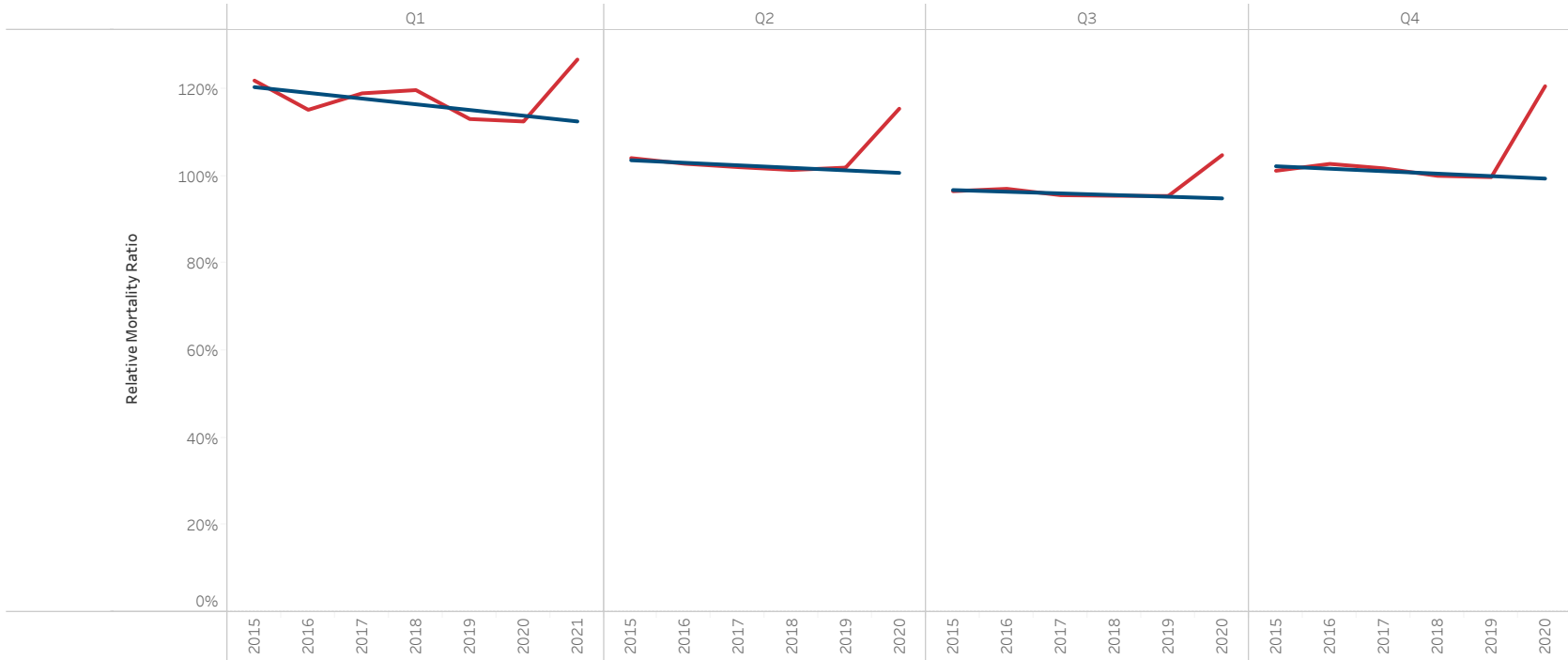


Actual and Expected Relative Mortality Ratios

Actual Rel MR Expected (Trend)



Analysis Level
Industry

Population for Expected Basis
Insured Population

Hover for Interpretation

Underwriting Method
Fully Underwritten

Product Type
All

Gender
All

Attained Age
All

Face Amount
All

Smoker Status
All

Underwriting Class
All

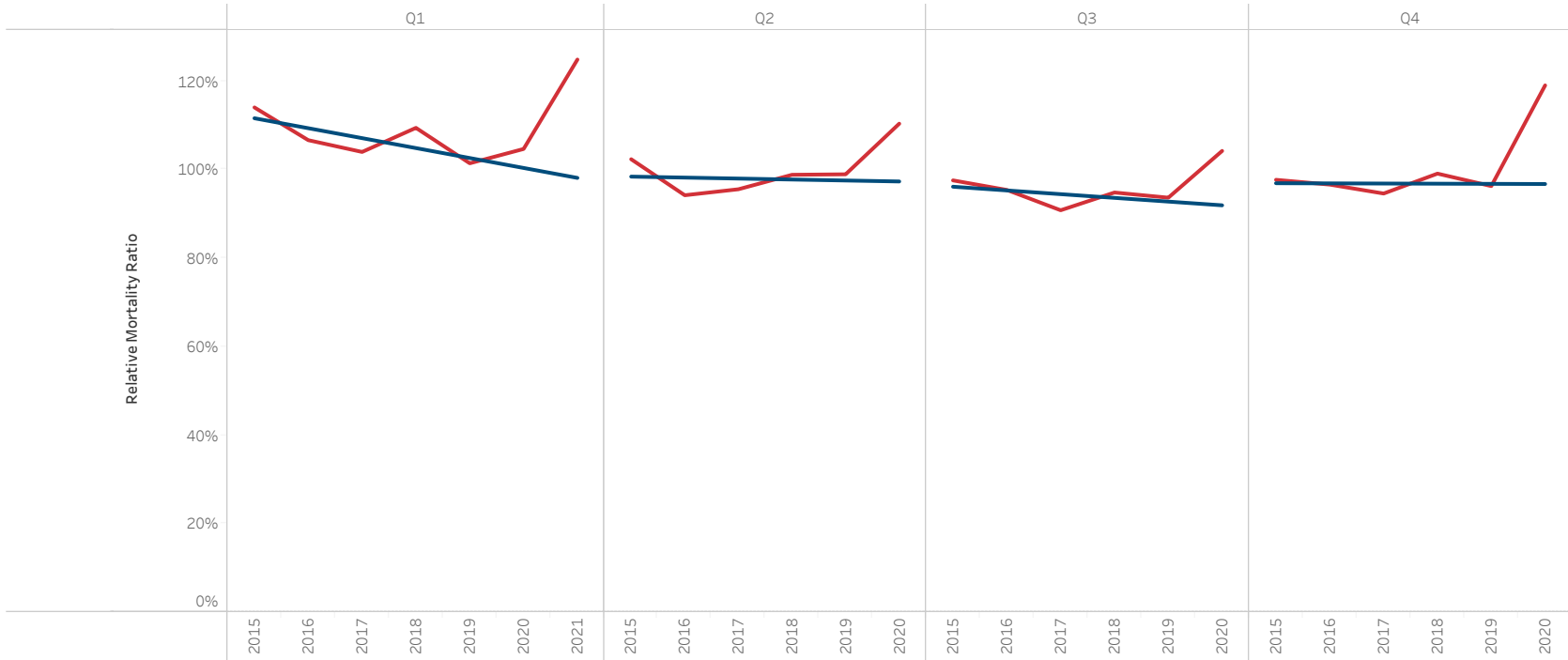
Region
All

Quarter
Q1

		Actual Claim Count	Expected Claim Count (std industry table)	Actual Relative Mortality Ratio	Expected Relative Mortality Ratio	Actual to Expected Relative Mortality Ratios
2015	Q1	92,380	75,769	122%	120%	101%
2016	Q1	87,938	76,323	115%	119%	97%
2017	Q1	89,883	75,533	119%	118%	101%
2018	Q1	90,125	75,268	120%	116%	103%
2019	Q1	84,825	74,995	113%	115%	98%
2020	Q1	84,802	75,348	113%	114%	99%
2021	Q1	94,033	74,187	127%	113%	113%

Actual and Expected Relative Mortality Ratios

Actual Rel MR Expected (Trend)



Analysis Level
Industry

Population for Expected Basis
Insured Population

Hover for Interpretation

Underwriting Method
Fully Underwritten

Product Type
Term

Gender
All

Attained Age
All

Face Amount
All

Smoker Status
All

Underwriting Class
All

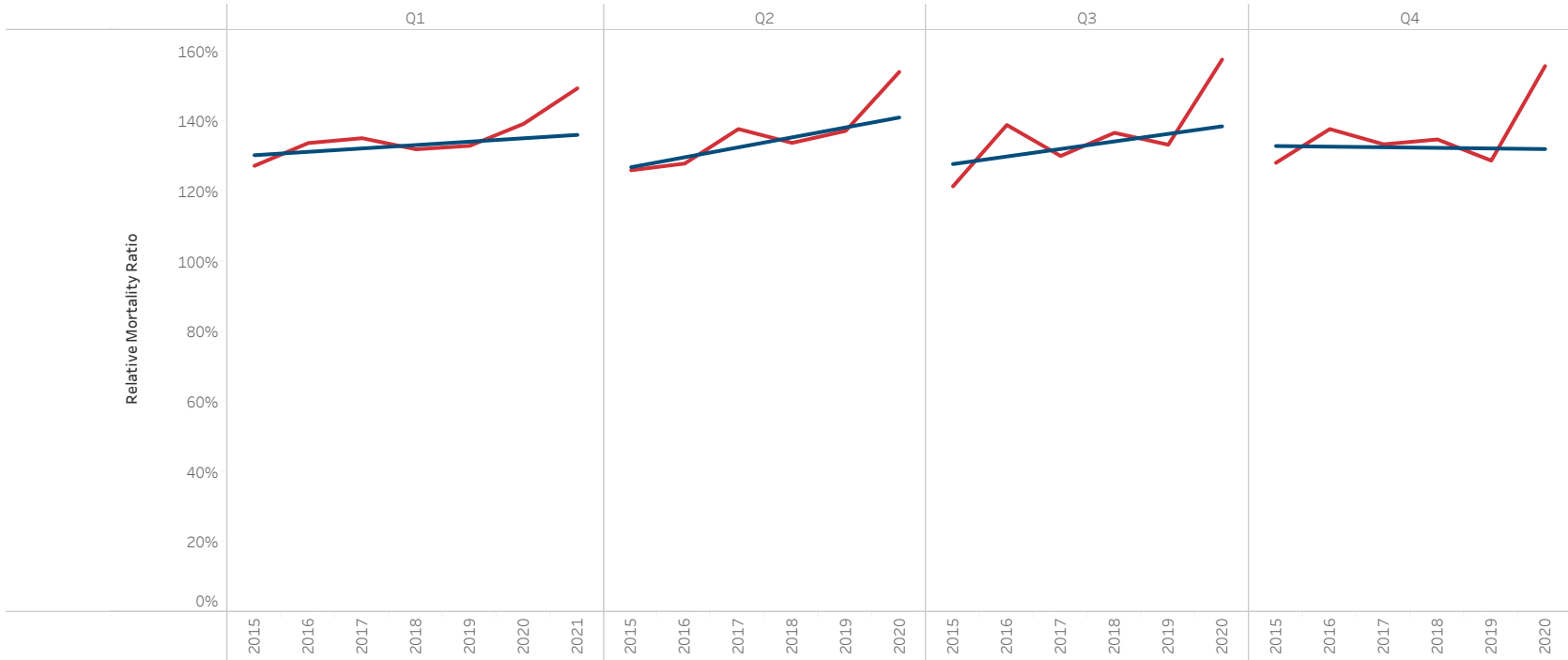
Region
All

Quarter
Q1

		Actual Claim Count	Expected Claim Count (std industry table)	Actual Relative Mortality Ratio	Expected Relative Mortality Ratio	Actual to Expected Relative Mortality Ratios
2015	Q1	8,819	7,738	114%	112%	102%
2016	Q1	8,525	7,998	107%	109%	98%
2017	Q1	8,407	8,089	104%	107%	97%
2018	Q1	8,980	8,211	109%	105%	104%
2019	Q1	8,372	8,260	101%	103%	99%
2020	Q1	8,631	8,252	105%	100%	104%
2021	Q1	10,354	8,297	125%	98%	127%

Actual and Expected Relative Mortality Ratios

Actual Rel MR Expected (Trend)



Analysis Level
Industry

Population for Expected Basis
Insured Population

Hover for Interpretation

Underwriting Method
Fully Underwritten

Product Type
All

Gender
All

Attained Age
25-44

Face Amount
All

Smoker Status
All

Underwriting Class
All

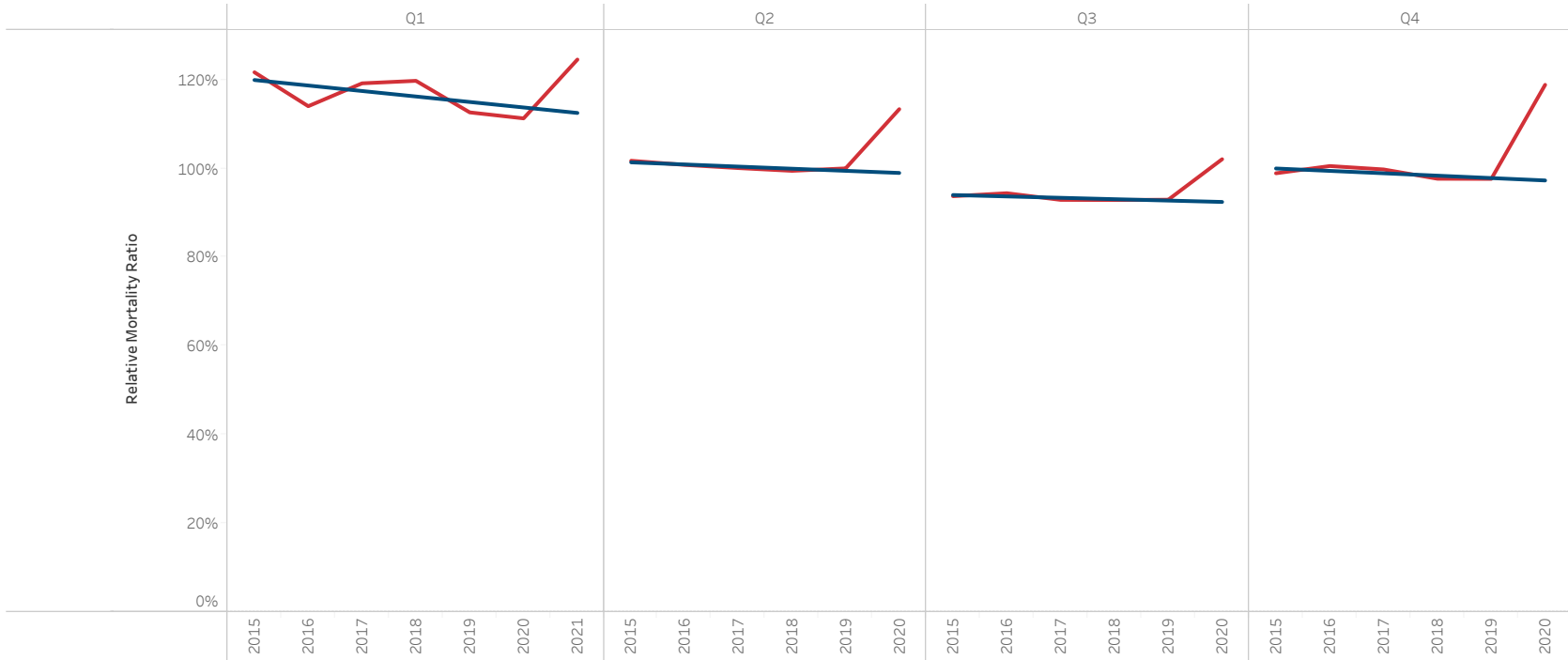
Region
All

Quarter
Q1

		Actual Claim Count	Expected Claim Count (std industry table)	Actual Relative Mortality Ratio	Expected Relative Mortality Ratio	Actual to Expected Relative Mortality Ratios
2015	Q1	1,809	1,422	127%	130%	98%
2016	Q1	1,881	1,407	134%	131%	102%
2017	Q1	1,856	1,374	135%	132%	102%
2018	Q1	1,802	1,366	132%	133%	99%
2019	Q1	1,816	1,366	133%	134%	99%
2020	Q1	1,917	1,377	139%	135%	103%
2021	Q1	2,050	1,373	149%	136%	110%

Actual and Expected Relative Mortality Ratios

Actual Rel MR Expected (Trend)



Analysis Level
Industry

Population for Expected Basis
Insured Population

Hover for Interpretation

Underwriting Method
Fully Underwritten

Product Type
All

Gender
All

Attained Age
Multiple values

Face Amount
All

Smoker Status
All

Underwriting Class
All

Region
All

Quarter
Q1

		Actual Claim Count	Expected Claim Count (std industry table)	Actual Relative Mortality Ratio	Expected Relative Mortality Ratio	Actual to Expected Relative Mortality Ratios
2015	Q1	77,779	63,926	122%	120%	101%
2016	Q1	73,547	64,500	114%	119%	96%
2017	Q1	76,210	63,944	119%	117%	101%
2018	Q1	76,438	63,834	120%	116%	103%
2019	Q1	71,780	63,731	113%	115%	98%
2020	Q1	71,452	64,208	111%	114%	98%
2021	Q1	78,849	63,311	125%	113%	111%

Participants: COVID-19 Mortality Study – 2021 Q1

AIG Life
Allstate
Ameritas Life Insurance Corp.
Amica Life
CNO Financial Group
Global Atlantic Financial Group
Government Personnel Mutual Life
Kansas City Life
Lincoln Financial
MetLife
Mutual of Omaha
Mutual Trust
Nationwide
New York Life Insurance Company
Northwestern Mutual
OneAmerica
Pacific Life
Pan-American Life
Pavonia Life Insurance Co of MI (Global Bankers)
Principal Financial Group
Protective Life
Prudential Financial
Sammons Financial
SBLI
Securian Financial
State Farm
Symetra
The Independent Order of Foresters
Thrivent Financial
Western & Southern
Woodmen Life