

SERFF Tracking #:

UNUM-128883655

State Tracking #:

Company Tracking #:

2012 MID-YEAR LIFE REPRICING

State: District of Columbia  
 TOI/Sub-TOI: L04G Group Life - Term/L04G.500 Other  
 Product Name: 2012 Mid-Year Life Repricing  
 Project Name/Number: 2012 Mid-Year Life Repricing/2012 Mid-Year Life Repricing

Filing Company: Unum Life Insurance Company of America

### Rate Information

Rate data applies to filing.

Filing Method: SERFF  
 Rate Change Type: Decrease  
 Overall Percentage of Last Rate Revision: 4.400%  
 Effective Date of Last Rate Revision: 01/01/2012  
 Filing Method of Last Filing: SERFF

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Unum Life Insurance Company of America	-4.400%	-4.400%				-4.400%	-4.400%

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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		Life Rate Filing	C.FP-1, et al; A.1, et al Series; GP60 Series; GP70 Series	New		Life rate filing (10-2012).pdf

**Group Life Rating Instructions**

1) Base Rates:

- a) Refer to the appropriate table to get base rates by age and sex. For Lifestyle plans with less than 500 lives, use a sample census assuming 60% male/40% female volume. For all other plans, use the actual census.

<u>Benefit</u>	<u>Table</u>
Employee Life with Waiver of Premium	A1
Employee Life without Waiver of Premium	A2
Retiree Life	A3

Note that multiple tables will be used for cases that have classes that require different tables.

The tables should be entered on an age last birthday basis.

2) Adjustments to Base Rates: Note that adjustments may differ between plans within a class.

- a) SIC: Refer to Table B1 to get the SIC factor. If the group is a management carve-out adjust the industry factory according to:

<u>Current industry factor</u>	<u>Adjustment</u>
>1.30	Reduce factor by 0.15
1.10 to 1.30	Use 1.10 factor
< 1.10	No reduction

- b) Size: Refer to Table B2 to get the size factor. The table is entered based on eligible lives for the entire policy.
- c) Disability Provision: Refer to table B3 to get the disability provision factors. Risks with no disability provision will have a factor of 1.00. Risks with the extended death benefit or PTD should use the Table A2 base table. Risks with waiver of premium should use the Table A1 base table.
- d) Area: Using the first three digits of the ZIP code refer to Table B4 to get the area factor. Foreign nationals should be put into the appropriate zone (Z01-Z04) based on the World Bank Zone.
- e) Contributory Factors, Flex Adjustments, and Lifestyle Adjustments: Refer to Table B5 to get these factors. Make use of all factors that apply. Treat noncontributory and contributory risk within a benefit class separately for the purpose of choosing factors here. Flex adjustments apply only to Flex plans and Lifestyle adjustments apply only to Lifestyle Plans.
- f) Discounts: For Traditional and Flex cases refer to Table B6 to get the Quality Discount and Preferred Risk Adjustment if the case is eligible for one or both of these. The factor to use is 1.00 minus the sum of all discount factors that apply.

- g) Salary Freeze Factor: If the annual salary freeze is in effect, refer to Table B7 to get the Salary Freeze Factor. Otherwise, the Salary Freeze Factor is 1.00.
  - h) No Evidence of Insurability: If the contributory portion of the class is eligible for one level buy-up at Annual Re-Enrollment or Status Change with no Evidence of Insurability refer to Table B8 to get the applicable factor.
  - i) Continuity of Coverage: If the case has continuity of coverage, refer to Table E6 to get the appropriate factor.
- 3) Multiply the base age/sex rates from step (1) (a) by all of the adjustment factors from step (2). Use the base rate table and adjustment factors that are appropriate for each plan within a class
- 4) Expected Claims: Determine expected claims for the case. Expected claims for an individual insured is the sum of the expected claims for all of the coverages for which the insured is eligible (for each coverage for which the insured is eligible, multiply the exposed volume by the applicable rate from step (3), and then divide by \$1000). The expected claims for the case is the sum of the expected claims for all of the individual insureds within all benefit classes. (Referred to as Step (4) expected claims). For contributory coverages, where the volume is unknown, assume each eligible employee signs up for the insurance, and that the individual insured volume is the product of:
- a) The individual's expected volume. (Use the benefit formula if there is only one option. Otherwise, assume the person is insured for the average of the smallest and largest volume for which he or she is eligible; if this calculation results in a volume greater than two times salary, assume the volume is two times salary. If the plan uses flat dollar amounts, use the average of the smallest and largest volume for which the employee is eligible; if this calculation results in a volume greater than \$100,000, assume the volume is \$100,000. For dependents, use the lowest volume option available.)
  - b) The minimum participation required for the coverage. For contributory coverages, the minimum participation is the larger of 10 lives or 20% of the eligible employees.

Note: For a Partial Contributory case where the policy is partially funded by the employer, the required participation percent is 75%.

5) Tolerable Loss Ratio:

Perform the following steps to determine the tolerable loss ratio for the case:

- a) Expected Claims used for the tolerable loss ratio calculation is the total of all expected claims for the employee from step (4). However, if the case is a new flex case and contributory volume is unknown, then exclude the contributory volume and expected claims from the following calculation.
- b) Portability: Individuals may port any Lifestyle or Traditional (< 10 lives) coverage at the rate they are paying upon termination from a covered class. For Traditional (>= 10 lives) and Flex coverage use the applicable Portability Rate Table in Table A4. The applicable Portability Table is determined by the product of the SIC factor (from Table B1) and the Area factor (from Table B4). Refer to Table A5 to determine the correct Portability Table that corresponds to the product of the SIC and Area factor. Rates will increase with attained age according to the rate schedule for the coverage. If sick and injured wording is removed, use a table number that is two higher than the table referenced in Table A5. If the resulting table is greater than the highest table available, use the highest table available. Refer to Table E9 to get the applicable load to the group rate if the sick and injured wording is removed.
- c) Employee Assistance Program (EAP): Refer to Table E5 to get the monthly charge per covered employee for EAP if this feature is included in the plan. Multiply the monthly charge by the number of covered lives to get the charge for EAP.
- d) Travel Assistance: If Assist America is chosen as an option, multiply the number of lives by 1.25/12 to get the cost of Travel Assistance. If Assist America is not chosen the charge is 0.00.
- e) Benefit Charge: Refer to Table C4 to get the Benefit Charge. Multiply the appropriate Benefit Charge from Table C4 by the expected claims from step (5a), divide the result by the volume, and multiply that result by the number of lives to get the total benefit charge.
- f) Subtotal-1: Calculate Subtotal-1 as follows. Take the expected claims from step (5a) times the portability charge in step (5b), plus the EAP charge in step (5c), plus the Travel Assistance charge from step (5d), plus the Benefit charge from step (5e).
- g) Factor and Constant: Refer to Table C2 to determine the factor and constant per the subtotal from step (5f).
- h) Subtotal-2: Subtotal-2 is determined by multiplying the subtotal-1 from step (5f) by the factor from step (5g), and adding to this product the constant from step (5g).
- i) Premium Tax: Refer to Table C1 to determine the premium tax factor. Multiply step (5h) by the premium tax factor, then divide this product by (1 - premium tax factor).
- j) Subtotal-3: Add the premium tax amount from step (5i) to subtotal-2 from step (5h).

- k) Commissions: Using subtotal-3 from step (5j), refer to Table C3 to determine the commission factor and constant. Multiply the total from step (5j) by the factor, then add the constant to this product. Divide the result by 1 - factor to obtain the commission dollars to be paid. If nonstandard commissions are to be paid follow the same steps as above substituting the nonstandard commission as the factor and zero for the constant.
- l) Gross Premium: Gross premium is determined by adding the total from step (5j) to the results of step (5k).

Note: When quoting new Flex policies where the contributory volume is unknown, after performing the step in the previous sentence, the result obtained should be multiplied by the step (4) expected claims, and this result divided by the step (5a) expected claim

m) Tolerable Loss Ratio: The tolerable loss ratio is the expected claims from step (4) divided by the gross premium from step (5l).

- 6)
  - a) Preliminary Gross Rate(s): The preliminary gross rate or rates is/are the rate or rates from step (3) divided by the tolerable loss ratio from step (5m).
  - b) Rate Guarantee: If a three year rate guarantee is to be used, refer to Table E8 to get the appropriate factor.
  - c) Package Discount: Refer to Table B6 to determine whether the Package Discount applies and to obtain the discount to be used.
  - d) NLOC discount: Refer to Table E7 to determine if the case is eligible for this discount.
  - e) Final Gross Rate(s): The Final Gross Rate(s) are equal to the Preliminary Gross Rate(s) from step (6a) multiplied by the factors from steps (6b), (6c), and (6d).
  - f) Calculate target premium by multiplying the eligible volume within each age/sex cell by the final gross rates from Step (6e), adding all the products together, and dividing by 1000. For contributory coverage, use the procedure in step (4) to determine the eligible volumes.
- 7) Case or Divisional Melding: If the case requires melding of like divisions or case melding use the following procedures.
  - a) Identify those plans that are to be melded.
  - b) Calculate the total volume to be melded for each plan by adding all the volumes to be melded together.
  - c) Calculate the weight for each plan by using the volume for the plan divided by the total volume to be melded (step 7b) for each meld group for both male and female.
  - d) Calculate the preliminary melded rates by multiplying the weights from step (7c) by the appropriate gross rates for each age from step (6e) for each plan being melded for both male and female. Then sum all of the weighted rates from the preceding sentence for each age and sex to obtain preliminary melded gross premium.
  - e) Calculate an adjustment factor by dividing the target premium from step (6f) by the preliminary melded gross premium from step (7d).
  - f) The case/division melded rates will be the preliminary melded rates from step (7d) multiplied by the adjustment factor from step (7e)

- 8) Sex Melding: Coverages with single age rates or age banded step rates must be rated on a unisex basis (this must be done for coverages that are employee funded). Use the following process separately for each affected coverage within each benefit class:
- a) Within each single age or age band, making use of the gross rates determined above in step (6 or 7), produce a preliminary melded rate by calculating the weighted average of the male and the female rate, where the weights are the male and female total volumes for the coverage. For contributory coverage, the weights are defined to be the male and female total eligible expected volumes for the coverage, calculated using the procedure in step (4).
  - b) Calculate a preliminary melded gross premium by multiplying the eligible volume within each age cell by the preliminary melded rate from step (8a), adding all the products together, and dividing by 1000. for contributory coverage, use the procedure in step (4) to determine the eligible volumes.
  - c) Calculate an adjustment factor by dividing the target premium from step (6f) by the preliminary melded gross premium from step (8b).
  - d) The sex melded rates will be the preliminary melded rates from step (8a) multiplied by the adjustment factor from step (8c)
- 9) Age Compositing: The age/sex rates from step (8) should be adjusted within each benefit plan as follows depending on the rate basis desired:
- a) Single Age Rates: No adjustment required. For contributory coverage, the minimum participation is the larger of 10 lives and 20% of the eligible employees.
  - b) Age Banded Step Rates: Develop the preliminary net step rates for each age band cell by adjusting the unisex rates by the factors in table B10 and calculating the weighted average of the rates within each age band using the age weights from table B9. These average rates are the preliminary net step rates for each age band cell. Then calculate monthly premium using the preliminary net step rates and the eligible volume (use step (4) logic in the case of contributory coverage) by multiplying the exposed volume in each cell by the corresponding rate and summing the results. For retirees, set the preliminary net step rates for ages < 50 to the preliminary net step rate in the 50-54 age band. The final net step rates are the preliminary net step rates multiplied by the target premium from step (6f) and divided by the net monthly premium based on the preliminary net step rates. The maximum band width allowed is ten years. For the lowest age band, use the average of the rates from age eighteen to the maximum age within the lowest band. For the highest age band, use the average of the rates from the lowest age within the band to age eighty-six.

- c) **Composite Rates:** Calculate the claim cost by multiplying the exposed volume in each age band/sex cell by the applicable rate from step (3), and divide by \$1000. The composite rate is the claim cost just calculated divided by the plan's exposed volume, times \$1000. This option is not permitted for contributory coverage within a benefit class.

Note that different age compositing methods can be used for different benefit classes, and different plans within a benefit class (such as basic vs. supplemental life). Also note that the procedures described are applied to each plan within each benefit class on a standalone basis.

The different benefit class/coverage level composite rates generated for a case can be combined into one overall composite rate for the case, if this is desired. To do this, calculate the gross premium generated by the various composite rates by multiplying them by the volumes which are exposed to them, summing the results, and dividing by 1000. Then calculate an overall composite rate by dividing the previously calculated result by the total volume just utilized, and multiply by 1000. Note that contributory coverage will remain single age or age banded step rated in all cases, and so is not part of this calculation.

- 10) **Tobacco Decompositing:** Tobacco distinct rating is standard for contributory coverage where there are fewer than 100 people eligible for contributory insurance; it is a recommended option for contributory coverage if a case has at least 100 lives eligible for contributory insurance. If tobacco distinct rating is used for one contributory coverage within any benefit class, it must be used for all contributory coverage within all benefit classes. Refer to Table D1 to get the tobacco compositing factors. The gross rates should be multiplied by the appropriate no-tobacco factors and tobacco factors from Table D1 to get the no-tobacco and tobacco rates, respectively. To calculate the appropriate factor to use when step rates are being used, calculate the average age within the band and use the tobacco decompositing factors that the average age falls into.

- 11) **Additional Benefits:**

- a) **Dependent Life:** If dependent life is included in the plan, then use the following procedures:

**Child Coverage:** Refer to Table E2 to obtain the monthly claim cost per family unit for child coverage. The monthly claim cost so determined is then divided by the tolerable loss ratio from step (5m) to obtain the gross monthly cost per family unit for child coverage (use the tolerable loss ratio previously calculated for the employee portion of the case). If child premiums are waived for qualifying employee disability, multiply the child rate as applicable by the factor in Table E3, and then multiply these by all applicable factors from Table B3.



Spouse Coverage: Charge for spouses by rating the employee group under the following assumptions: no waiver of premium table, single age or banded, unisex, tobacco melded. Apply Size, Area, Salary Freeze (if applicable) and No Evidence of Insurability factors; spouse coverage is always to be rated as contributory coverage. Apply the Contributory factor only, do not apply any factors from the "Adjustments" section of Table B5. Apply the spouse factor from Table E4. If spousal premiums are waived for qualifying employee disability, multiply the spouse rate as applicable by the factor in Table E3, and then multiply these by all applicable factors from Table B3. In the above calculation, perform step (1), apply the applicable factors from step (2), and perform step (3) and steps (7) through (9) inclusive using the spouse schedule (use the procedure in step (4) to determine volumes if age banded step rates are to be used for spouse coverage). Divide the resultant spouse net rates by the tolerable loss ratio from step (5m) (use the tolerable loss ratio previously calculated for the employee portion of the case). If Domestic Partner coverage is offered apply a load of up to 10%.

- b) Disabled Lives: Identify the disabled lives classified as terminal (life expectancy less than 2 years). These lives will be rated for a period of 2 years. Multiply the total volume on the disabled lives by the factor from Table E1 and divide by 12. Divide this by the tolerable loss ratio (step 5m) and then by the total volume. Add to the gross rate. If rates are age banded, apply the previous rate increase evenly across the step rates.

## 12) Final Rates:

For groups with 250 life years or more of prior experience or otherwise credible groups, experience rating may be completed. Experience rating is the process of using a client's past claims history to develop a prospective rate for the client's Group Life benefit program. Depending on the client's size and the amount of past claims history available, the client's actual experience will be blended with the manual rate to develop the Final Rate. The Final Rate may be adjusted based on underwriter discretion due to characteristics unique to the case. For all case sizes, rating of individual policyholders may be based upon aggregate experience of multiple policyholders and apportioned to policyholders based on their experience and volume. In addition, the company may market products on a program basis. Rates would be consistent with the rate basis approved, however, may be determined based on block characteristics due to the broad nature of the offering or the absence of information at the case level or to facilitate streamlined underwriting. Adjustments may be made on a program basis to reflect anticipated expenses and the company's profit expectations.

**TABLE A1**

## MONTHLY RATES PER 1,000 (WITH WAIVER OF PREMIUM)

Age Last Birthday	Male	Female
15	0.131	0.067
16	0.121	0.067
17	0.106	0.051
18	0.096	0.042
19	0.090	0.042
20	0.082	0.033
21	0.083	0.032
22	0.082	0.032
23	0.078	0.031
24	0.075	0.029
25	0.072	0.028
26	0.068	0.028
27	0.065	0.027
28	0.063	0.027
29	0.062	0.028
30	0.062	0.029
31	0.063	0.032
32	0.065	0.035
33	0.068	0.039
34	0.071	0.042
35	0.074	0.047
36	0.079	0.052
37	0.084	0.056
38	0.088	0.061
39	0.094	0.066
40	0.101	0.071
41	0.108	0.077
42	0.117	0.084
43	0.127	0.091
44	0.139	0.100
45	0.153	0.110
46	0.169	0.121
47	0.187	0.133
48	0.208	0.147
49	0.230	0.162
50	0.255	0.177
51	0.280	0.193
52	0.306	0.210
53	0.335	0.226
54	0.364	0.243
55	0.395	0.259
56	0.428	0.276
57	0.471	0.304
58	0.527	0.340
59	0.606	0.391

**TABLE A1 (CON'T.)**  
**MONTHLY RATES PER 1,000 (WITH WAIVER OF PREMIUM)**

Age Last Birthday	Male	Female
60	0.630	0.382
61	0.706	0.413
62	0.784	0.449
63	0.876	0.491
64	0.983	0.542
65	1.107	0.601
66	1.249	0.670
67	1.410	0.750
68	1.590	0.841
69	1.790	0.944
70	2.010	1.059
71	2.249	1.187
72	2.506	1.327
73	2.780	1.480
74	3.071	1.646
75	3.377	1.826
76	3.697	2.018
77	4.029	2.223
78	4.373	2.442
79	4.726	2.674
80	5.088	2.918
81	5.374	3.261
82	5.645	3.648
83	6.146	4.078
84	6.725	4.552
85	7.378	5.063
86	8.110	5.618
87	8.921	6.216
88	9.803	6.851
89	10.757	7.529
90	11.798	8.245
91	12.896	8.996
92	14.088	9.792
93	15.352	10.631
94	16.696	11.506
95	18.102	12.425
96	20.655	14.176
97	24.296	17.299
98	28.935	21.630
99	34.493	26.284
100	38.526	31.621
101	42.701	36.938
102	46.923	42.220
103	51.071	47.452
104	55.257	52.850
105+	83.333	83.333

**TABLE A2**

## MONTHLY RATES PER 1,000 (WITH NO WAIVER OF PREMIUM)

Age Last Birthday	Male	Female
15	0.131	0.067
16	0.121	0.067
17	0.106	0.051
18	0.096	0.042
19	0.090	0.042
20	0.079	0.032
21	0.082	0.031
22	0.081	0.031
23	0.077	0.030
24	0.074	0.028
25	0.071	0.027
26	0.067	0.027
27	0.064	0.025
28	0.062	0.025
29	0.060	0.026
30	0.060	0.027
31	0.061	0.029
32	0.063	0.032
33	0.065	0.035
34	0.068	0.038
35	0.070	0.042
36	0.075	0.047
37	0.079	0.050
38	0.083	0.055
39	0.088	0.059
40	0.094	0.064
41	0.100	0.069
42	0.109	0.076
43	0.117	0.081
44	0.128	0.089
45	0.140	0.097
46	0.154	0.107
47	0.170	0.117
48	0.188	0.129
49	0.208	0.142
50	0.230	0.154
51	0.252	0.168
52	0.275	0.182
53	0.301	0.196
54	0.327	0.211
55	0.354	0.225
56	0.383	0.239
57	0.421	0.265
58	0.477	0.302
59	0.558	0.356

**TABLE A2 (CON'T.)**

MONTHLY RATES PER 1,000 (WITH NO WAIVER OF PREMIUM)

Age Last Birthday	Male	Female
60	0.630	0.382
61	0.706	0.413
62	0.784	0.449
63	0.876	0.491
64	0.983	0.542
65	1.107	0.601
66	1.249	0.670
67	1.410	0.750
68	1.590	0.841
69	1.790	0.944
70	2.010	1.059
71	2.249	1.187
72	2.506	1.327
73	2.780	1.480
74	3.071	1.646
75	3.377	1.826
76	3.697	2.018
77	4.029	2.223
78	4.373	2.442
79	4.726	2.674
80	5.088	2.918
81	5.374	3.261
82	5.645	3.648
83	6.146	4.078
84	6.725	4.552
85	7.378	5.063
86	8.110	5.618
87	8.921	6.216
88	9.803	6.851
89	10.757	7.529
90	11.798	8.245
91	12.896	8.996
92	14.088	9.792
93	15.352	10.631
94	16.696	11.506
95	18.102	12.425
96	20.655	14.176
97	24.296	17.299
98	28.935	21.630
99	34.493	26.284
100	38.526	31.621
101	42.701	36.938
102	46.923	42.22
103	51.071	47.452
104	55.257	52.850
105+	83.333	83.333

**TABLE A3**

## MONTHLY RATES PER \$1,000 (RETIREE LIFE WITH NO WAIVER)

Age Last Birthday	Male	Female
30	0.123	0.044
31	0.128	0.047
32	0.132	0.05
33	0.135	0.054
34	0.138	0.057
35	0.141	0.061
36	0.146	0.066
37	0.151	0.07
38	0.155	0.075
39	0.16	0.08
40	0.165	0.086
41	0.17	0.093
42	0.179	0.101
43	0.189	0.108
44	0.204	0.118
45	0.221	0.128
46	0.243	0.141
47	0.267	0.155
48	0.292	0.172
49	0.318	0.192
50	0.348	0.213
51	0.379	0.236
52	0.412	0.261
53	0.449	0.285
54	0.492	0.31
55	0.536	0.333
56	0.585	0.36
57	0.646	0.398
58	0.715	0.448
59	0.804	0.514
60	0.889	0.564
61	0.978	0.612
62	1.075	0.664
63	1.185	0.723
64	1.315	0.789
65	1.459	0.862
66	1.609	0.933
67	1.768	0.997
68	1.949	1.071
69	2.142	1.166
70	2.347	1.272
71	2.571	1.396
72	2.809	1.544

**TABLE A3**

MONTHLY RATES PER \$1,000 (RETIREE LIFE WITH NO WAIVER)

Age Last Birthday	Male	Female
73	3.058	1.703
74	3.328	1.881
75	3.612	2.07
76	3.93	2.276
77	4.267	2.515
78	4.628	2.778
79	5.037	3.088
80	5.49	3.418
81	5.965	3.818
82	6.428	4.245
83	7.002	4.733
84	7.609	5.248
85	8.296	5.82
86	9.089	6.46
87	9.962	7.15
88	10.86	7.881
89	11.873	8.704
90	13.034	9.583
91	14.235	10.547
92	15.581	11.497
93	16.9	12.496
94	18.228	13.453
95	19.487	14.45
96	21.461	15.965
97	24.296	18.225
98	28.935	21.63
99	34.493	26.284
100	38.526	31.621
101	42.701	36.938
102	46.923	42.22
103	51.071	47.452
104	55.257	52.85
105+	83.333	83.333

**TABLE A4**

Child Rate: 0.28

MONTHLY RATES PER \$1,000

**Table 101**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.08	0.12	0.13
25-29	0.08	0.12	0.13
30-34	0.09	0.13	0.14
35-39	0.11	0.18	0.19
40-44	0.16	0.28	0.27
45-49	0.25	0.44	0.42
50-54	0.39	0.74	0.66
55-59	0.63	1.05	1.00
60-64	0.94	1.46	1.74
65-69	1.64	2.43	2.99
70-74	2.95	4.26	5.32
75-79	4.98	6.42	8.72
80-84	7.91	8.89	13.40
85-89	11.40	11.74	19.05
90+	22.86	22.86	37.83

**Table 102**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.08	0.13	0.13
25-29	0.08	0.13	0.13
30-34	0.09	0.13	0.14
35-39	0.12	0.19	0.19
40-44	0.16	0.29	0.27
45-49	0.26	0.46	0.42
50-54	0.40	0.77	0.66
55-59	0.65	1.08	1.00
60-64	0.97	1.51	1.74
65-69	1.69	2.51	2.99
70-74	3.05	4.41	5.32
75-79	5.15	6.64	8.72
80-84	8.18	9.19	13.40
85-89	11.79	12.15	19.05
90+	23.64	23.64	37.83



**TABLE A4 (CON'T)****Table 103**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.09	0.13	0.13
25-29	0.09	0.13	0.13
30-34	0.09	0.14	0.14
35-39	0.12	0.20	0.19
40-44	0.17	0.30	0.27
45-49	0.27	0.48	0.42
50-54	0.42	0.80	0.66
55-59	0.68	1.12	1.00
60-64	1.01	1.57	1.74
65-69	1.76	2.61	2.99
70-74	3.17	4.58	5.32
75-79	5.35	6.91	8.72
80-84	8.50	9.56	13.40
85-89	12.26	12.63	19.05
90+	24.58	24.58	37.83

**Table 104**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.09	0.14	0.13
25-29	0.09	0.14	0.13
30-34	0.10	0.14	0.14
35-39	0.13	0.21	0.19
40-44	0.18	0.31	0.27
45-49	0.28	0.50	0.42
50-54	0.43	0.84	0.66
55-59	0.71	1.17	1.00
60-64	1.05	1.64	1.74
65-69	1.84	2.72	2.99
70-74	3.31	4.79	5.32
75-79	5.59	7.22	8.72
80-84	8.88	9.98	13.40
85-89	12.80	13.19	19.05
90+	25.68	25.68	37.83

**TABLE A4 (CON'T)****Table 105**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.10	0.14	0.13
25-29	0.10	0.14	0.13
30-34	0.10	0.15	0.14
35-39	0.14	0.22	0.19
40-44	0.19	0.33	0.27
45-49	0.30	0.52	0.42
50-54	0.46	0.88	0.66
55-59	0.74	1.23	1.00
60-64	1.10	1.72	1.74
65-69	1.93	2.86	2.99
70-74	3.48	5.02	5.32
75-79	5.87	7.57	8.72
80-84	9.32	10.47	13.40
85-89	13.43	13.84	19.05
90+	26.93	26.93	37.83

**Table 106**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.10	0.15	0.13
25-29	0.10	0.15	0.13
30-34	0.11	0.16	0.14
35-39	0.14	0.23	0.19
40-44	0.20	0.34	0.27
45-49	0.31	0.55	0.42
50-54	0.48	0.92	0.66
55-59	0.78	1.29	1.00
60-64	1.15	1.80	1.74
65-69	2.02	2.99	2.99
70-74	3.64	5.25	5.32
75-79	6.14	7.92	8.72
80-84	9.75	10.96	13.40
85-89	14.05	14.48	19.05
90+	28.18	28.18	37.83

**TABLE A4 (CON'T)****Table 107**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.11	0.16	0.13
25-29	0.11	0.16	0.13
30-34	0.11	0.16	0.14
35-39	0.15	0.24	0.19
40-44	0.20	0.36	0.27
45-49	0.33	0.57	0.42
50-54	0.50	0.96	0.66
55-59	0.81	1.35	1.00
60-64	1.21	1.88	1.74
65-69	2.11	3.12	2.99
70-74	3.80	5.49	5.32
75-79	6.41	8.27	8.72
80-84	10.18	11.44	13.40
85-89	14.68	15.12	19.05
90+	29.44	29.44	37.83

**Table 108**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.11	0.16	0.13
25-29	0.11	0.16	0.13
30-34	0.12	0.17	0.14
35-39	0.15	0.25	0.19
40-44	0.21	0.37	0.27
45-49	0.34	0.59	0.42
50-54	0.52	1.00	0.66
55-59	0.84	1.40	1.00
60-64	1.26	1.96	1.74
65-69	2.20	3.26	2.99
70-74	3.96	5.72	5.32
75-79	6.68	8.62	8.72
80-84	10.62	11.93	13.40
85-89	15.30	15.77	19.05
90+	30.69	30.69	37.83

**TABLE A4 (CON'T)**

**Table 109**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.11	0.17	0.13
25-29	0.11	0.17	0.13
30-34	0.12	0.18	0.14
35-39	0.16	0.26	0.19
40-44	0.22	0.39	0.27
45-49	0.36	0.62	0.42
50-54	0.54	1.04	0.66
55-59	0.88	1.47	1.00
60-64	1.31	2.05	1.74
65-69	2.30	3.41	2.99
70-74	4.14	5.98	5.32
75-79	6.99	9.02	8.72
80-84	11.10	12.48	13.40
85-89	16.01	16.49	19.05
90+	32.10	32.10	37.83

**Table 110**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.12	0.18	0.13
25-29	0.12	0.18	0.13
30-34	0.13	0.19	0.14
35-39	0.17	0.27	0.19
40-44	0.23	0.41	0.27
45-49	0.37	0.65	0.42
50-54	0.57	1.10	0.66
55-59	0.93	1.54	1.00
60-64	1.38	2.15	1.74
65-69	2.41	3.57	2.99
70-74	4.34	6.27	5.32
75-79	7.33	9.46	8.72
80-84	11.65	13.09	13.40
85-89	16.79	17.29	19.05
90+	33.66	33.66	37.83

**TABLE A4 (CON'T)**

**Table 111**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.13	0.19	0.13
25-29	0.13	0.19	0.13
30-34	0.13	0.20	0.14
35-39	0.18	0.28	0.19
40-44	0.24	0.43	0.27
45-49	0.39	0.68	0.42
50-54	0.60	1.15	0.66
55-59	0.97	1.61	1.00
60-64	1.44	2.25	1.74
65-69	2.52	3.74	2.99
70-74	4.55	6.57	5.32
75-79	7.67	9.90	8.72
80-84	12.19	13.69	13.40
85-89	17.57	18.10	19.05
90+	35.23	35.23	37.83

**Table 112**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.13	0.20	0.13
25-29	0.13	0.20	0.13
30-34	0.14	0.21	0.14
35-39	0.18	0.30	0.19
40-44	0.26	0.45	0.27
45-49	0.41	0.71	0.42
50-54	0.62	1.20	0.66
55-59	1.01	1.68	1.00
60-64	1.51	2.35	1.74
65-69	2.63	3.90	2.99
70-74	4.75	6.86	5.32
75-79	8.01	10.34	8.72
80-84	12.73	14.30	13.40
85-89	18.35	18.90	19.05
90+	36.80	36.80	37.83

**Table 113**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.14	0.20	0.13
25-29	0.14	0.20	0.13
30-34	0.14	0.21	0.14
35-39	0.19	0.31	0.19
40-44	0.27	0.47	0.27
45-49	0.42	0.74	0.42
50-54	0.65	1.25	0.66
55-59	1.06	1.75	1.00
60-64	1.57	2.45	1.74
65-69	2.74	4.07	2.99
70-74	4.95	7.15	5.32
75-79	8.35	10.78	8.72
80-84	13.27	14.91	13.40
85-89	19.13	19.71	19.05
90+	38.36	38.36	37.83

**TABLE A4 (CON'T)**

**Table 114**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.14	0.21	0.13
25-29	0.14	0.21	0.13
30-34	0.15	0.22	0.14
35-39	0.20	0.32	0.19
40-44	0.28	0.49	0.27
45-49	0.44	0.78	0.42
50-54	0.68	1.30	0.66
55-59	1.10	1.83	1.00
60-64	1.64	2.56	1.74
65-69	2.87	4.25	2.99
70-74	5.17	7.47	5.32
75-79	8.73	11.26	8.72
80-84	13.87	15.58	13.40
85-89	19.99	20.59	19.05
90+	40.08	40.08	37.83

**Table 115**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.15	0.22	0.13
25-29	0.15	0.22	0.13
30-34	0.16	0.23	0.14
35-39	0.21	0.34	0.19
40-44	0.29	0.51	0.27
45-49	0.46	0.81	0.42
50-54	0.71	1.36	0.66
55-59	1.15	1.92	1.00
60-64	1.72	2.68	1.74
65-69	3.00	4.45	2.99
70-74	5.41	7.82	5.32
75-79	9.14	11.79	8.72
80-84	14.52	16.31	13.40
85-89	20.92	21.56	19.05
90+	41.96	41.96	37.83

**Table 116**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.16	0.23	0.13
25-29	0.16	0.23	0.13
30-34	0.16	0.25	0.14
35-39	0.22	0.35	0.19
40-44	0.30	0.54	0.27
45-49	0.49	0.85	0.42
50-54	0.74	1.43	0.66
55-59	1.21	2.00	1.00
60-64	1.80	2.80	1.74
65-69	3.14	4.65	2.99
70-74	5.66	8.17	5.32
75-79	9.55	12.32	8.72
80-84	15.17	17.04	13.40
85-89	21.86	22.52	19.05
90+	43.84	43.84	37.83

**TABLE A4 (CON'T)**

**Table 117**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.16	0.24	0.13
25-29	0.16	0.24	0.13
30-34	0.17	0.26	0.14
35-39	0.23	0.37	0.19
40-44	0.32	0.56	0.27
45-49	0.51	0.89	0.42
50-54	0.77	1.49	0.66
55-59	1.26	2.09	1.00
60-64	1.87	2.92	1.74
65-69	3.27	4.85	2.99
70-74	5.90	8.52	5.32
75-79	9.96	12.85	8.72
80-84	15.82	17.77	13.40
85-89	22.80	23.49	19.05
90+	45.72	45.72	37.83

**Table 118**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.17	0.25	0.13
25-29	0.17	0.25	0.13
30-34	0.18	0.27	0.14
35-39	0.24	0.38	0.19
40-44	0.33	0.58	0.27
45-49	0.53	0.92	0.42
50-54	0.81	1.55	0.66
55-59	1.31	2.18	1.00
60-64	1.96	3.04	1.74
65-69	3.42	5.07	2.99
70-74	6.16	8.90	5.32
75-79	10.40	13.42	8.72
80-84	16.52	18.56	13.40
85-89	23.81	24.53	19.05
90+	47.76	47.76	37.83

**Table 119**

Age Band	No-Tbc	Tbc	Spouse
0-24	0.18	0.26	0.13
25-29	0.18	0.26	0.13
30-34	0.19	0.28	0.14
35-39	0.25	0.40	0.19
40-44	0.35	0.61	0.27
45-49	0.55	0.97	0.42
50-54	0.84	1.62	0.66
55-59	1.37	2.28	1.00
60-64	2.05	3.18	1.74
65-69	3.57	5.30	2.99
70-74	6.44	9.31	5.32
75-79	10.88	14.04	8.72
80-84	17.28	19.42	13.40
85-89	24.90	25.66	19.05
90+	49.95	49.95	37.83

**TABLE A5**

Product of Area & SIC Factor	Table
< .74	101
0.74 - 0.77	102
0.77 - 0.80	103
0.80 - 0.84	104
0.84 - 0.88	105
0.88 - 0.92	106
0.92 - 0.96	107
0.96 - 1.00	108
1.00 - 1.05	109
1.05 - 1.10	110
1.10 - 1.15	111
1.15 - 1.20	112
1.20 - 1.25	113
1.25 - 1.31	114
1.31 - 1.37	115
1.37 - 1.43	116
1.43 - 1.49	117
1.49 - 1.56	118
1.56 +	119



**TABLE B1**  
INDUSTRY FACTORS

Note: SIC codes are grouped by ranges. Within these ranges, there may be invalid SICs - refer to D&B for valid sic codes.

KEY: TM = Target Market Industry  
A = Aggressive Industry  
S = Standard Industry

Industry Segment	SIC Range	Mkt Abr	Factor
Agriculture	0111-0799 / 0741-0742	A	1.16
Veterinary Services	0741-0742	A	1.05
Forestry/Fishing	0811-0971	S	1.56
Metal/Coal Mining	1011-1299	NS	1.38
Oil and Gas Extraction	1311-1399	S	1.30
Nonmetal Mining	1411-1499	NS	1.32
Gen Contractors-Non Residential	1511-1599/1521-1529	S	1.06
Gen Contractors-Residential	1521-1529	S	1.06
Gen Contractors-Non Building	1611-1699	S	1.06
Special Trade: Finish Work	1711-1759	S	1.29
Special Trade: Contractors	1761-1799	S	1.31
Meat, Poultry, Eggs	2011-2019	S	1.00
Other Perishable Food	2021-2029,2051-2059	S	1.03
Nonperishable Foods	2031-2049,2061-2099	S	1.18
Tobacco Manufacturers	2111-2199	NS	1.30
Textile Mill Products	2211-2299	S	1.23
Apparel	2311-2389	S	1.19
Other Finished Fabric Prod	2391-2399	S	1.30
Logging	2411	NS	1.48
Saw Mills	2412-2429	S	1.22
Prefabricated Wood Products	2431-2439	S	1.25
Lumber & Wood Products	2441-2499	S	1.25
Furniture Fixtures	2511-2599	S	1.24
Pulp & Paper Mills	2611-2639	S	1.47
Uncoated Paper Products	2641-2669	S	1.18
Coated & Laminated Paper Products	2671-2699	S	1.18
Newspapers	2711-2719	A	1.21
Periodicals Printng & Publishing	2721-2729	A	1.01
Books - Publishing	2731-2739,2781-2789	S	1.05
Misc Publishing	2741-2749	A	1.05
Comm Print-Greetrds,Typesttg	2751-2779,2791-2799	S	1.14
Acids and Gases	2811-2819	S	1.30

**TABLE B1**  
INDUSTRY FACTORS

Industry Segment	SIC Range	Mkt Abr	Factor
Synthetic Fibers	2821-2829/2824	S	1.12
Organic Fibers	2824	S	1.06
Pharmac Chemicals	2831-2839	A	0.89
Light Chemicals	2841-2849	S	1.15
Other Chem & Allied Products	2851-2872,2893-2899	S	1.06
Fertilizr/Pesticide/Explosves	2873-2892	NS	1.14
Petroleum Refining	2911-2999	S	0.96
Rubber & Plastic Products	3011-3099	S	1.39
Leather Products	3111-3199	S	1.38
Stone,Clay & Glass Products	3211-3299/3271-3279/3292	S	1.2
Concrete	3271-3279	S	1.36
Asbestos	3292	NS	1.32
Steel, Iron	3311-3329	S	1.25
Other Primary Metal Industry	3331-3399	S	1.25
Small Fabr Metal Products	3411-3439,3451-3459,3481,3484-3499	S	1.25
Fabricated Metal Products	3441-3449,3461-3479	S	1.25
Ammunition & Small Arms	3482-3483	NS	1.32
Non Electrical Machinery	3511-3599 except 3511, 3523, 3533, and 3571-3579	S	1.08
Turbines	3511	S	1.1
Farm & Oil Field Machinery	35,233,533	S	1.02
Computers/Elec Computng Equip	3571-3579	A	0.85
Other Elec Equipment	3611-3629,3681-3699	S	0.99
Household Appliances	3631-3649	A	1.05
Radio,TV,Phone Equipment	3651-3669	A	0.81
Electrical Components	3671-3679	A	0.91
Transportation Equipment	3711-3799	S	1.28
Measuring Instruments	3811-3839,3861-3899	A	1.01
Medical Equipment	3841-3859	A	0.89
Misc Mfg Industries	3911-3989	S	1.16
Brooms/Signs/Floors/Mort	3991-3999	S	1.16
Railroad Transportation	4011-4099	S	1.29
Local Passenger Transport	4111-4199	S	1.3
Trucking & Warehousing	4211-4299	S	1.29
U.S. Postal Service	4311	NS	1.3
Water Transportation	4411-4499	S	1.34
Transportation by Air	4511-4599	NS	1.32
Pipe Lines-No Nat Gas	4611-4699	NS	1.21
Transportation Services	4711-4799/4721-4739/4782-4785	S	1.17

**TABLE B1**  
INDUSTRY FACTORS

Industry Segment	SIC Range	Mkt Abr	Factor
Arrangement of Transportation	4721-4739	S	1.28
Shipping Services	4782-4785	S	1.17
Communication	4811-4899	A	0.94
Utilities	4911-4999/4952-4959	S	1.15
Sewage & Sanitation Services	4952-4959	S	1.17
Whsale Trde Durable goods	5011,5013-5019,5031-5039,5071-5089	A	1.01
Whsale Trde Auto Sales	5012	S	1.02
Whsale Trde Home Furnishings	5021-5029,5041-5043	A	1.09
Whsale Trde Home Appliances	5061-5069	A	1.04
Whsale Trde Personal Goods	5111-5139	S	1.04
Whsale Trde Cmptrs/Office Eq	5044-5049	A	0.89
Whsale Trde Metal/Minerals	5051-5059,5161-5179	A	1.06
Whsale Trde Misc	5091-5092,5094-5099,5151-5159,5191-5199	A	0.91
Whsale Trde Scrap/Waste	5093	A	1.06
Whsale Trde Food	5141-5149,5181-5189	A	1.06
Retail Hardware	5211-5299	S	1.17
General Merchands Stores	5311-5399	S	1.37
Food Stores	5411-5499	S	1.13
Auto Dealers, Gas Stations	5511-5599	S	1.17
Apparel & Access Stores	5611-5699	S	1.21
Retail-Home Furnishings	5711-5799	S	1.13
Eating/Drinking Places	5811-5899	S	1.12
Misc Retail	5911-5999, except 5912, 5961	S	1.12
Drug and Proprietary Stores	5912	S	1.18
Catalog/Mail Order/E-Commerce	5961	S	1.24
Banks	6011-6029,6041-6059,6071-6099	TM	0.85
Savings Institutions	6031-6039	A	0.95
Credit Union	6061-6069	A	0.83
Credit Agencies	6111-6139,6151-6159,6171-6199	A	0.99
Personal Credit Unions	6141-6149	A	0.99
Mortgage/Loan Brokers	6161-6169	A	0.95
Security Brokers	6211-6219	A	0.93
Commodity Brokers	6221-6299 except 6282	S	0.95
Holding/Invstmt Co	6282, 6711-6799	TM	0.78
Insurance Carriers	6311-6329,6341-6399	A	0.88
Property & Casualty Carriers	6331-6339	A	1.13

**TABLE B1**  
INDUSTRY FACTORS

Industry Segment	SIC Range	Mkt Abr	Factor
Insurance Agents & Brokers	6411-6499	TM	1.03
Real Estate	6511-6599	A	0.92
Hotels/Motels	7011-7019,7042-7099	S	1.15
Other Lodging	7021-7041	S	1.27
Personal Services	7211-7219,7222-7259,7262-7299	S	1.1
Photo Studios	7221	S	1.17
Funeral Services	7261	S	1.29
Advertising Agencies	7311	TM	0.7
Advertising Firms	7312-7319	TM	1.04
Credit & Collection	7321-7329	S	1.15
Reproduction Services	7331-7339	S	1.32
Cleaning/Maint Services	7341-7349	S	1.17
Misc Equip Rental	7351-7359	S	1.23
Employment Agencies	7361	A	1.04
Personnel Services	7362-7369	A	1.19
Data Processing Services	7371-7379	TM	0.85
Detectives & Security Systems	7381-7382	S	1.29
News Syndicates	7383	S	1.09
Other Business Services	7384-7389,7394-7399	TM	1.09
Auto Repair Services	7511-7599	S	1.3
Misc Repair Services	7611-7699	S	1.08
Motion Pictures-Prod/Dist	7811-7829,7851-7899	A	1.25
Motion Picture Theatres	7831-7839	S	1.17
Videotape Rental	7841-7849	S	1.15
Amusement & Recreation Services	7911-7999	A	1.13
Doctors	8000-8049	TM	0.74
Nursing Facilities	8051-8059	A	1.21
Hospitals	8061-8069	TM	0.99
Other Health Services	8071-8099	TM	1.13
Law Firms (non-trust)	8111	TM	0.81
Law Firms (LST Trust)	8111	TM	0.81
Law Firms (PST Trust)	8111	TM	0.81
Elem-Secondary Schools	8211-8219	TM	0.88
Colleges	8221-8229	A	0.87
Libraries	8231-8239	A	0.84

**TABLE B1**  
INDUSTRY FACTORS

Industry Segment	SIC Range	Mkt Abr	Factor
Other Educational Services	8241-8299	A	0.86
Social Services	8311-8399 except 8321, 8322, 8331 and 8351	A	1.24
High Risk Groups	8321	NS	2.31
Individual Family Services	8322	S	1.15
Training and Rehab Services	8331	A	1.27
Day Care Centers	8351	A	1.08
Museums & Gardens	8411-8499	A	1.02
Non-Profit Organizations (Bus & Prof)	8611-8629	A	0.92
Labor Unions	8631	NS	1.29
Non-Profit Organizations (Other)	8632-8659,8662-8699	A	1.05
Religious Organizations	8661	A	0.99
Engineer/Arch & Survey Services	8711-8713	A	0.86
Accounting/Audit & Bookkeeping	8721	TM	0.81
Comm/Physical & Biolog Research	8731	A	0.75
Comm/Social & Education Research	8732	A	0.95
Non-Comm Research Organization	8733	A	0.95
Testing Laboratories	8734	A	0.99
Management/Consultg/Pub Rel Service	8741-8743	A	0.89
Facilities Support Mangmt Services	8744	S	1.03
Business Consulting Services	8748	A	0.89
Private Households	8811	NS	1.21
Misc Services	8911-8999	S	1.27
Municipal Govt	9111-9199	A	1.25
Courts	9211	NS	1.24
Police/Fire/Correctional	9221-9299	NS	1.33
Finance Tax & Monetary Policy	9311	NS	1.3
Admin of Human Resources	9411-9499	NS	1.26
Environmental Programs	9511-9599	S	1.34
Admin of Economic Prgrms	9611-9699	NS	1.31
National Security	9711-9799	NS	1.43
Non Classifiable	9999	NS	1.26

**TABLE B2**

SIZE FACTORS

	<u>Traditional</u>	<u>Lifestyle</u>	<u>Flex</u>
<b>2-9</b>	1.905	1.161	1.75
<b>10-14</b>	1.198	1.017	1.091
<b>15-24</b>	0.993	1.017	0.905
<b>25-49</b>	0.943	1.022	0.86
<b>50-99</b>	0.927	1.042	0.901
<b>100-249</b>	0.859	1.007	0.838
<b>250-499</b>	0.871	0.963	0.86
<b>500-999</b>	0.777	0.836	0.742
<b>1000-1999</b>	0.725	0.789	0.689
<b>2000+</b>	0.709	0.765	0.649

**TABLE B3**

The following factors are to be applied to the "no waiver" table if an alternative disability provision is chosen. Choose only one factor:

Extended Death (1 yr.)	1.04
Extended Death (2 yr.)	1.06
PTD (100 month)	1.49
PTD ( 60 month)	1.53

The following factors are to be applied to the "with waiver" table. Choose exactly one factor from each lettered table:

A.	<u>Definition of Disability:</u>	
	Any Occupation	1.000
	1 Year	1.020
	2 Year	1.060
B.	<u>Elimination Period:</u>	
	360 Days	1.00
	270 Days	1.00
	180 Days	1.02
	120 Days	1.03
	90 Days	1.04
C.	<u>Qualifying Age:</u>	
	To Age 60	1.000
	To Age 65	1.015
	No age limit*	1.020
D.	<u>Duration of Disability:</u>	
	To Age 65	1.000
	To Age 70	1.030
	ADEA I*	1.000
	Lifetime Waiver	1.100
	SSNRA	1.010
E.	<u>Continuation Period:</u>	
	1 year**	1.010

\* ADEA I and no age limit must be sold together

\*\* 1 year continuation period only sold with qualifying age To Age 60

**TABLE B4**  
**AREA FACTORS**

Area	Area Segment	Factor
AK - Alaska	995-999	0.93
AL - Birmingham and Northern Alabama	350-352,354-359,362	1.03
AL/MS - Mississippi, Central and Southern Alabama	360-361,363-369,386-397	1.08
AR - Arkansas	716-717,719-729	1.08
AR/OK - Oklahoma	718,730-731,734-741,743-749	1.04
AZ - Phoenix and Tucson	850, 852, 857	0.99
AZ/NM - New Mexico and Other Arizona	851,853,855-856,859-860,863-865,870-871, 873-875, 877-884	0.92
CA - Fresno and Sacramento	932,936-937,942,952-953,956-959, 961	0.88
CA - Greater Bay Area	940,941,943-949,951, 954	0.77
CA - Greater LA	900-908,910-918,926-928	0.87
CA - Monterey	939, 950	0.75
CA - San Diego	919-921	0.82
CA - Ventura County, Bakersfield, Inland Empire	922-925,930-931,933-935	0.94
CA/OR - Northern CA and Other Oregon	955,960,970,971,973-979	0.90
CO - Denver Metro	800-804	0.82
CO/UT - Utah and Other Colorado	805-816,840-841,843-847	0.82
CT - Connecticut	060-065, 067	0.90
CT/NY - NY Suburbs	066,068-069,105-109,115-119	0.95
DC - District of Columbia	200, 202-205	0.91
DE/NJ/PA - Greater Philadelphia	080-084,180-182,189-191, 193-199	0.92
FL - North, Central and South-Western	320-322,326-328,335-339,341-342,344,346-347	1.00
FL - South-Eastern Florida	329-334,349	1.00
FL/GA - Tallahassee, Other Georgia	304,308,309-319,323-325,398	1.08
GA - Atlanta and Northern Georgia	300-303,305-307	1.04
HI - Hawaii	967-968	0.85
IA/IL/NE - Iowa, Eastern Nebraska, Other Illinois	500-516,520-528, 609-618,623,680-681,683-687	0.90
ID/MT/WA/WY - Idaho, Montana, Wyoming, Other Washington	590-599, 820-838,983,985,988-994	0.88
IL - Chicago	600-608	0.85
IL/MO - St. Louis and Surrounding Area	619-620,622,624-631,633,636	0.97
IN - Indiana	460-479	0.98
KS/MO/NE - KC, Rural Kansas and Missouri, Western Nebraska	634-635,637-64,644-648,650-658,660-662,664-679,688-693	0.90
KY/MD/VA/WV - Kentucky, West Virginia, Western Virginia	215,240-268,400-409,411-427	1.08
KY/OH - Cincinnati and Surrounding Area	410,450-452	0.94
LA - Northern and Western Louisiana	704-708,710-714	1.13
LA - South-Eastern Louisiana	700-701,703	1.06
MA - Boston	019-022,024	0.82
MA - Central and Western Mass	010-016	0.92
MA/RI - Rhode Island, Other Mass	017-018,023,025-029	0.87
MD/VA - Baltimore County and Chesapeake Bay	206,210-212,214,216,218-219,233-237	1.04
MD/VA - Western Maryland and Eastern Virginia	201,207-209,217,224-225,230-232,238-239	0.85
ME - Maine	039-049	0.82
MI - Michigan	480-499	0.86



**TABLE B4**  
**AREA FACTORS**

Area	Area Segment	Factor
MN/ND/SD/WI - Minnesota, Dakotas and Western Wisconsin	540,546-548,550-551,553-567,570-577,580-588	0.93
NC - Charlotte	280-282	1.04
NC - Research Triangle	271-277	0.88
NC - Western and Coastal NC	270,278-279,283-289	1.05
NH/VT - New Hampshire and Vermont	030-038,050-054,056-059	0.83
NJ - South Jersey	077,085-089	0.86
NJ/NY - North Jersey	070-076,078-079,103	0.97
NV - Nevada	889-891,893-895,897-898	1.22
NY - Albany and Hudson River Valley	120-129	1.05
NY - Manhattan/Boroughs	100-102,104,110-114	0.86
NY - Upstate New York	130-149	0.98
OH - Akron, Canton, Toledo, Youngstown, Other Ohio	434-439,443-449,456-458	0.91
OH - Cleveland	440-442	0.98
OH - Columbus	430-433	0.91
OH - Dayton	453-455	0.93
OR/WA - Portland Metro	972-968	0.87
PA - Allegheny County, incl Pitts.	151-152	1.05
PA - Central and NE PA	168,170-179,183-188	0.98
PA - Other Western PA	150,153-167,169	0.93
SC - South Carolina	290-299	1.11
TN - Memphis	375,380-383	1.13
TN - Nashville/East Tennessee	370-374,376-379,384-385	1.02
TX - DFW	750-754,760-761	0.81
TX - Houston	770,772,774-775	0.99
TX - Other Texas	755-759,762-769,773,776-799,885	0.89
VA - Fairfax/Louden County	220-223,226-229	0.88
WA - Seattle Metro Area	980-982,984	0.81
WI - Green Bay/Appleton, Other Wisconsin	534,539,541-545,549	1.00
WI - Madison Metro +	535,537-538	0.92
WI - Milwaukee Metro	530-532	0.96

**TABLE B5****CONTRIBUTORY/NON-CONTRIBUTORY FACTORS**

	<u>Factor</u>
<u>Contributory:</u>	
<500 lives	1.14
500+ lives	1.08
All Lifestyle lives	1.08
<u>Non-Contributory:</u>	
25 - 249 lives	.98
All Others	1.00

**FLEX ADJUSTMENTS**

The following loads and discounts are applied to Flex plans:

Options	Loads/Discounts	
	<u>Non-Contributory</u>	<u>Contributory</u>
Non-Medical Max Adjustment*		
71-85% of Table	1.00	.96
51-70% of Table	.99	.95
≤50% of Table	.97	.93
\$50K Non-Medical Max (if <50% of Table)	.96	.90
2X Salary Cap*	.94	.94
Opt Out Allowed	1.08	1.08
Buy down to \$10k	1.03	1.05
Buy Up Participation		
25-39%	1.00	1.00
40-49%	.98	1.00
50-59%	.95	1.00
60-69%	.93	1.00
≥70%	.90	1.00
Flat Base Plan **		
\$0 - \$14,999	1.00	1.08
\$15K - \$19,999	1.00	1.07
\$20K - \$24,999	1.00	1.05
\$25K	1.00	1.02

\* Get greater of 2X Cap or Non-Medical adjustment if both apply.

\*\* If the plan is a times salary plan with a negative flat adjustment, and the average certificate for the plan is less than \$25K, then use the adjustment factors for the Flat Base Plan based on the average certificate.

**TABLE B5 (CON'T.)**

**FLEX ADJUSTMENTS**

The following loads are applicable to Flex plans:

	FACTOR	
Non-Medical Maximum	<u>Non-Contributory</u>	<u>Contributory</u>
130% of Table	1.01	1.05
≥150% of Table	1.03	1.07
IF BASE PLAN IS TIMES SALARY:		
4X Salary Cap	1.01	1.04
5X Salary Cap	1.02	1.06
No Salary Cap	1.03	1.08
IF BASE PLAN IS A FLAT AMOUNT:		
4X Salary Cap	1.01	1.04
5X Salary Cap	1.02	1.06
No Salary Cap	1.03	1.08
BUY UP PARTICIPATION		
0-4%	1.25	1.50
5-9%	1.20	1.47
10-14%	1.15	1.31
15-19%	1.10	1.20
20-24%	1.05	1.12

**LIFESTYLE ADJUSTMENTS**

The following discounts are applicable to Lifestyle plans (contributory):

Participation Percent	Number of Lives					
	<u>&lt; 30 lives</u>	<u>30-49 lives</u>	<u>50-199 lives</u>	<u>200-349 lives</u>	<u>350-999 lives</u>	<u>1000+ lives</u>
20% - 24%	1.00	1.00	1.00	1.00	0.99	0.98
25% - 34%	1.00	1.00	1.00	0.97	0.97	0.96
35% - 49%	1.00	1.00	0.97	0.95	0.94	0.92
50% - 74%	1.00	0.98	0.94	0.91	0.90	0.88
75% +	1.00	0.96	0.90	0.88	0.87	0.85

**TABLE B6**

PACKAGE DISCOUNT

If Traditional or Flex is packaged with other UNUM America group coverages (LTD, STD) apply a 5% package discount to the Life coverage if under 2000 lives.

If Traditional or Flex is packaged with certain voluntary coverages issued by any Unum company, apply a 5% package discount to the Life coverage if under 2000 lives.

If Traditional or Flex is packaged with other UNUM America group coverages (LTD, STD) apply a 3% package discount to the Life coverage if 2000 - 9999 lives.

QUALITY DISCOUNT

Cases may qualify for these discounts if they have:

- 10 or more eligible lives (Traditional) or 50 or more eligible lives (Flex)
- The discount is calculated within the rate run, based on the number of qualifiers met. The qualifiers are:
  - Cross Enterprise Industry (C) or an Aggressive Life Only Industry (A)
  - Traditional non-contributory or Flex with non-contributory base and no opt outs or buy downs allowed.
  - average volume  $\geq$  \$25,000
  - times salary plan with 2 classes maximum (Traditional); employer fund  $\geq$  1X salary (Flex)
  - Less than 15% of volume on employees age 50+
  - Overall maximum no more than 2x the calculated non-medical maximum
  - non-medical maximum  $\leq$  85% of table

To qualify for this criteria on H.O. underwritten prospects, the rep should provide written documentation (i.e., brochure) if possible. It is also acceptable for the underwriter to accept Sales Rep verification without written documentation.

Discounts taken:	6 - 7 qualifiers:	10%
	4 or 5 qualifiers:	5%

**TABLE B6 (Cont.)**

#### PREFERRED RISK DISCOUNT:

Cases may qualify for these discounts if they are:

- Case can not be an Exception Cross Enterprise Industry or an Exception Life Only Industry.
- The discount is calculated within the rate run, based on plan design and number of qualifiers met.
  - Qualifiers for Non-Contributory Only Classes:
    - At least 10 Lives (on whole case)
    - all employee Life coverage is non-contributory
    - average certificate level  $\geq$  \$35,000 and  $\leq$  \$110,000
    - more than 1X earnings schedule
  - Qualifiers for Classes with Non-Contributory and Contributory Benefits:
    - At least 50 lives (on whole case)
    - $\leq$  100% of non-medical Maximum Table
    - $\leq$  3X Salary Cap
    - No buy-down or opt out
    - base plan at least 1X salary but less than or equal to 2X salary
    - evidence of insurability required on buy-ups at annual enrollment

#### DISCOUNT:

- 5% discount on non-contributory rates if all criteria are met.

#### UTILIZATION:

Applied divisionally (i.e. one division can have the Preferred Risk discount whereas another may not). For each division: look at all classes that aren't contributory only (i.e. look at non-contributory and non-contributory/Contributory classes). Determine whether or not that class qualifies for the discount. If all non-contributory or non-contributory/contributory classes within a division qualify for the discount, than that division potentially qualifies for the discount. For the case to qualify for the discount, all divisions must qualify for the discount. If any division does not qualify, than the case - and therefore all the divisions - do not qualify.

\*\*Not available at renewal unless have a participation  $\geq$  40%.

**TABLE B7**

SALARY FREEZE FACTOR

Factor 1.025

**TABLE B8**

NO EVIDENCE OF INSURABILITY

No E of I for one level buy-up at Annual Re-Enrollment or Family Status Change      Non-Contributory 1.03      Contributory 1.08

No E of I for buy-up to any level below the non-medical maximum.      1.03

**TABLE B9**

WEIGHTS FOR AGE BANDING - Active

Age	Weight	Age	Weight	Age	Weight
<=17	0.00000	41	0.03618	65	0.00207
18	0.00036	42	0.03487	66	0.00161
19	0.00161	43	0.03357	67	0.00133
20	0.00362	44	0.03216	68	0.00106
21	0.00380	45	0.03019	69	0.00074
22	0.00651	46	0.02844	70	0.00047
23	0.00956	47	0.02738	71	0.00038
24	0.01300	48	0.02728	72	0.00033
25	0.01661	49	0.02580	73	0.00026
26	0.02032	50	0.02294	74	0.00019
27	0.02294	51	0.01962	75	0.00014
28	0.02492	52	0.01772	76	0.00012
29	0.02654	53	0.01689	77	0.00009
30	0.02879	54	0.01515	78	0.00007
31	0.03147	55	0.01278	79	0.00006
32	0.03435	56	0.01080	80	0.00006
33	0.03659	57	0.00965	81	0.00005
34	0.03760	58	0.00862	82	0.00005
35	0.03822	59	0.00768	83	0.00004
36	0.03892	60	0.00668	84	0.00003
37	0.03882	61	0.00565	85	0.00002
38	0.03889	62	0.00454	86	0.00001
39	0.03833	63	0.00380	87+	0.00000
40	0.03769	64	0.00297		

**TABLE B9 – Cont’d**

WEIGHTS FOR AGE BANDING - Retiree

Age	Weight	Age	Weight	Age	Weight
<=49	0.00000	74	0.04077	99	0.00124
50	0.00458	75	0.04159	100	0.00019
51	0.00458	76	0.04159	101	0.00019
52	0.00458	77	0.04159	102	0.00019
53	0.00458	78	0.04159	103	0.00019
54	0.00458	79	0.04159	104	0.00019
55	0.00869	80	0.03008	105+	0.00000
56	0.00869	81	0.03008		
57	0.00869	82	0.03008		
58	0.00869	83	0.03008		
59	0.00869	84	0.03008		
60	0.01905	85	0.01504		
61	0.01905	86	0.01504		
62	0.01905	87	0.01504		
63	0.01905	88	0.01504		
64	0.01905	89	0.01504		
65	0.03380	90	0.00497		
66	0.03380	91	0.00497		
67	0.03380	92	0.00497		
68	0.03380	93	0.00497		
69	0.03380	94	0.00497		
70	0.04077	95	0.00124		
71	0.04077	96	0.00124		
72	0.04077	97	0.00124		
73	0.04077	98	0.00124		

**TABLE B10**

AGE BANDING FACTORS

Age	Factor
<=14	1.00
15	0.60
16	0.60
17	0.60
18	0.60
19	0.60
20	0.60
21	0.60
22	0.60
23	0.60
24	0.60
25	0.80
26	0.80
27	0.80
28	0.85
29	0.85
30	0.95
31	0.95
32	0.95
33	0.95
34	0.95
35+	1.00



**TABLE C1**

## PREMIUM TAX ADJUSTMENTS

STATE	RATE	STATE	RATE
Alabama	.02410	Montana	.02750
Alaska	.02700	Nebraska	.02000
Arizona	.02000	Nevada	.03500
Arkansas	.02500	New Hampshire	.01750
California	.02350	New Jersey	.02100
Colorado	.02000	New Mexico	.03003
Connecticut	.01750	New York	.01140
Delaware	.02000	North Carolina	.02900
District of Columbia	.02000	North Dakota	.02000
Florida	.01760	Ohio	.02000
Georgia	.02250	Oklahoma	.02250
Hawaii	.02750	Oregon	.02000
Idaho	.02000	Pennsylvania	.02000
Illinois	.02000	Rhode Island	.02000
Indiana	.02000	South Carolina	.01440
Iowa	.02000	South Dakota	.02500
Kansas	.02000	Tennessee	.01750
Kentucky	.02000	Texas	.01800
Louisiana	.02580	Utah	.02250
Maine	.02000	Vermont	.02000
Maryland	.02000	Virginia	.02310
Massachusetts	.02000	Washington	.02000
Michigan	.02000	West Virginia	.03000
Minnesota	.02000	Wisconsin	.02000
Mississippi	.03000	Wyoming	.02000
Missouri	.02000		

**TABLE C2 – FACTORS AND CONSTANTS**

<b>TRADITIONAL</b>				<b>LIFESTYLE</b>			
<b>SUBTOTAL</b>		<b>FACTOR</b>	<b>CONSTANT</b>	<b>SUBTOTAL</b>		<b>FACTOR</b>	<b>CONSTANT</b>
-	91	1.621	0.00	-	89	1.556	0.00
91	139	1.533	7.94	89	134	1.537	1.73
139	236	1.509	11.35	134	226	1.514	4.77
236	365	1.423	31.54	226	343	1.489	10.56
365	496	1.410	36.28	343	460	1.475	15.14
496	767	1.355	63.66	460	708	1.404	47.91
767	1,052	1.334	78.91	708	954	1.410	43.45
1,052	1,347	1.286	129.04	954	1,204	1.388	64.21
1,347	2,883	1.263	159.47	1,204	2,473	1.367	89.64
2,883	4,513	1.240	220.65	2,473	3,780	1.328	185.66
4,513	6,182	1.211	355.01	3,780	5,113	1.302	283.28
6,182	9,649	1.172	593.49	5,113	7,882	1.253	530.72
9,649	13,151	1.160	705.53	7,882	10,678	1.241	627.73
13,151	16,604	1.176	492.33	10,678	13,503	1.229	758.43
16,604	34,079	1.162	724.63	13,503	27,557	1.235	678.29
34,079	69,363	1.152	1,098.68	27,557	55,790	1.229	828.35
69,363	104,187	1.167	44.98	55,790	83,564	1.250	(302.27)
104,187	139,078	1.164	278.95	83,564	167,059	1.247	(83.87)
139,078	209,068	1.161	762.12	167,059		1.244	349.37
209,068	279,193	1.159	1,227.14				
279,193		1.152	3,137.19				

**FLEX**

<b>SUBTOTAL</b>		<b>FACTOR</b>	<b>CONSTANT</b>
-	87	1.689	0
87	133	1.595	8.15
133	227	1.569	11.57
227	351	1.478	32.22
351	477	1.463	37.34
477	741	1.389	72.72
741	1,019	1.366	89.13
1,019	1,308	1.317	138.54
1,308	2,816	1.286	178.47
2,816	4,424	1.257	257.79
4,424	6,059	1.236	348.34
6,059	16,094	1.215	478.38
16,094	33,074	1.196	773.13
33,074	67,160	1.192	918.03
67,160	100,891	1.205	74.89
100,891	168,687	1.199	675.38
168,687	202,689	1.195	1,294.71
202,689		1.193	1,745.04

**TABLE C3**

COMMISSION FACTORS AND CONSTANTS

TRADITIONAL AND FLEX

SUBTOTAL		FACTOR	CONSTANT
0	1,125.00	0.100	0.00
1,125.01	1,900.00	0.070	37.50
1,900.01	3,879.17	0.050	79.17
3,879.18	8,004.17	0.010	245.83
8,004.18+		0.005	287.50

LIFESTYLE

FACTOR	CONSTANT
0.150	0.00

**TABLE C4**

BENEFIT CHARGE

Retiree	75.00
Employee	
With Waiver	261.00
Without waiver	120.00

**TABLE D1**

TOBACCO \ NO-TOBACCO DECOMPOSITING

Age Band	No-Tobacco Factor	Tobacco Factor
<20	0.910	1.260
20-24	0.890	1.330
25-29	0.890	1.320
30-34	0.890	1.330
35-39	0.870	1.400
40-44	0.840	1.480
45-49	0.840	1.470
50-54	0.810	1.560
55-59	0.860	1.430
60-64	0.880	1.370
65-69	0.890	1.320
70-74	0.900	1.300
75-79	0.910	1.270
80-84	0.930	1.200
85-89	0.970	1.090
90-94	0.990	1.020
95-99	1.000	1.000

**TABLE E1**

Disabled Lives                                      0.45

**TABLE E2**

LIFE INSURANCE FOR CHILDREN

Procedure:

1. Multiply the death benefit for each age band by the factor from the table below.
2. Sum the products from Step 1.

<u>AGE RANGE</u>	<u>FACTOR</u>
Birth up to 14 days	0.000070
14 days up to 6 months	0.000056
6 months - age 19*	0.000154

\* age 25 if still in school

**TABLE E3**

DEPENDENT PREMIUM WAIVER

Factor:    1.11

**TABLE E4**

SPOUSE ADJUSTMENT

Traditional:	1.12
Flex:	1.12
Lifestyle:	1.33

**TABLE E5**

EMPLOYEE ASSISTANCE PLAN

There is no load for the Employee Assistance Plan.

**TABLE E6**

Continuity of Coverage:

States without Discontinuance and Replacement (D&R) legislation

	<u>Prior Waiver Coverage</u>	<u>Contrib/Noncontrib</u>	<u>Load</u>
Employees	No waiver	Non-contributory	1.08
	With waiver	Non-contributory	1.02
	No waiver	Contributory	1.10
	With waiver	Contributory	1.03
	No waiver	100% Contributory	N/A
	With waiver	100% Contributory	N/A
Dependents		Non-contributory	1.00
Dependents		Contributory	1.00
Dependents		100% Contributory	N/A

States with D&amp;R or Replacement legislation

	<u>Prior Waiver Coverage</u>	<u>Contrib/Noncontrib</u>	<u>Load</u>
Employees	No waiver	Non-contributory	1.06
	With waiver	Non-contributory	1.00
	No waiver	Contributory	1.08
	With waiver	Contributory	1.00
	No waiver	100% Contributory	N/A
	With waiver	100% Contributory	N/A
Dependents		Non-contributory	1.00
Dependents		Contributory	1.00
Dependents		100% Contributory	N/A

**TABLE E7**

NLOC discount – This discount has been eliminated.

**TABLE E8**

RATE GUARANTEE

Traditional <500 lives and a target market:	1.00
Traditional packaged with Lifestyle:	1.00
Traditional packaged with GUL:	1.00
Flex and all other Traditional:	1.05
Lifestyle:	1.00

**TABLE E9**

PORTABILITY

If sick and injured wording is removed:

For all cases except for New York sitused cases:

For waiver rates, a load of 1.04 is applied.

For non-waiver rates, the rate load is  $(.75 * \text{waiver rate} + .25 * \text{non-waiver rate}) / (\text{non-waiver rate}) + 1.04$

For New York sitused cases

For waiver rates, there is no load (i.e., the load factor is 1.00)

For non-waiver rates, the rate load is 1.157.



Non-Medical Maximum Tables

Non-Medical Maximum - The maximum amount of insurance that an individual may obtain *on any one UNUM policy* without evidence of insurability is the non-medical maximum. It is determined from the tables below and is based on the total volume of the case for basic amounts of insurance.

- NOTE: 1. Blood testing is required on cumulative medically underwritten amounts over \$50,000 high risk areas/\$100,000 all others.  
 2. Two (2) year suicide exclusion applies to medically underwritten amounts.

The following Non-Medical Maximum Table applies to Flex plans with a salary related buyup and to Traditional plans with 10 or more lives:

<u>Total Base Volume</u>	<u>Non-Medical Maximum Amount</u>	<u>Total Base Volume</u>	<u>Non-Medical Maximum Amount</u>
Under 250,000	60,000	25,000,000-29,999,999	450,000
250,000-349,999	65,000	30,000,000-34,999,999	475,000
350,000-499,999	70,000	35,000,000-39,999,999	500,000
500,000-749,999	85,000	40,000,000-44,999,999	525,000
750,000-999,999	95,000	45,000,000-49,999,999	550,000
1,000,000-1,249,999	105,000	50,000,000-59,999,999	575,000
1,250,000-1,499,999	120,000	60,000,000-69,999,999	600,000
1,500,000-1,999,999	140,000	70,000,000-79,999,999	625,000
2,000,000-2,499,999	160,000	80,000,000-89,999,999	650,000
2,500,000-2,999,999	175,000	90,000,000-99,999,999	675,000
3,000,000-3,499,999	190,000	100,000,000-124,999,999	700,000
3,500,000-3,999,999	205,000	125,000,000-149,999,999	725,000
4,000,000-4,499,999	220,000	150,000,000-174,999,999	750,000
4,500,000-4,999,999	230,000	175,000,000-199,999,999	775,000
5,000,000-5,999,999	250,000	200,000,000-224,999,999	800,000
6,000,000-6,999,999	265,000	225,000,000-249,999,999	825,000
7,000,000-7,999,999	280,000	250,000,000-299,999,999	850,000
8,000,000-8,999,999	300,000	300,000,000-349,999,999	875,000
9,000,000-9,999,999	325,000	350,000,000-399,999,999	900,000
10,000,000-12,499,999	350,000	400,000,000-449,999,999	925,000
12,500,000-14,999,999	375,000	450,000,000-499,999,999	950,000
15,000,000-19,999,999	400,000	500,000,000-599,999,999	975,000
20,000,000-24,999,999	425,000	600,000,000 and greater	1,000,000

The following Non-Medical Maximum Table applies to Traditional plans with under 10 lives:

	<u>Non-Medical Maximum</u>
Policies with Pre-Existing condition limitation	50,000
Policies without Pre-Existing condition limitation (Evidence of Insurability required)	0

Non-Medical Maximum Tables (continued)

The following Non-Medical Maximum Table applies to Flex plans with non-salary related buyups:

<u>Lives</u>	<u>Non-Medical Maximum if Base plan average cert is &lt; \$50,000</u>	<u>Non-Medical Maximum if Base plan average cert is \$50,000 or greater</u>
Under 50	70,000	100,000
50-199	100,000	150,000
200-499	150,000	200,000
500- 999	180,000	250,000
Over 999	200,000	300,000

The following Non-Medical Maximum Table applies to Lifestyle plans.

<u>Lives</u>	<u>Non-Medical Maximum - Employee/Spouse</u>	
	<u>Stand Alone Lifestyle</u>	<u>Packaged with Traditional</u>
Under 50	40,000/15,000	50,000/15,000
50-99	50,000/25,000	70,000/25,000
100-149	70,000/25,000	100,000/25,000
150-199	80,000/25,000	110,000/25,000
200-299	100,000/25,000	130,000/25,000
300-499	110,000/25,000	150,000/25,000
500-749	120,000/25,000	180,000/25,000
750-999	130,000/25,000	190,000/25,000
1000 +	150,000/25,000	200,000/25,000

SERFF Tracking #:

UNUM-128883655

State Tracking #:

Company Tracking #:

2012 MID-YEAR LIFE REPRICING

State:

District of Columbia

Filing Company:

Unum Life Insurance Company of America

TOI/Sub-TOI:

L04G Group Life - Term/L04G.500 Other

Product Name:

2012 Mid-Year Life Repricing

Project Name/Number:

2012 Mid-Year Life Repricing/2012 Mid-Year Life Repricing

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Justification		
Comments:			
Attachment(s):			
DC Actuarial Memorandum.pdf			

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Satisfied - Item:	Actuarial Memorandum		
Comments:			
Attachment(s):			
DC Actuarial Memorandum.pdf			

# **UNUM Life Insurance Company of America**

## **Actuarial Memorandum**

### **Group Life / AD&D**

This actuarial memorandum applies to the Group Life / AD&D business of Unum Life Insurance Company of America. UNUM Life Insurance Company of America is making changes to the manual rates for its Group Life contracts.

Select changes are Area Factors, Size Factors, and SIC Factors.

It is expected that the aggregate impact of these changes will be a decrease of 4.4% in the Group Life manual rates.

There are no changes in AD&D rates.

I certify that to the best of my knowledge and belief, the rates filed are in compliance with the applicable laws and regulations of the state in which this Memorandum is filed.

**TABLE B1 INDUSTRY FACTORS**

<b>Industry Segment</b>	<b>SIC Range</b>	<b>Mkt Abr</b>	<b>Factor</b>	<b>Original</b>	<b>Change</b>
Organic Fibers	2824	S	1.06	1.18	-10%
Drug and Proprietary Stores	5912	S	1.18	1.12	5%
Catalog/Mail Order/E-Commerce	5961	S	1.24	1.18	5%
Advertising Agencies	7311	TM	0.7	0.77	-9%
Comm/Physical & Biolog Research	8731	A	0.75	0.82	-9%
Agriculture	0111-0799 / 0741-0742	A	1.16	1.05	10%
Veterinary Services	0741-0742	A	1.05	0.95	11%
Forestry/Fishing	0811-0971	S	1.56	1.42	10%
Gen Contractors-Non Residential	1511-1599/1521-1529	S	1.06	1.01	5%
Gen Contractors-Residential	1521-1529	S	1.06	1.01	5%
Gen Contractors-Non Building	1611-1699	S	1.06	1.01	5%
Special Trade: Finish Work	1711-1759	S	1.29	1.23	5%
Special Trade: Contractors	1761-1799	S	1.31	1.24	6%
Textile Mill Products	2211-2299	S	1.23	1.12	10%
Apparel	2311-2389	S	1.19	1.08	10%
Other Finished Fabric Prod	2391-2399	S	1.30	1.18	10%
Pulp & Paper Mills	2611-2639	S	1.47	1.34	10%
Uncoated Paper Products	2641-2669	S	1.18	1.07	10%
Coated & Laminated Paper Products	2671-2699	S	1.18	1.07	10%
Newspapers	2711-2719	A	1.21	1.1	10%
Periodicals Printng & Publishing	2721-2729	A	1.01	0.92	10%
Books - Publishing	2731-2739,2781-2789	S	1.05	0.95	11%
Misc Publishing	2741-2749	A	1.05	0.95	11%
Comm Print-Greetcdrd,Typesttg	2751-2779,2791-2799	S	1.14	1.04	10%
Synthetic Fibers	2821-2829/2824	S	1.12	1.24	-10%
Pharmac Chemicals	2831-2839	A	0.89	0.99	-10%
Light Chemicals	2841-2849	S	1.15	1.28	-10%
Other Chem & Allied Products	2851-2872,2893-2899	S	1.06	1.18	-10%
Fertilizr/Pesticide/Explosves	2873-2892	NS	1.14	1.27	-10%
Petroleum Refining	2911-2999	S	0.96	1.07	-10%
Utilities	4911-4999/4952-4959	S	1.15	1.28	-10%
Sewage & Sanitation Services	4952-4959	S	1.17	1.3	-10%
Retail Hardware	5211-5299	S	1.17	1.11	5%
General Merchands Stores	5311-5399	S	1.37	1.3	5%
Food Stores	5411-5499	S	1.13	1.08	5%
Auto Dealers, Gas Stations	5511-5599	S	1.17	1.12	4%
Apparel & Access Stores	5611-5699	S	1.21	1.15	5%
Retail-Home Furnishings	5711-5799	S	1.13	1.07	6%
Eating/Drinking Places	5811-5899	S	1.12	1.06	6%
Misc Retail	5911-5999, except 5912, 5961	S	1.12	1.06	6%
Insurance Carriers	6311-6329,6341-6399	A	0.88	0.95	-7%
Insurance Agents & Brokers	6411-6499	TM	1.03	1.08	-5%

## **TABLE B2 SIZE FACTORS**

### SIZE FACTORS - New

	<u>Traditional</u>	<u>Lifestyle</u>	<u>Flex</u>
<b>2-9</b>	1.905	1.161	1.75
<b>10-14</b>	1.198	1.017	1.091
<b>15-24</b>	0.993	1.017	0.905
<b>25-49</b>	0.943	1.022	0.86
<b>50-99</b>	0.927	1.042	0.901
<b>100-249</b>	0.859	1.007	0.838
<b>250-499</b>	0.871	0.963	0.86
<b>500-999</b>	0.777	0.836	0.742
<b>1000-1999</b>	0.725	0.789	0.689
<b>2000+</b>	0.709	0.765	0.649

### SIZE FACTORS - Old

	<u>Traditional</u>	<u>Lifestyle</u>	<u>Flex</u>
<b>2-9</b>	1.905	1.055	1.944
<b>10-14</b>	1.198	1.017	1.212
<b>15-24</b>	0.993	1.017	1.006
<b>25-49</b>	0.943	1.022	0.956
<b>50-99</b>	0.909	1.022	0.982
<b>100-249</b>	0.834	0.978	0.904
<b>250-499</b>	0.889	0.983	0.975
<b>500-999</b>	0.777	0.836	0.824
<b>1000-1999</b>	0.725	0.789	0.765
<b>2000+</b>	0.709	0.765	0.721

### SIZE FACTORS - Change

	<u>Traditional</u>	<u>Lifestyle</u>	<u>Flex</u>
<b>2-9</b>	0%	10%	-10%
<b>10-14</b>	0%	0%	-10%
<b>15-24</b>	0%	0%	-10%
<b>25-49</b>	0%	0%	-10%
<b>50-99</b>	2%	2%	-8%
<b>100-249</b>	3%	3%	-7%
<b>250-499</b>	-2%	-2%	-12%
<b>500-999</b>	0%	0%	-10%
<b>1000-1999</b>	0%	0%	-10%
<b>2000+</b>	0%	0%	-10%

**TABLE B4 AREA FACTORS**

<b>Area</b>	<b>Area Segment</b>	<b>New Factor</b>	<b>Old Factor</b>	<b>Change</b>
AL/MS - Mississippi, Central and Southern Alabama	360-361,363-369,386-397	1.08	1.14	-5%
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FL/GA - Tallahassee, Other Georgia	304,308,309-319,323-325,398	1.08	1.03	5%
HI - Hawaii	967-968	0.85	0.81	5%
KS/MO/NE - KC, Rural Kansas and Missouri, Western Nebraska	634-635,637-64,644-648,650-658,660-662,664-679,688-693	0.90	0.95	-5%
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MA - Boston	019-022,024	0.82	0.86	-5%
NC - Western and Coastal NC	270,278-279,283-289	1.05	0.95	11%
NV - Nevada	889-891,893-895,897-898	1.22	1.16	5%
NY - Albany and Hudson River Valley	120-129	1.05	1	5%



Amy Whinnett FSA, MAAA  
Director & Actuary, Group Life  
UNUM Life Insurance Company of America

October 10, 2012

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Petroleum Refining	2911-2999	S	0.96	1.07	-10%
Utilities	4911-4999/4952-4959	S	1.15	1.28	-10%
Sewage & Sanitation Services	4952-4959	S	1.17	1.3	-10%
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### SIZE FACTORS - Old

	<u>Traditional</u>	<u>Lifestyle</u>	<u>Flex</u>
<b>2-9</b>	1.905	1.055	1.944
<b>10-14</b>	1.198	1.017	1.212
<b>15-24</b>	0.993	1.017	1.006
<b>25-49</b>	0.943	1.022	0.956
<b>50-99</b>	0.909	1.022	0.982
<b>100-249</b>	0.834	0.978	0.904
<b>250-499</b>	0.889	0.983	0.975
<b>500-999</b>	0.777	0.836	0.824
<b>1000-1999</b>	0.725	0.789	0.765
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### SIZE FACTORS - Change

	<u>Traditional</u>	<u>Lifestyle</u>	<u>Flex</u>
<b>2-9</b>	0%	10%	-10%
<b>10-14</b>	0%	0%	-10%
<b>15-24</b>	0%	0%	-10%
<b>25-49</b>	0%	0%	-10%
<b>50-99</b>	2%	2%	-8%
<b>100-249</b>	3%	3%	-7%
<b>250-499</b>	-2%	-2%	-12%
<b>500-999</b>	0%	0%	-10%
<b>1000-1999</b>	0%	0%	-10%
<b>2000+</b>	0%	0%	-10%

**TABLE B4 AREA FACTORS**

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