
24 Month	1.00
30 Months	1.01
31 Months	1.01
36 Month	1.02
42 Months	1.03
43 Months	1.03
48 Month	1.04
54 Months	1.05
55 Months	1.05
60 Month	1.06
ADL Definition	0.97
Any Occ	0.94
Extended	1.20
Own Specialty	1.25
SS Qualification	0.99

Table B27 - Own Occupation Percent Factors

Option	Factor
80%	1.000
85%	1.026
99%	1.100

Table B28 - Workers' Compensation Factors

OccType	No WC Offsets	WC Offsets
1	1.04	1.00
2	1.04	1.00
3	1.12	1.00
4	1.12	1.00
5	1.24	1.00
6	1.24	1.00
7	1.32	1.00
8	1.32	1.00
D	1.12	1.00
L	1.12	1.00
M	1.12	1.00
N	1.12	1.00
O	1.12	1.00
P	1.12	1.00
Q	1.12	1.00

Table B29 - Occupation Class Factors

OccType	Factor
1	0.63
2	0.74
3	0.86
4	1.00
5	1.23
6	1.68
7	2.24
8	2.81
D	1.20
L	1.12
M	1.10
N	1.20
O	1.30
P	1.40
Q	1.65

Table B30 - Rate Guarantee Factors

Option	Factor
1 Year	1.00
1 Yr 3 Mo	1.00
1 Yr 6 Mo	1.00
1 Yr 9 Mo	1.00
2 Years	1.02
2 Yr 3 Mo	1.02
2 Yr 6 Mo	1.02
2 Yr 9 Mo	1.02
3 Years +	1.05

Table B31 - Non-Occupational Coverage Only Factors

Industry Classification	Factor
A	0.98
B	0.93
C	0.89
D	0.82

Table B33 - Assisted Living Benefit Factors

Benefit	Factor
5.0%	1.0200
6.0%	1.0240
7.0%	1.0280
8.0%	1.0320
9.0%	1.0360
10.0%	1.0400
11.0%	1.0440
12.0%	1.0480
13.0%	1.0520
13.3%	1.0533
14.0%	1.0560
15.0%	1.0600
20.0%	1.0800

Table B32 - Gainful Occupation Factors

Option	Factor
Benefit % Only	1.000
Benefit % and Max Cap	1.000
80%	1.050
85%	1.065
None	1.000

Table B34 - Claim Adjustment Factor

State	Factor
All	1.129

Table B35 - Case Size Factors

Case Size	Factor
1 - 4 lives	1.25
5 - 9 lives	1.15
10 - 99 lives	0.90
100 - 299 lives	0.95
300 plus lives	1.00

Table B36 - Other Factors

Description	No	Yes
Mandatory Rehab	1.00	0.96
Retro Disability Benefit	1.00	1.01
Child Care Rider	1.00	1.02
Progressive Illness	1.00	1.02
Acc Dism And Loss of Sight	1.00	1.01
Family Care Credit	1.00	1.01
Continuing Education	1.00	1.04
Portability	1.00	1.03

Table B37 - Extended Earnings Protection Benefit Factors

Duration	60%	80%	100%
3m	1.01	1.02	1.04
6m	1.02	1.03	1.06
12m	1.03	1.04	1.08
18m	1.05	1.06	1.09
24m	1.07	1.08	1.10
None	1.00	1.00	1.00

Table B38 - Infectious and Contagious Disease Benefit Factors

Option	Factor
5 Year	1.02
10 Year	1.04
Same as Contract	1.07
None	1.00

Table B39 - Business Protection Benefit Factors

BPB Benefit (As % of Earnings)	BPB Duration	
	12 Months	24 Months
0%	1.00	1.00
10%	1.04	1.07
20%	1.08	1.14
30%	1.12	1.21
40%	1.16	1.28
50%	1.20	1.35
60%	1.24	1.42

Table B40 - Business Protection Benefit Maximum Factors

Maximum	Factor
Up to 2500	1.00
2501 - 5000	1.05
5001 - 7500	1.07
7501 - 10000	1.10
10001 - 15000	1.15

Table B41 - COBRA Continuance Annuity Factors

Age	EP 90 or Less Benefit Duration				EP > 90 Benefit Duration			
	2 Years		>2 Years		2 Years		>2 Years	
	M	F	M	F	M	F	M	F
< 25	1533.96	958.70	1607.27	998.10	2277.52	1605.06	2418.76	1694.81
25 - 29	1685.79	1101.17	1778.01	1154.73	2410.96	1760.55	2577.09	1871.41
30 - 34	1793.72	1304.32	1916.66	1378.55	2519.57	2051.66	2723.97	2205.47
35 - 39	1999.00	1847.90	2154.68	1995.50	2714.60	2459.79	2961.40	2680.50
40 - 44	2082.15	2061.49	2259.14	2225.74	2763.72	2623.94	3034.28	2856.03
45 - 49	2130.71	2295.41	2326.35	2505.03	2834.71	2773.98	3133.34	3049.44
50 - 54	2371.97	2367.19	2616.05	2597.66	2996.20	2830.22	3336.65	3135.99
55 - 59	2532.75	2537.11	2817.23	2815.47	3098.69	2992.90	3487.50	3353.64
60 - 64	2834.78	2814.31	3199.28	3169.94	3322.36	3207.93	3779.35	3637.02
65 - 69	1903.45	2000.46	2904.36	3092.30	2143.65	2176.49	3077.90	3141.18
70+	1792.31	1964.63	1792.31	1964.63	2082.14	2139.82	2082.14	2139.82

* Note that Plan C plan designs should use "EP > 90" factors

Table B42 - Richness of Benefit (ROB) Factors

After Tax Income Replacement Ratio*	ROB Factor	After Tax Income Replacement	ROB Factor
0%	0.85	66%	1.03
40%	0.86	67%	1.04
41%	0.87	68%	1.05
42%	0.88	69%	1.06
43%	0.88	70%	1.08
44%	0.89	71%	1.09
45%	0.89	72%	1.11
46%	0.90	73%	1.12
47%	0.90	74%	1.15
48%	0.91	75%	1.18
49%	0.91	76%	1.21
50%	0.92	77%	1.24
51%	0.92	78%	1.27
52%	0.92	79%	1.30
53%	0.92	80%	1.33
54%	0.93	81%	1.36
56%	0.94	82%	1.39
57%	0.94	83%	1.41
58%	0.95	84%	1.43
59%	0.96	85%	1.45
60%	0.97	86%	1.46
61%	0.98	87%	1.47
62%	0.99	88%	1.48
63%	1.00	89%	1.49
64%	1.01	90%+	1.50
65%	1.02		

*The ratio is the estimated ratio of benefits to salary where both benefits and salary are adjusted to an after-tax basis using the federal income tax tables for married individuals filing joint returns. The benefit is based on the expected benefit after 365 days.

Table B43 - Social Security Probabilities for ROB

Age	Male Probability	Female Probability	Family Probability
< 25	0.403	0.321	0.040
25 - 29	0.509	0.390	0.312
30 - 34	0.601	0.441	0.360
35 - 39	0.679	0.490	0.370
40 - 44	0.743	0.677	0.300
45 - 49	0.792	0.717	0.170
50 - 54	0.827	0.756	0.060
55 - 59	0.848	0.790	0.030
60 - 64	0.854	0.821	0.030
65 - 69	0.846	0.848	0.100

Table B44 - Conversion Factors

Option	Factor
None	1.00
2500	1.02
5000	1.04
7500	1.06
10000	1.08

Table B45 - Group Health Coverage Continuance Benefit Annuity Factors

Benefit Duration	Age	EP 90 or less		EP > 90	
		M	F	M	F
12 Months	22	2.98	1.94	4.12	2.99
	27	3.20	2.17	4.29	3.21
	32	3.32	2.51	4.37	3.65
	37	3.59	3.34	4.62	4.24
	42	3.71	3.69	4.67	4.54
	47	3.77	4.03	4.78	4.71
	52	4.12	4.13	5.00	4.77
	57	4.31	4.33	5.10	4.97
	62	4.65	4.62	5.33	5.17
	67	4.76	5.00	5.36	5.44
	72	4.48	4.91	5.21	5.35
18 Months	22	3.68	2.31	5.40	3.82
	27	4.03	2.64	5.69	4.18
	32	4.26	3.12	5.92	4.84
	37	4.72	4.37	6.35	5.76
	42	4.90	4.86	6.45	6.16
	47	5.01	5.39	6.61	6.48
	52	5.55	5.55	6.97	6.60
	57	5.90	5.92	7.18	6.95
	62	6.56	6.51	7.66	7.40
	67	6.72	7.14	7.69	7.85
	72	6.24	6.97	7.40	7.68
19 Months	22	3.72	2.33	5.48	3.87
	27	4.08	2.67	5.78	4.24
	32	4.32	3.16	6.03	4.92
	37	4.80	4.44	6.47	5.87
	42	4.98	4.94	6.58	6.27
	47	5.10	5.49	6.74	6.61
	52	5.66	5.65	7.12	6.73
	57	6.02	6.04	7.34	7.10
	62	6.71	6.66	7.84	7.57
	67	6.87	7.31	7.87	8.04
	72	6.37	7.13	7.57	7.86
24 Months	22	4.19	2.60	6.38	4.45
	27	4.64	3.02	6.80	4.92
	32	5.01	3.59	7.18	5.81
	37	5.65	5.21	7.80	7.05
	42	5.91	5.83	7.98	7.50
	47	6.06	6.55	8.20	8.00
	52	6.81	6.78	8.71	8.19
	57	7.33	7.33	9.07	8.72
	62	8.32	8.25	9.82	9.45
	67	8.52	9.12	9.85	10.08
	72	7.83	8.86	9.40	9.81
30 Months	22	4.53	2.79	7.04	4.87
	27	5.07	3.27	7.57	5.43
	32	5.57	3.93	8.10	6.51
	37	6.36	5.88	8.90	8.04
	42	6.70	6.57	9.18	8.53
	47	6.93	7.48	9.51	9.22
	52	7.88	7.79	10.19	9.53
	57	8.57	8.55	10.75	10.28
	62	9.90	9.79	11.79	11.30
	67	10.11	10.88	11.79	12.10
	72	9.18	10.50	11.14	11.70
31 Months	22	4.55	2.80	7.08	4.90
	27	5.10	3.29	7.62	5.47
	32	5.61	3.95	8.17	6.56
	37	6.41	5.93	8.98	8.11
	42	6.76	6.62	9.27	8.61
	47	6.99	7.55	9.61	9.31
	52	7.96	7.87	10.30	9.63
	57	8.66	8.64	10.88	10.40
	62	10.02	9.91	11.94	11.44
	67	10.23	11.02	11.94	12.26
	72	9.28	10.63	11.27	11.85
36 Months	22	4.80	2.93	7.56	5.20
	27	5.41	3.46	8.19	5.85
	32	6.03	4.21	8.89	7.09
	37	6.95	6.44	9.86	8.89
	42	7.38	7.20	10.23	9.44
	47	7.69	8.30	10.69	10.30
	52	8.84	8.70	11.55	10.74
	57	9.70	9.65	12.31	11.73
	62	11.36	11.22	13.63	13.03
	67	11.57	12.52	13.59	13.98
	72	10.39	12.01	12.73	13.44
42 Months	22	5.02	3.04	7.98	5.48
	27	5.70	3.63	8.70	6.21
	32	6.43	4.46	9.58	7.60
	37	7.47	6.95	10.71	9.64
	42	8.00	7.76	11.19	10.27
	47	8.37	9.05	11.77	11.28
	52	9.73	9.54	12.82	11.86
	57	10.75	10.69	13.78	13.07
	62	12.72	12.55	15.36	14.64
	67	12.90	14.04	15.27	15.73
	72	11.48	13.39	14.19	15.03
48 Months	22	5.21	3.14	8.34	5.73
	27	5.95	3.77	9.15	6.53
	32	6.78	4.67	10.20	8.05
	37	7.94	7.41	11.49	10.32
	42	8.56	8.26	12.07	11.03
	47	8.98	9.74	12.77	12.20
	52	10.53	10.32	14.01	12.91
	57	11.72	11.66	15.16	14.34
	62	13.98	13.81	17.00	16.16
	67	14.13	15.47	16.84	17.37
	72	12.46	14.66	15.53	16.49
54 Months	22	5.38	3.23	8.66	5.95
	27	6.17	3.90	9.55	6.81
	32	7.10	4.86	10.77	8.47
	37	8.38	7.83	12.20	10.95
	42	9.08	8.73	12.88	11.73
	47	9.54	10.39	13.71	13.07
	52	11.29	11.06	15.14	13.91
	57	12.64	12.58	16.47	15.54
	62	15.18	15.00	18.55	17.60
	67	15.28	16.81	18.31	18.91
	72	13.36	15.84	16.76	17.85
55 Months	22	5.39	3.24	8.68	5.97
	27	6.19	3.91	9.58	6.83
	32	7.12	4.88	10.81	8.50
	37	8.41	7.86	12.25	11.00
	42	9.12	8.77	12.94	11.79
	47	9.58	10.44	13.78	13.14
	52	11.35	11.12	15.23	13.99
	57	12.71	12.65	16.57	15.64
	62	15.27	15.09	18.67	17.71
	67	15.37	16.92	18.42	19.03
	72	13.43	15.93	16.85	17.96
60 Months	22	5.53	3.31	8.94	6.14
	27	6.38	4.01	9.91	7.06
	32	7.39	5.04	11.29	8.85
	37	8.79	8.22	12.85	11.53
	42	9.57	9.16	13.63	12.39
	47	10.06	11.00	14.58	13.89
	52	12.01	11.75	16.21	14.85
	57	13.52	13.45	17.71	16.69
	62	16.31	16.13	20.02	18.97
	67	16.37	18.07	19.68	20.36
	72	14.20	16.94	17.89	19.11

* Note that Plan C designs should use "EP > 90" factors

Table B46 - State Teacher's Retirement Systems Factors

State	SS and STRS							
	60% or Less				Greater than 60%			
	40,000	50,000	60,000	80,000	40,000	50,000	60,000	80,000
Alabama	0.782	0.741	0.827	0.780	0.828	0.795	0.861	0.820
Alaska	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arizona	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arkansas	0.728	0.684	0.778	0.728	0.783	0.750	0.821	0.780
California	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Colorado	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Connecticut	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DC	0.482	0.455	0.517	0.538	0.563	0.556	0.598	0.616
Delaware	0.571	0.524	0.633	0.610	0.653	0.623	0.701	0.682
Florida	0.808	0.783	0.840	0.813	0.848	0.828	0.870	0.847
Georgia	0.856	0.822	0.890	0.852	0.887	0.860	0.911	0.880
Hawaii	0.790	0.758	0.832	0.801	0.836	0.811	0.866	0.838
Idaho	0.783	0.752	0.822	0.786	0.829	0.804	0.857	0.824
Illinois	0.583	0.550	0.605	0.607	0.672	0.645	0.684	0.683
Indiana	1.127	1.100	1.088	1.015	1.105	1.078	1.073	1.021
Iowa	0.723	0.678	0.770	0.722	0.777	0.744	0.815	0.775
Kansas	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Kentucky	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Louisiana	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Maine	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Maryland	0.726	0.723	0.752	0.741	0.783	0.781	0.800	0.785
Massachusetts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Michigan	0.726	0.676	0.778	0.723	0.781	0.744	0.821	0.776
Minnesota	0.819	0.790	0.851	0.820	0.855	0.835	0.880	0.854
Mississippi	0.652	0.594	0.713	0.653	0.720	0.679	0.766	0.716
Missouri	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Montana	0.813	0.789	0.812	0.765	0.854	0.833	0.849	0.807
Nebraska	0.754	0.716	0.795	0.755	0.804	0.776	0.836	0.803
Nevada	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
New Hampshire	0.758	0.726	0.801	0.763	0.808	0.784	0.839	0.805
New Jersey	0.688	0.649	0.741	0.706	0.751	0.726	0.792	0.759
New Mexico	1.131	1.107	1.091	1.021	1.110	1.087	1.077	1.026
New York	0.776	0.755	0.814	0.789	0.824	0.807	0.850	0.827
North Carolina	0.744	0.696	0.754	0.651	0.803	0.760	0.804	0.721
North Dakota	0.516	0.489	0.566	0.513	0.588	0.565	0.636	0.601
Ohio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Oklahoma	0.773	0.730	0.821	0.770	0.819	0.786	0.855	0.813
Oregon	0.779	0.749	0.815	0.785	0.824	0.802	0.850	0.823
Pennsylvania	0.455	0.428	0.506	0.483	0.531	0.504	0.586	0.575
Rhode Island	0.581	0.548	0.622	0.561	0.644	0.610	0.686	0.642
South Carolina	0.774	0.743	0.815	0.778	0.822	0.797	0.852	0.818
South Dakota	0.913	0.872	0.906	0.808	0.938	0.899	0.927	0.851
Tennessee	0.830	0.804	0.861	0.832	0.865	0.845	0.886	0.862
Texas	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Utah	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Vermont	0.780	0.761	0.814	0.790	0.826	0.811	0.850	0.827
Virginia	0.590	0.566	0.633	0.612	0.669	0.657	0.702	0.680
Washington	0.694	0.647	0.755	0.745	0.752	0.719	0.801	0.793
West Virginia	0.626	0.579	0.690	0.661	0.702	0.668	0.749	0.723
Wisconsin	0.646	0.616	0.689	0.659	0.714	0.696	0.750	0.722
Wyoming	0.704	0.677	0.699	0.629	0.762	0.743	0.753	0.697

Table B46 - State Teacher's Retirement Systems Factors (continued)

State	STRS Only							
	60% or Less				Greater than 60%			
	40,000	50,000	60,000	80,000	40,000	50,000	60,000	80,000
Alabama	1.293	1.250	1.212	1.080	1.222	1.164	1.149	1.048
Alaska	1.220	1.197	1.131	1.016	1.163	1.124	1.084	0.994
Arizona	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arkansas	1.242	1.197	1.166	1.030	1.181	1.121	1.110	1.008
California	0.692	0.610	0.674	0.593	0.760	0.686	0.737	0.676
Colorado	1.228	1.173	1.155	1.014	1.171	1.103	1.103	0.995
Connecticut	1.042	0.999	0.983	0.879	1.024	0.968	0.965	0.885
DC	0.981	0.963	0.903	0.845	0.976	0.941	0.903	0.854
Delaware	1.085	1.045	1.024	0.919	1.059	1.004	0.998	0.917
Florida	1.318	1.289	1.223	1.113	1.240	1.196	1.159	1.072
Georgia	1.363	1.325	1.270	1.150	1.276	1.225	1.197	1.102
Hawaii	1.326	1.292	1.233	1.112	1.247	1.200	1.166	1.073
Idaho	1.294	1.258	1.206	1.085	1.223	1.173	1.146	1.051
Illinois	0.836	0.806	0.797	0.755	0.862	0.819	0.818	0.782
Indiana	1.358	1.331	1.260	1.148	1.272	1.226	1.185	1.101
Iowa	1.235	1.189	1.157	1.025	1.177	1.115	1.104	1.003
Kansas	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Kentucky	0.586	0.596	0.533	0.504	0.665	0.659	0.611	0.582
Louisiana	1.285	1.259	1.153	1.024	1.214	1.170	1.101	1.001
Maine	0.889	0.878	0.828	0.756	0.905	0.876	0.844	0.784
Maryland	1.241	1.231	1.139	1.042	1.181	1.151	1.092	1.015
Massachusetts	1.207	1.129	1.144	0.992	1.153	1.071	1.095	0.978
Michigan	1.240	1.190	1.166	1.026	1.179	1.114	1.110	1.004
Minnesota	1.328	1.297	1.235	1.118	1.249	1.199	1.165	1.078
Mississippi	1.168	1.111	1.100	0.959	1.122	1.056	1.060	0.950
Missouri	1.285	1.259	1.153	1.024	1.214	1.170	1.101	1.001
Montana	1.323	1.294	1.197	1.064	1.246	1.201	1.138	1.035
Nebraska	1.268	1.226	1.182	1.057	1.201	1.145	1.124	1.029
Nevada	1.183	0.963	0.903	0.845	0.976	0.941	0.903	0.854
New Hampshire	1.270	1.236	1.186	1.064	1.204	1.153	1.127	1.034
New Jersey	1.227	1.191	1.146	1.021	1.170	1.120	1.095	1.001
New Mexico	1.363	1.338	1.263	1.154	1.276	1.236	1.192	1.105
New York	1.304	1.282	1.208	1.096	1.231	1.189	1.147	1.058
North Carolina	0.993	0.945	0.940	0.797	0.986	0.926	0.931	0.820
North Dakota	1.009	0.974	0.945	0.825	0.998	0.949	0.936	0.840
Ohio	1.132	1.095	1.058	0.931	1.093	1.042	1.025	0.927
Oklahoma	1.285	1.240	1.205	1.071	1.215	1.153	1.141	1.040
Oregon	1.290	1.258	1.200	1.085	1.219	1.168	1.136	1.050
Pennsylvania	0.942	0.903	0.888	0.795	0.945	0.895	0.890	0.817
Rhode Island	1.099	1.054	1.021	0.883	1.070	1.012	0.996	0.890
South Carolina	1.286	1.250	1.200	1.078	1.217	1.166	1.140	1.045
South Dakota	1.153	1.113	1.086	0.948	1.113	1.056	1.047	0.941
Tennessee	1.339	1.309	1.243	1.131	1.257	1.212	1.174	1.086
Texas	1.252	1.216	1.170	1.051	1.191	1.138	1.116	1.023
Utah	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Vermont	1.292	1.268	1.198	1.089	1.221	1.178	1.138	1.054
Virginia	1.108	1.084	1.025	0.920	1.075	1.036	0.999	0.917
Washington	1.206	1.161	1.144	1.047	1.153	1.092	1.092	1.019
West Virginia	1.143	1.098	1.080	0.967	1.105	1.044	1.043	0.956
Wisconsin	1.162	1.131	1.081	0.965	1.118	1.072	1.044	0.954
Wyoming	1.213	1.187	1.085	0.937	1.161	1.117	1.048	0.932
No Offsets	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
No STRS offsets	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Table B47 - Public Employee Retirement Systems Factors

State	SS and PERS							
	60% or Less				Greater than 60%			
	40,000	50,000	60,000	80,000	40,000	50,000	60,000	80,000
Alabama	0.783	0.742	0.829	0.778	0.829	0.793	0.860	0.820
Alaska	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arizona	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arkansas	0.727	0.685	0.778	0.728	0.784	0.749	0.819	0.778
California	0.618	0.578	0.608	0.593	0.697	0.675	0.688	0.677
Colorado	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Connecticut	0.398	0.371	0.410	0.367	0.415	0.394	0.465	0.443
DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Delaware	0.570	0.525	0.634	0.609	0.654	0.621	0.698	0.681
Florida	0.809	0.785	0.841	0.811	0.846	0.828	0.870	0.846
Georgia	0.764	0.741	0.800	0.753	0.813	0.792	0.837	0.800
Hawaii	0.791	0.758	0.833	0.798	0.835	0.809	0.865	0.838
Idaho	0.783	0.753	0.823	0.783	0.828	0.802	0.855	0.824
Illinois	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Indiana	1.126	1.099	1.087	1.015	1.105	1.080	1.074	1.021
Iowa	0.719	0.677	0.771	0.722	0.778	0.745	0.816	0.772
Kansas	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Kentucky	0.707	0.686	0.753	0.733	0.767	0.748	0.799	0.783
Louisiana	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Maine	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Maryland	0.727	0.723	0.753	0.738	0.782	0.778	0.798	0.785
Massachusetts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Michigan	0.891	0.876	0.911	0.891	0.913	0.900	0.927	0.911
Minnesota	0.806	0.777	0.841	0.808	0.846	0.823	0.870	0.843
Mississippi	0.653	0.595	0.715	0.650	0.720	0.676	0.764	0.716
Missouri	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Montana	0.814	0.790	0.813	0.761	0.853	0.832	0.847	0.807
Nebraska	0.920	0.952	0.917	0.929	0.935	0.961	0.933	0.939
Nevada	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
New Hampshire	0.759	0.727	0.801	0.761	0.809	0.781	0.837	0.806
New Jersey	0.689	0.650	0.741	0.704	0.753	0.723	0.789	0.759
New Mexico	0.866	0.802	0.873	0.754	0.898	0.842	0.899	0.810
New York	1.000	1.000	1.000	0.971	1.000	1.000	1.000	0.984
North Carolina	0.752	0.716	0.798	0.751	0.803	0.773	0.835	0.799
North Dakota	0.748	0.737	0.778	0.765	0.799	0.790	0.818	0.806
Ohio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Oklahoma	0.826	0.788	0.875	0.842	0.862	0.829	0.897	0.872
Oregon	0.780	0.750	0.815	0.784	0.824	0.799	0.848	0.823
Pennsylvania	0.452	0.428	0.507	0.481	0.531	0.502	0.584	0.573
Rhode Island	0.578	0.548	0.623	0.560	0.645	0.609	0.684	0.640
South Carolina	0.775	0.744	0.816	0.775	0.822	0.794	0.850	0.818
South Dakota	0.915	0.872	0.907	0.806	0.938	0.898	0.926	0.851
Tennessee	0.830	0.805	0.861	0.830	0.863	0.844	0.886	0.862
Texas	0.794	0.749	0.852	0.795	0.838	0.799	0.879	0.836
Utah	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Vermont	0.757	0.740	0.790	0.766	0.807	0.791	0.828	0.809
Virginia	0.590	0.567	0.635	0.610	0.668	0.654	0.699	0.680
Washington	0.767	0.734	0.817	0.810	0.815	0.790	0.852	0.843
West Virginia	0.696	0.664	0.742	0.702	0.757	0.730	0.789	0.757
Wisconsin	0.643	0.616	0.691	0.660	0.715	0.696	0.750	0.719
Wyoming	0.706	0.678	0.700	0.627	0.761	0.741	0.751	0.697

Table B47 - Public Employee Retirement Systems Factors (continued)

State	PERS Only							
	60% or Less				Greater than 60%			
	40,000	50,000	60,000	80,000	40,000	50,000	60,000	80,000
Alabama	1.293	1.249	1.212	1.081	1.227	1.164	1.149	1.047
Alaska	1.196	1.155	1.124	0.990	1.148	1.089	1.077	0.975
Arizona	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arkansas	1.241	1.196	1.165	1.031	1.180	1.122	1.111	1.008
California	0.830	0.776	0.790	0.732	0.881	0.830	0.830	0.779
Colorado	1.227	1.174	1.155	1.014	1.170	1.106	1.105	0.995
Connecticut	0.768	0.732	0.731	0.642	0.809	0.759	0.762	0.695
DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Delaware	1.086	1.045	1.023	0.918	1.061	1.004	0.997	0.917
Florida	1.316	1.293	1.227	1.113	1.244	1.196	1.159	1.072
Georgia	1.275	1.250	1.186	1.058	1.212	1.164	1.128	1.029
Hawaii	1.325	1.294	1.235	1.112	1.251	1.200	1.166	1.074
Idaho	1.293	1.260	1.208	1.086	1.226	1.172	1.145	1.051
Illinois	0.582	0.589	0.536	0.504	0.659	0.641	0.606	0.574
Indiana	1.356	1.330	1.259	1.150	1.275	1.227	1.187	1.101
Iowa	1.233	1.189	1.158	1.025	1.176	1.118	1.106	1.003
Kansas	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Kentucky	1.222	1.198	1.142	1.038	1.169	1.123	1.092	1.012
Louisiana	1.243	1.192	1.176	1.029	1.186	1.118	1.118	1.007
Maine	0.890	0.879	0.829	0.754	0.906	0.874	0.842	0.785
Maryland	1.240	1.232	1.140	1.043	1.183	1.151	1.091	1.015
Massachusetts	1.205	1.131	1.147	0.992	1.155	1.071	1.095	0.978
Michigan	1.395	1.375	1.290	1.190	1.305	1.263	1.212	1.133
Minnesota	1.316	1.283	1.224	1.109	1.239	1.192	1.160	1.068
Mississippi	1.166	1.111	1.102	0.958	1.124	1.056	1.060	0.950
Missouri	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Montana	1.322	1.296	1.199	1.066	1.250	1.200	1.138	1.035
Nebraska	1.422	1.447	1.297	1.225	1.323	1.322	1.218	1.159
Nevada	1.181	1.128	1.118	0.971	1.136	1.069	1.072	0.960
New Hampshire	1.270	1.234	1.185	1.065	1.208	1.153	1.128	1.034
New Jersey	1.227	1.190	1.145	1.021	1.173	1.120	1.095	1.001
New Mexico	1.107	1.046	1.053	0.897	1.078	1.005	1.022	0.903
New York	1.319	1.326	1.215	1.110	1.248	1.221	1.150	1.069
North Carolina	1.264	1.226	1.185	1.056	1.202	1.146	1.126	1.028
North Dakota	1.260	1.245	1.164	1.067	1.196	1.161	1.110	1.034
Ohio	1.130	1.094	1.058	0.930	1.093	1.043	1.026	0.927
Oklahoma	1.333	1.292	1.255	1.142	1.256	1.198	1.184	1.096
Oregon	1.289	1.257	1.199	1.086	1.221	1.170	1.138	1.050
Pennsylvania	0.941	0.904	0.888	0.792	0.944	0.894	0.889	0.817
Rhode Island	1.098	1.053	1.021	0.881	1.069	1.012	0.996	0.890
South Carolina	1.286	1.251	1.201	1.079	1.221	1.165	1.140	1.045
South Dakota	1.154	1.113	1.086	0.947	1.116	1.057	1.048	0.941
Tennessee	1.336	1.313	1.247	1.131	1.260	1.212	1.174	1.086
Texas	1.303	1.256	1.236	1.098	1.235	1.169	1.167	1.061
Utah	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Vermont	1.268	1.247	1.175	1.070	1.206	1.163	1.119	1.037
Virginia	1.106	1.084	1.025	0.919	1.076	1.036	0.999	0.916
Washington	1.279	1.244	1.201	1.108	1.211	1.158	1.140	1.069
West Virginia	1.209	1.175	1.129	1.007	1.160	1.106	1.083	0.988
Wisconsin	1.162	1.131	1.081	0.965	1.118	1.073	1.044	0.953
Wyoming	1.212	1.187	1.084	0.936	1.163	1.116	1.047	0.932
No Offsets	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
No PERS offsets	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Table B48 - Pre Ex Condition Limiting Benefit Factors

Percent of Salary	Benefit Period					
	6months	7 months	12 months	18 months	19 months	24 months
25%	1.025	1.025	1.030	1.045	1.045	1.050
50%	1.060	1.060	1.075	1.090	1.090	1.110

Table B49 - Sun Select Factors

Duration	Factor
6 months	0.903
7 months	0.905
12 months	0.915
18 months	0.928
19 months	0.930
24 months	0.940
No limit	1.000

Table B52 - Definition of Disability (AND/OR) Factors

Option	Factor
AND Definition	1.00
OR Definition	1.02

Table B54 - Definition of Disability (6 Month Own Job) Factors

Elimination Period	Factor
Less Than 60 Days	1.00
60 Days	1.04
90 Days	1.03
120 Days	1.02
150 Days	1.01
180+ Days	1.00

Table B50 - Freeze Salary Factors

Option	Factor
Yes	1.025
No	1.000

Table B51 - Waiver of Premium Factors

Option	Factor
Yes	1.00
No	0.99

Table B53 - Student Loan Repayment Benefit Factors

Benefit Duration	Factor
24 months	1.02
36 months	1.02
60 months	1.01
60 Month/T70	1.01
SSNRA	1.01
Graded	1.01
T65/5/T70	1.01
To Age 70	1.01

Table B55 - Accident Percentage Table

Elim. Period	60		90		120		150		180		270		365	
Ages	M	F	M	F	M	F	M	F	M	F	M	F	M	F
< 25	0.53	0.21	0.49	0.23	0.48	0.26	0.48	0.28	0.48	0.31	0.46	0.30	0.45	0.29
25-29	0.52	0.20	0.48	0.22	0.47	0.24	0.47	0.27	0.47	0.29	0.46	0.28	0.45	0.28
30-34	0.50	0.20	0.44	0.20	0.44	0.22	0.44	0.24	0.44	0.25	0.44	0.25	0.44	0.26
35-39	0.45	0.21	0.39	0.20	0.39	0.21	0.39	0.22	0.39	0.23	0.39	0.23	0.40	0.23
40-44	0.39	0.23	0.34	0.20	0.33	0.20	0.33	0.20	0.32	0.20	0.33	0.20	0.33	0.20
45-49	0.32	0.24	0.28	0.20	0.27	0.19	0.26	0.19	0.26	0.18	0.26	0.18	0.25	0.17
50-54	0.25	0.23	0.22	0.19	0.22	0.18	0.21	0.17	0.20	0.16	0.20	0.15	0.19	0.15
55-59	0.19	0.22	0.19	0.18	0.18	0.17	0.17	0.16	0.17	0.15	0.16	0.14	0.16	0.14
60-64	0.15	0.19	0.17	0.17	0.16	0.16	0.15	0.15	0.15	0.14	0.14	0.14	0.14	0.14
65-69	0.12	0.17	0.15	0.17	0.15	0.16	0.14	0.15	0.14	0.14	0.13	0.14	0.13	0.13
>70	0.12	0.17	0.15	0.17	0.15	0.16	0.14	0.15	0.14	0.14	0.13	0.14	0.13	0.13

Note: Plan C designs should use "180 EP" factors

These factors represent the percentage of accidents.
 Percentage of sickness = 1 - percentage of accidents.

Table C1 - Short Term Claim Cost Factors

Benefit Duration	EP						
	0/0	0/3	3/3	0/7	7/7	14/14	30/30
24 months	1.44	1.44	1.42	1.42	1.42	1.40	1.36
36 months	1.48	1.48	1.46	1.46	1.46	1.44	1.40
60 months	1.59	1.59	1.56	1.56	1.56	1.54	1.49
60 Month/To Age 70	1.59	1.59	1.56	1.56	1.56	1.54	1.49
SSNRA	1.90	1.90	1.88	1.88	1.88	1.85	1.80
Graded	1.90	1.90	1.88	1.88	1.88	1.85	1.80
T65/5/T70	1.90	1.90	1.88	1.88	1.88	1.85	1.80
To Age 70	1.90	1.90	1.88	1.88	1.88	1.85	1.80
2 Yr Acc / 5 Yr Sck	1.54	1.54	1.52	1.52	1.52	1.50	1.45
2 Yr Acc / SSNRA Sck	1.73	1.73	1.71	1.71	1.71	1.69	1.64
5 Yr Acc / SSNRA Sck	1.80	1.80	1.78	1.78	1.78	1.75	1.70
5 Yr Acc / 2 Yr Sck	1.47	1.47	1.45	1.45	1.45	1.43	1.39
SSNRA Acc / 2 Yr Sck	1.51	1.51	1.49	1.49	1.49	1.47	1.43
SSNRA Acc / 5 Yr Sck	1.65	1.65	1.63	1.63	1.63	1.60	1.55

Table C2 - Long Term Claim Cost Factors

Benefit Duration	EP						
	0/0	0/3	3/3	0/7	7/7	14/14	30/30
24 months	1.30	1.29	1.27	1.27	1.24	1.15	1.11
36 months	1.25	1.24	1.23	1.22	1.20	1.12	1.09
60 months	1.19	1.18	1.18	1.17	1.16	1.10	1.08
60 Month/To Age 70	1.19	1.18	1.18	1.17	1.16	1.10	1.08
SSNRA	1.12	1.12	1.11	1.11	1.10	1.06	1.04
Graded	1.12	1.12	1.11	1.11	1.10	1.06	1.04
T65/5/T70	1.12	1.12	1.11	1.11	1.10	1.06	1.04
To Age 70	1.12	1.12	1.11	1.11	1.10	1.06	1.04
2 Yr Acc / 5 Yr Sck	1.22	1.21	1.20	1.20	1.18	1.11	1.08
2 Yr Acc / SSNRA Sck	1.17	1.16	1.15	1.15	1.13	1.08	1.06
5 Yr Acc / SSNRA Sck	1.14	1.13	1.13	1.13	1.11	1.07	1.05
5 Yr Acc / 2 Yr Sck	1.27	1.26	1.25	1.25	1.22	1.14	1.10
SSNRA Acc / 2 Yr Sck	1.25	1.24	1.23	1.23	1.20	1.13	1.09
SSNRA Acc / 5 Yr Sck	1.17	1.17	1.16	1.16	1.14	1.09	1.07

Table D1 - Short Term Retention Factors

Total Adjusted Claim Cost	Factor
0	1.808
100	1.808
200	1.808
300	1.808
400	1.808
500	1.770
600	1.703
700	1.647
800	1.601
900	1.567
1,000	1.540
1,100	1.535
1,200	1.518
1,300	1.502
1,400	1.488
1,500	1.475
1,600	1.466
1,700	1.459
1,800	1.451
1,900	1.443
2,000	1.441
2,100	1.435
2,200	1.428
2,300	1.425
2,400	1.418
2,500	1.413
3,000	1.397
3,500	1.383
4,000	1.374
4,500	1.366
5,000	1.361
6,000	1.351
7,000	1.345
8,000	1.337
9,000	1.331
10,000	1.325
15,000	1.321
20,000	1.314
30,000	1.309
40,000	1.302
50,000	1.288
60,000	1.285
70,000	1.283
80,000	1.282
90,000	1.279
100,000	1.275
150,000	1.263
200,000	1.258
300,000	1.251
400,000	1.239
500,000	1.238
600,000	1.237
700,000	1.237
800,000	1.235
900,000	1.234
100,000,000	1.233

Table D2 - Long Term Retention Factors

Total Adjusted Claim Cost	Factor
0	1.707
100	1.707
200	1.707
300	1.707
400	1.707
500	1.707
600	1.707
700	1.707
800	1.707
900	1.707
1,000	1.707
1,100	1.707
1,200	1.707
1,300	1.707
1,400	1.707
1,500	1.707
1,600	1.707
1,700	1.707
1,800	1.707
1,900	1.707
2,000	1.707
2,100	1.707
2,200	1.707
2,300	1.707
2,400	1.698
2,500	1.683
3,000	1.644
3,500	1.635
4,000	1.626
4,500	1.618
5,000	1.611
6,000	1.600
7,000	1.588
8,000	1.577
9,000	1.567
10,000	1.552
15,000	1.524
20,000	1.505
30,000	1.485
40,000	1.468
50,000	1.445
60,000	1.425
70,000	1.402
80,000	1.395
90,000	1.389
100,000	1.380
150,000	1.369
200,000	1.355
300,000	1.332
400,000	1.310
500,000	1.294
600,000	1.281
700,000	1.269
800,000	1.260
900,000	1.262
1,000,000	1.259
2,500,000	1.217
5,000,000	1.197
100,000,000	1.197

Sun Life Assurance Company of Canada
Wellesley, Massachusetts

Actuarial Memorandum

Policy Forms

Policy Form #12-GP-01 and Certificate Form #12-DI-C-01

Purpose

This memorandum supports the filing of a new group disability income replacement product and associated optional benefits. Its purpose is to describe the product's benefit structure, and to demonstrate that the calculation of premium rates is in compliance with the regulatory authority of this state. This Actuarial Memorandum should not be used for other purposes.

Benefit Description

Customized Disability Income Protection provides partial replacement of income for disabled employees who are unable to work due to accident or sickness. Benefit amounts are paid on a monthly basis and are based on pre-disability income. Monthly benefits are paid upon providing proof of disability and satisfying the contractual elimination period, which can range from 0 to 365 days. Benefits are paid for up to the maximum period specified in the contract ranging from 1 week to "To age 70", with alternate schedules for disabilities that occur after age 60. To avoid the risk of over-insurance, benefits are typically integrated with Social Security disability insurance, statutory short-term disability insurance where applicable, Workers' Compensation insurance, and other sources of income outlined in the form. Coverage may be obtained for either off-the-job disabilities only, or for both on-the-job and off-the-job disabilities. The terms of coverage will vary from one group to another.

The following optional benefits are included in this filing:

- Accidental Dismemberment and Loss of Sight Benefit
- Advanced Survivor Benefit
- Assisted Living Benefit
- Business Protection Benefit
- COBRA\Group Health Continuance Benefit
- Conversion Privilege
- Cost of Living Adjustment Benefit
- Continuing Education Benefit
- Extended earnings Protection Benefit
- Family Care Benefit
- Family Care Credit Benefit
- Infectious and Contagious Disease Benefit
- First Day Hospital Benefit
- Pension Contribution Benefit

Sun Life Assurance Company of Canada
Wellesley, Massachusetts

- Progressive Illness Benefit
- Reasonable Accommodation Benefit
- Retro Disability Benefit
- Student Loan Repayment Benefit
- Waiver of Premium

This product differs from other products offered by the company because it permits the combination of short elimination periods, typically associated with short-term disability insurance coverage, and long benefit periods, typically associated with long-term disability insurance coverage. This feature is absent from other disability products offered by Sun Life Assurance Company of Canada.

Premium Calculation

The premium calculation begins with a projection of basic benefit costs for each individual within the group, based on the insured's age and gender, and based on the plan's elimination period, benefit period, and integration method. A credit to basic benefit costs is calculated in situations where offsets for Social Security, statutory short term disability benefits, or other deductible sources of income apply. Following the calculation of basic benefit costs, adjustments are made to reflect various elements of plan design as well as the characteristics of the group to be insured. Plan design adjustments include benefit percentage, maximum benefit, pre-existing condition limitation, definition of disability, and other items. Group characteristics include the geographical area, industry, case size, and other items. The net cost is summed over all lives in the group.

Morbidity and mortality assumptions reflect the company's own disability experience.

Expenses

Expenses are charged by applying a factor to aggregate expected net claim costs. These factors vary by net claim cost band and account for insurance expenses excluding taxes and commissions, which are accounted for separately in the final premium calculation. Taxes are based on the applicable premium tax rate for disability insurance. Commissions are either a flat percentage of premium or a flat dollar amount.

Expected Loss Ratio

These proposed rates are expected to produce an incurred loss ratio of not less than 60% for groups with less than 50 lives and not less than 65% for groups with 50 or more lives.

Reliance

In preparing this actuarial memorandum and certifying to the reasonableness of the benefits, I have relied upon information provided to me by Sun Life Assurance Company of Canada. I have not audited this information, although I have reviewed it for reasonableness. To the extent that this information is incomplete or inaccurate, the contents of this memorandum may be materially affected.

Sun Life Assurance Company of Canada
Wellesley, Massachusetts

Certification

I, Daniel D. Skwire, am a Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

I hereby certify that the benefits are reasonable in relation to the premiums. To the best of my knowledge and judgment, this filing is in compliance with Actuarial Standard of Practice No. 8 ("Regulatory Filings for Rates and Financial Projections of Health Plans"), these premiums comply with the laws and regulations of this state, and they are not excessive, inadequate, or unfairly discriminatory.

A handwritten signature in black ink, appearing to read 'D. Skwire', with a long horizontal line extending to the right.

Daniel D. Skwire, FSA, MAAA
Consulting Actuary
Milliman, Inc.

June 22, 2012

State:	District of Columbia	Filing Company:	Sun Life Assurance Company of Canada
TOI/Sub-TOI:	H11G Group Health - Disability Income/H11G.004 Other		
Product Name:	Group Disability Income		
Project Name/Number:	Customized DI -2012/		

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	Please see Rate/Rule Schedule tab
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuary's Response Letter
Comments:	
Attachment(s):	Response to DC Objection 03272013.pdf
Item Status:	
Status Date:	



Allison P. Bryant, FSA, MAAA
Director, Group Actuarial

Sun Life Assurance
Company of Canada
One Sun Life Executive Park
Wellesley Hills, MA 02481-5699
781-446-1680

April 8, 2013

Ms. Darniece Shirley
Department of Insurance, Washington, D.C.

Re: SERFF Tracking # SNLF-128618947

Dear Ms. Shirley,

Thank you for speaking with me on the telephone today. Regarding your letter to Patricia Squillacioti dated March 27, 2013, the Company responds to your comments as follows:

Objection 1

Comments:

The Rate Review Data Detail section of the filing is missing. The State understands this is a new filing and not required, however completing would be preferred. Please correct, via post-submission update.

The Rate Review Data Detail section has been completed.

Objection 2

- *Actuarial Memorandum (Rate)*

Comments:

Please provide the average annual premium for the proposed product.

The expected average annual premium per certificate on this plan is \$397. As the average expected case size is 148, the expected average annual premium per policy is \$58,756.

Objection 3

- *Actuarial Memorandum (Rate)*

Comments:

Please provide a detailed make-up of expenses as a percentage of premiums. Each expense item should be accounted for separately and total 100%. Expenses such as profit, claims, commission, e.g. should be included.

The information you request is provided below for a typical 50-life group:

Item	% of Premium
Claims	65.0%
Expenses	11.4%
Profit and Contingencies	6.6%
Commissions	15.0%
Premium Tax	2.0%
Total	100.0%

Sun Life Assurance Company of Canada
is a member of the Sun Life Financial group of companies.
www.sunlife-usa.com

Objection 4

- Actuarial Memorandum (Rate)

Comments:

It is noted in the Actuarial Memorandum that mortality and morbidity assumptions are based on the company's own disability experience. Please provide additional information with respects to this statement. How many years of experience were used to develop this experience? Does the carrier have any DC specific experience (in a related product, for example) that was used to develop and if so, how many years' experience was used and what did that experience prove?

Mortality assumptions are used only in the calculation of recovery rates from disability. Morbidity assumptions are used in the incidence rates of disability as well as the recovery rates.

This product is a combination of our existing short term and long term disability income products as it offers all elimination periods associated with our short term product and most benefit durations associated with our long term product. The incidence and recovery rates are well established on these products (which have been available for over 20 years) and were used, with minor adjustments, for the pricing of this product.

Objection 5**Comments:**

The Rate Review

What trend assumptions (medical and insurance) are being made, if any?

Trend assumptions are not used in the rating of this product.

Objection 6

- Rate Manual (Rate)

Comments:

Please provide a persistency table and justification for this initial filing.

Persistency is not used in the rating of this product.

Objection 7

- Actuarial Justification (Supporting Document)
- Rate Manual (Rate)
- Actuarial Memorandum (Rate)

Comments:

This rate review is limited to DC resident policyholders or DC domiciled group certificate holders. All other rate requests will need to be reviewed by that respective state.

Acknowledged.

Objection 8

- Actuarial Justification (Supporting Document)
- Rate Manual (Rate)
- Actuarial Memorandum (Rate)

Comments:

Please note, this rate filing is subject to conformity with the corresponding forms' filing. This department reserves the right to withdraw the filing if not.

Acknowledged.

If you have any further questions please do not hesitate to contact me directly at the phone number shown in the letterhead. Thank you for your prompt attention to this filing.

Sincerely,

A handwritten signature in black ink, appearing to read 'Allison P. Bryant', followed by a long, horizontal, slightly wavy line extending to the right.

Allison P. Bryant, FSA, MAAA