Capital Adequacy (E) Task Force

RBC Proposal Form

[X] Capital Adequacy (E) Task Force	[X] Health RBC (E) Working Group	[X] Life RBC (E) Working Group
[ ] Catastrophe Risk (E) Subgroup	[X] Investment RBC (E) Working Group	[ ] Operational Risk (E) Subgroup
[ ] C3 Phase II/ AG43 (E/A) Subgroup	[X] P/C RBC (E) Working Group	[ ] Longevity Risk (A/E) Subgroup

DATE: 12-20-2019

CONTACT PERSON: Jane Barr

TELEPHONE:

EMAIL ADDRESS:

ON BEHALF OF: Capital Adequacy Task Force & Investment Risk-Based Capital Working Group

NAME: Kevin Fry

TITLE:

AFFILIATION:

ADDRESS:

FOR NAIC USE ONLY

Agenda Item # 2019-16-CA

Year 2020

DISPOSITION

[X] ADOPTED **4/30/2020**

[ ] REJECTED

[ ] DEFERRED TO

[ ] REFERRED TO OTHER NAIC GROUP

[X] EXPOSED 45-day Due 2-5-20

10-day Due 3-22-20

[ ] OTHER (SPECIFY)

IDENTIFICATION OF SOURCE AND FORM(S)/INSTRUCTIONS TO BE CHANGED

[X] Health RBC Blanks	[X]Property/Casualty RBC Blanks	[ ] Life and Fraternal RBC Instructions
[ ] Health RBC Instructions	[ ] Property/Casualty RBC Instructions	[X] Life and Fraternal RBC Blanks

[ ] OTHER _____

DESCRIPTION OF CHANGE(S)

Incorporate the 20 designations for Bonds structure into the RBC formula in order to conduct an impact analysis for 2020 year-end reporting.

REASON OR JUSTIFICATION FOR CHANGE **

The Blanks Working Group and the Security Valuation Office have adopted the 20 bond designations for 2020 reporting. The reported designations will flow into the RBC but will not include factors. The current factor for designations 1-6 will remain in the RBC until an impact analysis can be done to confirm the new factors for the 20 designations.

Additional Staff Comments:

2/25/20 – Based on NAIC Staff reviewed the comments received along with changes to the 2020 Annual Statement blanks, modifications were made to the following pages, for property: PR006, PR015, PR030 and for health: XR006, XR007.1-XR007.b, XR007.2 and XR023. Because the life formula pulls from the Asset Valuation Reserve, there were only minor changes needed to two total lines on LR002, one on the AVR page and one line description change each on LR030 and LR031. Eky

3/5/20 – Modifications were made to 1) exclude the Hybrid Securities in the PRBC and HRBC PR006 and XR007 Electronic Tables and 2) adjust the XR007 Line 27 to pick up the correct line #. Eky

4/30/20 The Capital Adequacy Task Force adopted on the 4/30/20 call. cgb

**** This section must be completed on all forms.**

Revised 2-2019

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	Asset Category	Annual Statement Source	(1) Off-Balance Sheet Collateral Book/Adjusted Carrying Value	(2) Schedule DL, Part 1 Book/Adjusted Carrying Value	(3) Subtotal	Factor	(4) RBC Requirement
	Fixed Income Assets						
	Bonds						
(1)	**NAIC 01 - U.S. Government - Direct and Guaranteed and NAIC U.S. Direct Obligations/Full Faith and Credit Exempt Money Market Funds List/SVO Ident. Bond ETF List**	Company Records	0	0		0.000	
(2)	**NAIC Designation Category 1.A Bonds**	**Company Records**	0	0			
(3)	**NAIC Designation Category 1.B Bonds**	**Company Records**	0	0			
(4)	**NAIC Designation Category 1.C Bonds**	**Company Records**	0	0			
(5)	**NAIC Designation Category 1.D Bonds**	**Company Records**	0	0			
(6)	**NAIC Designation Category 1.E Bonds**	**Company Records**	0	0			
(7)	**NAIC Designation Category 1.F Bonds**	**Company Records**	0	0			
(8)	**NAIC Designation Category 1.G Bonds**	**Company Records**	0	0			
(9)	**Total NAIC 01 Bonds**	**Sum of Lines (1) through (8)**	0	0	0		
(9A)	**Other NAIC 01 Bonds**	**L(9)-L(1)**	0	0	0	**0.003**	0
(10)	**NAIC Designation Category 2.A Bonds**	**Company Records**	0	0			
(11)	**NAIC Designation Category 2.B Bonds**	**Company Records**	0	0			
(12)	**NAIC Designation Category 2.C Bonds**	**Company Records**	0	0			
(13)	**Total NAIC 02 Bonds**	**Sum of Lines (10) through (12)**	0	0	0	**0.010**	0
(14)	**NAIC Designation Category 3.A Bonds**	**Company Records**	0	0			
(15)	**NAIC Designation Category 3.B Bonds**	**Company Records**	0	0			
(16)	**NAIC Designation Category 3.C Bonds**	**Company Records**	0	0			
(17)	**Total NAIC 03 Bonds**	**Sum of Lines (14) through (16)**	0	0	0	**0.020**	0
(18)	**NAIC Designation Category 4.A Bonds**	**Company Records**	0	0			
(19)	**NAIC Designation Category 4.B Bonds**	**Company Records**	0	0			
(20)	**NAIC Designation Category 4.C Bonds**	**Company Records**	0	0			
(21)	**Total NAIC 04 Bonds**	**Sum of Lines (18) through (20)**	0	0	0	0.045	0
(22)	**NAIC Designation Category 5.A Bonds**	**Company Records**	0	0			
(23)	**NAIC Designation Category 5.B Bonds**	**Company Records**	0	0			
(24)	**NAIC Designation Category 5.C Bonds**	**Company Records**	0	0			
(25)	**Total NAIC 05 Bonds**	**Sum of Lines (22) through (24)**	0	0	0	0.100	0
(26)	**Total NAIC 06 Bonds**	Company Records	0	0	0	0.300	0
(27)	Total Bonds	**Line (1) + (9A) + (13) + (17) + (21) + (25) + (26)**	0	**0**	0		0
	Equity Assets						
	Preferred Stock - Unaffiliated						
(28)	NAIC 01 Unaffiliated Preferred Stock	Company Records	0	0	0	0.003	0
(29)	NAIC 02 Unaffiliated Preferred Stock	Company Records	0	0	0	0.010	0
(30)	NAIC 03 Unaffiliated Preferred Stock	Company Records	0	0	0	0.020	0
(31)	NAIC 04 Unaffiliated Preferred Stock	Company Records	0	0	0	0.045	0
(32)	NAIC 05 Unaffiliated Preferred Stock	Company Records	0	0	0	0.100	0
(33)	NAIC 06 Unaffiliated Preferred Stock	Company Records	0	0	0	0.300	0
(34)	Total Unaffiliated Preferred Stock	**Sum of Lines (28) through (33)**	0	**0**	0		0
(35)	**Unaffiliated** Common Stock	Company Records	0	**0**	0	0.150	0
(36)	Real Estate and Property & Equipment Assets	Company Records	0	**0**	0	0.100	0
(37)	Other Invested Assets	Company Records	0	**0**	0	0.200	0
(38)	Mortgage Loans on Real Estate	Company Records	0	0	0	0.050	0
(39)	Cash, Cash Equivalents and Short-Term Investments (Not reported on Bonds above)	Company Records	0	0	0	0.003	0
(40)	Total	**L(27)+L(34)+L(35)+L(36)+L(37)+L(38)+L(39)**	0	**0**	0		0

Denotes items that must be manually entered on the filing software.

Denotes items will be used for internal analysis to determine the future RBC charge and will not be reflected in the RBC calculation.

FIXED INCOME ASSETS

		Electronic only Tables Source	(1A) Book/Adjusted Carrying Value	Annual Statement Source: Sch D Pt 1A Sn 1	Book/Adjusted Carrying Value	Factor	(2) RBC Requirement
BONDS							
(1)	NAIC 01 - U.S. Government -Direct and Guaranteed and NAIC U.S. Direct Obligations/Full Faith and Credit Exempt Money Market Funds List/SVO Ident.Bond ETF List	Table A Col (4) Line (1)	0	C7L1.1	0	0.0000	0
(2)	NAIC Designation Category 1.A Bonds	Table A Col (4) Line (2)	0				
(3)	NAIC Designation Category 1.B Bonds	Table A Col (4) Line (3)	0				
(4)	NAIC Designation Category 1.C Bonds	Table A Col (4) Line (4)	0				
(5)	NAIC Designation Category 1.D Bonds	Table A Col (4) Line (5)	0				
(6)	NAIC Designation Category 1.E Bonds	Table A Col (4) Line (6)	0				
(7)	NAIC Designation Category 1.F Bonds	Table A Col (4) Line (7)	0				
(8)	NAIC Designation Category 1.G Bonds	Table A Col (4) Line (8)	0				
(9)	Total NAIC 01 Bonds	Sum of Lines (1) through (8)	0	C7L11.1-L7.1	0		
(9A)	Total Other NAIC 01 Bonds		xxx	L(9)-L(1)	0	0.0030	0
(10)	NAIC Designation Category 2.A Bonds	Table A Col (4) Line (9)	0				
(11)	NAIC Designation Category 2.B Bonds	Table A Col (4) Line (10)	0				
(12)	NAIC Designation Category 2.C Bonds	Table A Col (4) Line (11)	0				
(13)	Total NAIC 02 Bonds	Sum of Lines (10) through (12)	0	C7L11.2-L7.2	0	0.0100	0
(14)	NAIC Designation Category 3.A Bonds	Table A Col (4) Line (12)	0				
(15)	NAIC Designation Category 3.B Bonds	Table A Col (4) Line (13)	0				
(16)	NAIC Designation Category 3.C Bonds	Table A Col (4) Line (14)	0				
(17)	Total NAIC 03 Bonds	Sum of Lines (14) through (16)	0	C7L11.3-L7.3	0	0.0200	0
(18)	NAIC Designation Category 4.A Bonds	Table A Col (4) Line (15)	0				
(19)	NAIC Designation Category 4.B Bonds	Table A Col (4) Line (16)	0				
(20)	NAIC Designation Category 4.C Bonds	Table A Col (4) Line (17)	0				
(21)	Total NAIC 04 Bonds	Sum of Lines (18) through (20)	0	C7L11.4-L7.4	0	0.0450	0
(22)	NAIC Designation Category 5.A Bonds	Table A Col (4) Line (18)	0				
(23)	NAIC Designation Category 5.B Bonds	Table A Col (4) Line (19)	0				
(24)	NAIC Designation Category 5.C Bonds	Table A Col (4) Line (20)	0				
(25)	Total NAIC 05 Bonds	Sum of Lines (22) through (24)	0	C7L11.5-L7.5	0	0.1000	0
(26)	Total NAIC 06 Bonds	Table A Col (4) Line (21)	0	C7L11.6-L7.6	0	0.3000	0
(27)	Total Bonds RBC = L(1) + (9A) + L(13) + L(17) + L(21) + L(25) + L(26)						0

Denotes items will be used for internal analysis to determine the future RBC charge and will not be reflected in the RBC calculation.

Denotes items that must be manually entered on filing software.

Tbl A - Schedule D Part 1:

	RBC Bond Categories	(1) Schedule D, Part 1 - Long Term Bonds Total Bonds L(1) = (Sch D Pt 1 C11 L0599999) L(2) thru (21) = (Sch D Pt1 C11 excluding Hybrid Securities and L0599999)	(2) Schedule DA, Part 1 - Short Term Bonds Total Bonds L(1) = (Sch DA Pt 1 C7 L0599999) L(2) thru (21) = (Sch DA Pt1 C7 excluding Hybrid Securities and L0599999)	(3) Schedule E, Part 2 - Cash Eqivalents Total Bonds L(1) = (Sch E Pt2 C7 L0599999 + L8599999) L(2) thru (21) = (Sch E Pt2 C7 excluding Hybrid Securities, L0599999 and L8599999)	(4) All Bonds
(1)	NAIC 01 - U.S. Government - Direct and Guaranteed and NAIC U.S. Direct Obligations/Full Faith and Credit Exempt Money Market Funds List/SVO Ident. Bond ETF List	0	0	0	0
(2)	NAIC Designation Category 1.A Excluding L(1)	0	0	0	0
(3)	NAIC Designation Category 1.B	0	0	0	0
(4)	NAIC Designation Category 1.C	0	0	0	0
(5)	NAIC Designation Category 1.D	0	0	0	0
(6)	NAIC Designation Category 1.E	0	0	0	0
(7)	NAIC Designation Category 1.F	0	0	0	0
(8)	NAIC Designation Category 1.G	0	0	0	0
(9)	NAIC Designation Category 2.A	0	0	0	0
(10)	NAIC Designation Category 2.B	0	0	0	0
(11)	NAIC Designation Category 2.C	0	0	0	0
(12)	NAIC Designation Category 3.A	0	0	0	0
(13)	NAIC Designation Category 3.B	0	0	0	0
(14)	NAIC Designation Category 3.C	0	0	0	0
(15)	NAIC Designation Category 4.A	0	0	0	0
(16)	NAIC Designation Category 4.B	0	0	0	0
(17)	NAIC Designation Category 4.C	0	0	0	0
(18)	NAIC Designation Category 5.A	0	0	0	0
(19)	NAIC Designation Category 5.B	0	0	0	0
(20)	NAIC Designation Category 5.C	0	0	0	0
(21)	NAIC 06	0	0	0	0
(22)	Total	0		0	0

Electronic Table

Denotes items that must be vendor linked.

Table B - Crosscheck:

		Annual Statement Schedule D, Part 1A, Section 1, Column 7	RBC XR007.1, Column (1)	(1) Annual Statement	(2) RBC Report	(3) Difference
(1)	NAIC 01	Line 11.1 - Line 7.1	Line (1) + (9)	0	0	0
(2)	NAIC 02	Line 11.2 - Line 7.2	Line (13)	0	0	0
(3)	NAIC 03	Line 11.3 - Line 7.3	Line (17)	0	0	0
(4)	NAIC 04	Line 11.4 - Line 7.4	Line (21)	0	0	0
(5)	NAIC 05	Line 11.5 - Line 7.5	Line (25)	0	0	0
(6)	NAIC 06	Line 11.6 - Line 7.6	Line (26)	0	0	0

Electronic Table

Denotes items that must be vendor linked.

FIXED INCOME ASSETS (cont.)

MISCELLANEOUS FIXED INCOME ASSETS

		Annual Statement Source	(1) Bk/Adj Carrying Value	Factor	(2) RBC Requirement
(28)	Cash	Page 2, Line 5, inside amount 1		0.0030	
(29)	Cash Equivalents	Page 2, Line 5, inside amount 2			
(30)	Less: Cash Equivalent, Bonds included in Schedule D, Part 1A	Sch E Pt 2, C7, L8399999, in part			
(31)	Less: Exempt Money Market Mutual Funds*	Sch E Pt 2, C7, L8599999			
(32)	Net Cash Equivalents	**L(29) - L(30) - L(31)**		0.0030	
(33)	Short-Term Investments	Page 2, Line 5, inside amount 3			
(34)	Short-Term Bonds *	Sch DA, Pt 1, Col 7, L8399999			
(35)	Total Other Short-Term Investments	**L(33)-L(34)**		0.0030	
(36)	Mortgage Loans - First Liens	Page 2, Col 3, Line 3.1		0.0500	
(37)	Mortgage Loans - Other Than First Liens	Page 2, Col 3, Line 3.2		0.0500	
(38)	Receivable for Securities	Page 2, Col 3, Line 9		0.0240	
(39)	Aggregate write-ins for invested assets	Page 2, Col 3, Line 11		0.0500	
(40)	Collateral Loans	Included in Page 2, Col 3, Line 8		0.0500	
(41)	NAIC 01 Working Capital Finance Investments	Notes to Financial Statement 5M(01a), Col. 3		0.0038	
(42)	NAIC 02 Working Capital Finance Investments	Notes to Financial Statement 5M(01b), Col. 3		0.0125	
(43)	Other Long-Term Invested Assets Excluding Collateral Loans and Working Capital Finance Investments	Included in Page 2, Col 3, Line 8		0.2000	
(44)	Federal Guaranteed Low Income Housing Tax Credits	Schedule BA Part 1, Column 12 Lines 3199999 + 3299999		0.0014	
(45)	Federal Non-Guaranteed Low Income Housing Tax Credits	Schedule BA Part 1, Column 12 Lines 3399999 + 3499999		0.0260	
(46)	State Guaranteed Low Income Housing Tax Credits	Schedule BA Part 1, Column 12 Lines 3599999 + 3699999		0.0014	
(47)	State Non-Guaranteed Low Income Housing Tax Credits	Schedule BA Part 1, Column 12 Lines 3799999 + 3899999		0.0260	
(48)	All Other Low Income Housing Tax Credits	Schedule BA Part 1, Column 12 Lines 3999999 + 4099999		0.0150	
(49)	Total Other Long-Term Invested Assets (Page 2, Col 3, Line 8)	**L(40)+L(41)+L(42)+L(43)+L(44)+L(45)+L(46)+L(47)+ L(48)**			
(50)	Derivatives	Page 2, Col 3, Line 7		0.0500	
(51)	Total Fixed Income Assets RBC	**L(27)+L(28)+L(32)+L(35)+L(36)+L(37)+L(38)+L(39)+L(49)+L(50)**			

Denotes items that must be manually entered on filing software.

* These bonds appear in Schedule D Part 1A Section 1 and are already recognized in the Bond portion of the formula.

ASSET CONCENTRATION

Page XR011

	(1) Issuer Name	(2) Bk/Adj Carrying Value	Factor	(3) Additional RBC
(1)	**NAIC Designation Category 2.A Bonds**	**0**		
(2)	**NAIC Designation Category 2.B Bonds**	**0**		
(3)	**NAIC Designation Category 2.C Bonds**	**0**		
(3A)	**NAIC 02 Bonds**	**$0**	**0.0100**	**0**
(4)	**NAIC Designation Category 3.A Bonds**	**0**		
(5)	**NAIC Designation Category 3.B Bonds**	**0**		
(6)	**NAIC Designation Category 3.C Bonds**	**0**		
(6A)	**NAIC 03 Bonds**	**$0**	**0.0200**	**0**
(7)	**NAIC Designation Category 4.A Bonds**	**0**		
(8)	**NAIC Designation Category 4.B Bonds**	**0**		
(9)	**NAIC Designation Category 4.C Bonds**	**0**		
(9A)	**NAIC 04 Bonds**	**$0**	**0.0450**	**0**
(10)	**NAIC Designation Category 5.A Bonds**	**0**		
(11)	**NAIC Designation Category 5.B Bonds**	**0**		
(12)	**NAIC Designation Category 5.C Bonds**	**0**		
(12A)	**NAIC 05 Bonds**	**$0**	**0.1000**	**0**
(13)	Collateral Loans		0.0500	
(14)	Mortgages		0.0500	
(15)	NAIC 02 Unaffiliated Preferred Stock		0.0100	
(16)	NAIC 03 Unaffiliated Preferred Stock		0.0200	
(17)	NAIC 04 Unaffiliated Preferred Stock		0.0450	
(18)	NAIC 05 Unaffiliated Preferred Stock		0.1000	
(19)	**NAIC 02 Hybrid Securities**		**0.0100**	
(20)	**NAIC 03 Hybrid Securities**		**0.0200**	
(21)	**NAIC 04 Hybrid Securities**		**0.0450**	
(22)	**NAIC 05 Hybrid Securities**		**0.1000**	
(23)	Other Long-Term Invested Assets		0.1000	
(24)	NAIC 02 Working Capital Finance Investments		0.0125	
(25)	Federal Guaranteed Low Income Housing Tax Credits		0.0014	
(26)	Federal Non-Guaranteed Low Income Housing Tax Credits		0.0260	
(27)	State Guaranteed Low Income Housing Tax Credits		0.0014	
(28)	State Non-Guaranteed Low Income Housing Tax Credits		0.0260	
(29)	All Other Low Income Housing Tax Credits		0.0150	
(30)	Unaffiliated Common Stock		0.1500	
(31)	Total of Issuer = Lines (1) through **(30)**			

Note: Ten issuer sections and a grand total page will be available on the filing software. The grand total page is calcuated as the sum of issuers 1-10 by asset type.

Denotes items that must be manually entered on filing software.

CALCULATION OF TOTAL RISK-BASED CAPITAL AFTER COVARIANCE

Page XR023-XR024

			(1) RBC Amount
H0 -AFFILIATES W/RBC AND MISC. OTHER AMOUNTS			
(1)	Off-Balance Sheet Items	XR005, Off-Balance Sheet Page, L(21)	
(2)	Directly Owned Insurer Subject to RBC	XR003, Affiliates Page, L(1)	
(3)	Indirectly Owned Insurer Subject to RBC	XR003, Affiliates Page, L(2)	
(4)	Directly Owned Health Entity Subject to RBC	XR003, Affiliates Page, L(3)	
(5)	Indirectly Owned Health Entity Subject to RBC	XR003, Affiliates Page, L(4)	
(6)	Directly Owned Alien Insurer	XR003, Affiliates Page, L(7)	
(7)	Indirectly Owned Alien Insurers	XR003, Affiliates Page, L(8)	
(8)	Total H0	Sum L(1) through L(7)	
H1 - ASSET RISK - OTHER			
(9)	Investment Affiliates	XR003, Affiliates Page, L(5)	
(10)	Holding Company Excess of Subsidiaries	XR003, Affiliates Page, L(6)	
(11)	Investment in Parent	XR003, Affiliates Page, L(9)	
(12)	Other Affiliates	XR003, Affiliates Page, L(10)	
(13)	Fair Value Excess Affiliate Common Stock	XR003, Affiliates Page, L(11)	
(14)	Fixed Income Assets	XR006, Off-Balance Sheet Collateral, **L(27) + L(37) + L(38) + L(39)** + **XR007.2, Fixed Income Assets Page, L(51)**	
(15)	Replication & Mandatory Convertible Securities	XR008, Replication/MCS Page, L(9999999)	
(16)	Unaffiliated Preferred Stock **and Hybrid Securities**	XR006, Off-Balance Sheet Collateral, **L(34)** + XR009, Equity Assets Page, L(15)	
(17)	Unaffiliated Common Stock	XR006, Off-Balance Sheet Collateral, **L(35)** +XR009, Equity Assets Page, L(20)	
(18)	Property & Equipment	XR006, Off-Balance Sheet Collateral, **L(36)** + XR010, Prop/Equip Assets Page, L(9)	
(19)	Asset Concentration	XR011, Grand Total Asset Concentration Page, **L(31)**	
(20)	Total H1	Sum L(9) through L(19)	
H2 - UNDERWRITING RISK			
(21)	Net Underwriting Risk	XR012, Underwriting Risk Page, L(21)	
(22)	Other Underwriting Risk	XR014, Underwriting Risk Page, L(25.3)	

(23)	Disability Income	XR014, Underwriting Risk Page, L(26.3)+L(27.3)+L(28.3)+(29.3)+(30.6)+(31.3)+(32.3)	
(24)	Long-Term Care	XR015, Underwriting Risk Page, L(41)	
(25)	Limited Benefit Plans	XR016, Underwriting Risk Page, L(42.2)+L(43.6)+L(44)	
(26)	Premium Stabilization Reserve	XR016, Underwriting Risk Page, L(45)	
(27)	Total H2	Sum L(21) through L(26)	

Denotes items that must be manually entered on filing software.

BONDS Page LR002

	Bond Designation Category	Annual Statement Source	(1) Book / Adjusted Carrying Value		Factor		(2) RBC Requirement
	Long Term Bonds						
(1)	Exempt Obligations	AVR Default Component Column 1 Line 1		X	0.0000	=	
(2.1)	**NAIC Designation Category** 1.**A**	AVR Default Component Column 1 Line **2.1** ~~- Schedule D Part 1A Section 1 Column 7 Line 7.1~~		X	**0.0039**	=	
(2.2)	**NAIC Designation Category 1.B**	AVR Default Component Column 1 Line **2.2**		**X**	**0.0039**	=	
(2.3)	**NAIC Designation Category 1.C**	AVR Default Component Column 1 Line **2.3**		**X**	**0.0039**	=	
(2.4)	**NAIC Designation Category 1.D**	AVR Default Component Column 1 Line **2.4**		**X**	**0.0039**	=	
(2.5)	**NAIC Designation Category 1.E**	AVR Default Component Column 1 Line **2.5**		**X**	**0.0039**	=	
(2.6)	**NAIC Designation Category 1.F**	AVR Default Component Column 1 Line **2.6**		**X**	**0.0039**	=	
(2.7)	**NAIC Designation Category 1.G**	AVR Default Component Column 1 Line **2.7**		**X**	**0.0039**	=	
(2.8)	**Subtotal NAIC 1**	**Sum of Lines (2.1) through (2.7)**					
(3.1)	**NAIC Designation Category** 2.**A**	AVR Default Component Column 1 Line **3.1** ~~- Schedule D Part 1A Section 1 Column 7 Line 7.2~~		X	**0.0126**	=	
(3.2)	**NAIC Designation Category 2.B**	AVR Default Component Column 1 Line **3.2**		**X**	**0.0126**	=	
(3.3)	**NAIC Designation Category 2.C**	AVR Default Component Column 1 Line **3.3**		**X**	**0.0126**	=	
(3.4)	**Subtotal NAIC 2**	**Sum of Lines (3.1) through (3.3)**					
(4.1)	**NAIC Designation Category** 3.**A**	AVR Default Component Column 1 Line **4.1** ~~- Schedule D Part 1A Section 1 Column 7 Line 7.3~~		X	**0.0446**	=	
(4.2)	**NAIC Designation Category 3.B**	AVR Default Component Column 1 Line **4.2**		**X**	**0.0446**	=	
(4.3)	**NAIC Designation Category 3.C**	AVR Default Component Column 1 Line **4.3**		**X**	**0.0446**	=	
(4.4)	**Subtotal NAIC 3**	**Sum of Lines (4.1) through (4.3)**					
(5.1)	**NAIC Designation Category** 4.**A**	AVR Default Component Column 1 Line **5.1** ~~- Schedule D Part 1A Section 1 Column 7 Line 7.4~~		X	**0.0970**	=	
(5.2)	**NAIC Designation Category 4.B**	AVR Default Component Column 1 Line **5.2**		**X**	**0.0970**	=	
(5.3)	**NAIC Designation Category 4.C**	AVR Default Component Column 1 Line **5.3**		**X**	**0.0970**	=	
(5.4)	**Subtotal NAIC 4**	**Sum of Lines (5.1) through (5.3)**					
(6.1)	**NAIC Designation Category** 5.**A**	AVR Default Component Column 1 Line **6.1** ~~- Schedule D Part 1A Section 1 Column 7 Line 7.5~~		X	**0.2231**	=	
(6.2)	**NAIC Designation Category 5.B**	AVR Default Component Column 1 Line **6.2**		**X**	**0.2231**	=	
(6.3)	**NAIC Designation Category 5.C**	AVR Default Component Column 1 Line **6.3**		**X**	**0.2231**	=	
(6.4)	**Subtotal NAIC 5**	**Sum of Lines (6.1) through (6.3)**					
(7)	**NAIC** 6	AVR Default Component Column 1 Line 7 ~~- Schedule D Part 1A Section 1 Column 6 Line 7.6~~		X	0.3000	=	
(8)	Total Long-Term Bonds (Column (1) should equal Page 2 Column 3 Line 1 + Schedule DL Part 1 Column 6 Line 70**99999**) ~~- Schedule D Part 1A Section 1 Column 6 line 7.7)~~	Sum of Lines (1) **+ (2.8) + (3.4) + (4.4) + (5.4) + (6.4) + (7)**					

	Short Term Bonds					
(9)	Exempt Obligations	AVR Default Component Column 1 Line 18		X	0.0000	=
(10.1)	**NAIC Designation Category** 1.**A**	AVR Default Component Column 1 Line **19.1**		X	**0.0039**	=
(10.2)	**NAIC Designation Category 1.B**	AVR Default Component Column 1 Line **19.2**		**X**	**0.0039**	=
(10.3)	**NAIC Designation Category 1.C**	AVR Default Component Column 1 Line **19.3**		**X**	**0.0039**	=
(10.4)	**NAIC Designation Category 1.D**	AVR Default Component Column 1 Line **19.4**		**X**	**0.0039**	=
(10.5)	**NAIC Designation Category 1.E**	AVR Default Component Column 1 Line **19.5**		**X**	**0.0039**	=
(10.6)	**NAIC Designation Category 1.F**	AVR Default Component Column 1 Line **19.6**		**X**	**0.0039**	=
(10.7)	**NAIC Designation Category 1.G**	AVR Default Component Column 1 Line **19.7**		**X**	**0.0039**	=
(10.8)	**Subtotal NAIC 1**	**Sum of Lines (10.1) through (10.7)**				
(11.1)	**NAIC Designation Category** 2.**A**	AVR Default Component Column 1 Line **20.1**		X	**0.0126**	=
(11.2)	**NAIC Designation Category 2.B**	AVR Default Component Column 1 Line **20.2**		**X**	**0.0126**	=
(11.3)	**NAIC Designation Category 2.C**	AVR Default Component Column 1 Line **20.3**		**X**	**0.0126**	=
(11.4)	**Subtotal NAIC 2**	**Sum of Lines (11.1) through (11.3)**				
(12.1)	**NAIC Designation Category** 3.**A**	AVR Default Component Column 1 Line **21.1**		X	**0.0446**	=
(12.2)	**NAIC Designation Category 3.B**	AVR Default Component Column 1 Line **21.2**		**X**	**0.0446**	=
(12.3)	**NAIC Designation Category 3.C**	AVR Default Component Column 1 Line **21.3**		**X**	**0.0446**	=
(12.4)	**Subtotal NAIC 3**	**Sum of Lines (12.1) through (12.3)**				
(13.1)	**NAIC Designation Category** 4.**A**	AVR Default Component Column 1 Line **22.1**		X	**0.0970**	=
(13.2)	**NAIC Designation Category 4.B**	AVR Default Component Column 1 Line **22.2**		**X**	**0.0970**	=
(13.3)	**NAIC Designation Category 4.C**	AVR Default Component Column 1 Line **22.3**		**X**	**0.0970**	=
(13.4)	**Subtotal NAIC 4**	**Sum of Lines (13.1) through (13.3)**				
(14.1)	**NAIC Designation Category** 5.**A**	AVR Default Component Column 1 Line **23.1**		X	**0.2231**	=
(14.2)	**NAIC Designation Category 5.B**	AVR Default Component Column 1 Line **23.2**		**X**	**0.2231**	=
(14.3)	**NAIC Designation Category 5.C**	AVR Default Component Column 1 Line **23.3**		**X**	**0.2231**	=
(14.4)	**Subtotal NAIC 5**	**Sum of Lines (14.1) through (14.3)**				
(15)	**NAIC** 6	AVR Default Component Column 1 Line 24		X	0.3000	=
(16)	Total Short-Term Bonds (Column (1) should equal Schedule DA Part 1 Column 7 Line 8399999 + Schedule DL Part 1 Column 6 Line 8999999 + LR012 Miscellaneous Assets Column (1) Line (2.2))	Sum of Lines (9) **+ (10.8) + (11.4) + (12.4) + (13.4) + (14.4) + (15)**				
(17)	Total Long-Term and Short-Term Bonds (pre-MODCO/Funds Withheld)	Line (8) + (16)				
(18)	Credit for Hedging	LR014 Hedged Asset Bond Schedule Column 13 Line 0399999				
(19)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	LR045 Modco or Funds Withheld Reinsurance Ceded - Bonds C-1o Column (4) Line (9999999)				
(20)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	LR046 Modco or Funds Withheld Reinsurance Assumed - Bonds C-1o Column (4) Line (9999999)				
(21)	Total Long-Term and Short-Term Bonds (including MODCO/FundsWithheld and Credit for Hedging adjustments.)	Lines (17) - (18) - (19) + (20)				
(22)	Non-exempt ~~Asset NAIC 1~~ U.S. Government Agency Bonds	Schedule D Part 1 ~~NAIC 1 Bonds~~ and Schedule DA Part 1 ~~NAIC 1 Bonds~~, in part†		X	**0.0039**	=
(23)	Bonds Subject to Size Factor	Line (21) - Line (1) - Line (9) - Line (22)				
(24)	Number of Issuers	Company Records				
(25)	Size Factor for Bonds					
(26)	Bonds Subject to Size Factor after the Size Factor is Applied	Line (23) x Line (25)				
(27)	Total Bonds	Line (22) + Line (26)				

† Only investments in ~~NAIC 1~~ U.S. Government agency bonds previously reported in Lines (2.**8**) and (10.**8**), net of those included on Line (19), plus the portion of Line (20) attributable to ceding companies' Lines (2.**8**) and (10.**8**) should be included on Line (22). No other ~~NAIC 1~~ bonds should be included on this line. Exempt U.S. Government bonds shown on Lines (1) and (9) should not be included on Line (22). Refer to the bond section of the risk-based capital instructions for more clarification.

Denotes items that must be manually entered on the filing software.

UNAFFILIATED PREFERRED AND COMMON STOCK Page LR005

		Annual Statement Source	(1) Book / Adjusted Carrying Value	(2) Less Affiliated Preferred Stock Without AVR	(3) RBC Subtotal	(4) Factor	(5) RBC Requirement
	Unaffiliated Preferred Stock						
(1)	Preferred Stock Asset NAIC 1	AVR Default Component Column 1 Line 10				X 0.0039 =	
(2)	Preferred Stock Asset NAIC 2	AVR Default Component Column 1 Line 11				X 0.0126 =	
(3)	Preferred Stock Asset NAIC 3	AVR Default Component Column 1 Line 12				X 0.0446 =	
(4)	Preferred Stock Asset NAIC 4	AVR Default Component Column 1 Line 13				X 0.0970 =	
(5)	Preferred Stock Asset NAIC 5	AVR Default Component Column 1 Line 14				X 0.2231 =	
(6)	Preferred Stock Asset NAIC 6	AVR Default Component Column 1 Line 15				X 0.300 =	
(7)	Total Unaffiliated Preferred Stock (pre-MODCO/Funds Withheld)	Sum of Lines (1) through (6)					
	(Column (1) should equal Page 2 Column 3 Line 2.1 less Asset Valuation Reserve Default Component Column 1 Line 16.)						
	(Column (2) should equal Schedule D Summary Column 1 Line 18 less Asset Valuation Reserve Default Component Column 1 Line 16.)						
	~~Hybrid Securities~~						
~~(8)~~	~~Hybrid Securities Asset NAIC 1~~	~~Schedule D Part 1A Section 1 Column 7 Line 7.1~~				~~X 0.0039 =~~	
~~(9)~~	~~Hybrid Securities Asset NAIC 2~~	~~Schedule D Part 1A Section 1 Column 7 Line 7.2~~				~~X 0.0126 =~~	
~~(10)~~	~~Hybrid Securities Asset NAIC 3~~	~~Schedule D Part 1A Section 1 Column 7 Line 7.3~~				~~X 0.0446 =~~	
~~(11)~~	~~Hybrid Securities Asset NAIC 4~~	~~Schedule D Part 1A Section 1 Column 7 Line 7.4~~				~~X 0.0970 =~~	
~~(12)~~	~~Hybrid Securities Asset NAIC 5~~	~~Schedule D Part 1A Section 1 Column 7 Line 7.5~~				~~X 0.2231 =~~	
~~(13)~~	~~Hybrid Securities Asset NAIC 6~~	~~Schedule D Part 1A Section 1 Column 7 Line 7.6~~				~~X 0.300 =~~	
~~(14)~~	~~Total Hybrid Securities (pre-MODCO/Funds Withheld)~~	~~Sum of Lines (8) through (13)~~					
~~(15)~~	~~Total Unaffiliated Preferred Stock Including Hybrids (pre-MODCO/Funds Withheld)~~	~~Line (7) + Line (14)~~					
(8)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)					
(9)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)					
(10)	Total Unaffiliated Preferred Stock ~~and Hybrid Securities~~ (including MODCO/Funds Withheld.)	Lines (7) - (8) + (9)					
	Unaffiliated Common Stock						
(11)	Total Common Stock	Schedule D Summary Column 1 Line 25					
(12)	Less Affiliated Common Stock	Schedule D Summary Column 1 Line 24					
(13)	Less Non-Admitted Unaffiliated Common Stock included in Line (11)	Company Records					
(14)	Less Federal Home Loan Bank Common Stock	AVR Equity Component Column 1 Line 3				X 0.011 =	
(15)	Less Unaffiliated Private Common Stock	AVR Equity Component Column 1 Line 2				X 0.300 =	
(16)	Net Other Unaffiliated Public Common Stock	Lines (11) - (12) - (13) - (14) - (15)				X 0.45 † =	
(17)	Total Admitted Unaffiliated Common Stock (pre-MODCO/Funds Withheld)	Lines (14) + (15) + (16)					
	(Column 1 should equal Schedule D Summary by Country Column 1 Line 25 less Line 24 less Line (21))						
(18)	Credit for Hedging	LR015 Hedged Asset Common Stock Schedule Column 10 Line 0299999					
(19)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)					
(20)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)					
(21)	Total Admitted Unaffiliated Common Stock (including MODCO/Funds Withheld and Credit for Hedging.)	Lines (17) - (18) - (19) + (20)					

† The factor for publicly traded common stock should equal 30 percent adjusted up or down by the weighted average beta for the publicly traded common stock portfolio subject to a minimum of 22.5 percent and a maximum of 45 percent in the same manner that the similar 13 percent factor for publicly traded common stock in the Asset Valuation Reserve (AVR) calculation is adjusted up or down. The rules for calculating the beta adjustment are set forth in the AVR section of the annual statement instructions.

ASSET CONCENTRATION FACTOR

	Asset Type	(1)	(2) Book / Adjusted Carrying Value		(3) Factor	(4) Additional RBC	(5) Adjustment/ Subsidiary RBC	(6) RBC Requirement
	Issuer Name:							
(1.1)	Bond NAIC Designation Category 2.A			X	0.0126	=		
(1.2)	Bond NAIC Designation Category 2.B			X	0.0126	=		
(1.3)	Bond NAIC Designation Category 2.C			X	0.0126	=		
(2.1)	Bond NAIC Designation Category 3.A			X	0.0446	=		
(2.2)	Bond NAIC Designation Category 3.B			X	0.0446	=		
(2.3)	Bond NAIC Designation Category 3.C			X	0.0446	=		
(3.1)	Bond NAIC Designation Category 4.A			X	0.0970	=		
(3.2)	Bond NAIC Designation Category 4.B			X	0.0970	=		
(3.3)	Bond NAIC Designation Category 4.C			X	0.0970	=		
(4.1)	Bond NAIC Designation Category 5.A			X	0.2231	=		
(4.2)	Bond NAIC Designation Category 5.B			X	0.2231	=		
(4.3)	Bond NAIC Designation Category 5.C			X	0.2231	=		
(5)	Bond NAIC 6			X	0.1500	=		
(6.1)	Bond NAIC Designation Category 1.A †			X	0.0039	=		
(6.2)	Bond NAIC Designation Category 1.B †			X	0.0039	=		
(6.3)	Bond NAIC Designation Category 1.C †			X	0.0039	=		
(6.4)	Bond NAIC Designation Category 1.D †			X	0.0039	=		
(6.5)	Bond NAIC Designation Category 1.E †			X	0.0039	=		
(6.6)	Bond NAIC Designation Category 1.F †			X	0.0039	=		
(6.7)	Bond NAIC Designation Category 1.G †			X	0.0039	=		
(7)	Unaffiliated Preferred Stock NAIC 2			X	0.0126	=		
(8)	Unaffiliated Preferred Stock NAIC 3			X	0.0446	=		
(9)	Unaffiliated Preferred Stock NAIC 4			X	0.0970	=		
(10)	Unaffiliated Preferred Stock NAIC 5			X	0.2231	=		
(11)	Unaffiliated Preferred Stock NAIC 6			X	0.1500	=		
(12)	Unaffiliated Preferred Stock NAIC 1 †			X	0.0039	=		
~~(13)~~	~~Hybrid Securities NAIC 2~~			~~X~~	~~0.0126~~	=		
~~(14)~~	~~Hybrid Securities NAIC 3~~			~~X~~	~~0.0446~~	=		
~~(15)~~	~~Hybrid Securities NAIC 4~~			~~X~~	~~0.0970~~	=		
~~(16)~~	~~Hybrid Securities NAIC 5~~			~~X~~	~~0.2231~~	=		
~~(17)~~	~~Hybrid Securities NAIC 6~~			~~X~~	~~0.1500~~	=		
~~(18)~~	~~Hybrid Securities NAIC 1 †~~			~~X~~	~~0.0039~~	=		
(13)	Collateral Loans			X	0.0680	=		
(14)	Receivable for Securities			X	0.0140	=		
(15)	Write-ins for Invested Assets			X	0.0680	=		
(16)	Premium Notes			X	0.0680	=		
(17)	Real Estate - Foreclosed							
(18)	Real Estate - Foreclosed Encumbrances			X	‡	=		
(19)	Real Estate - Investments							
(20)	Real Estate - Investment Encumbrances			X	‡	=		
(21)	Real Estate - Schedule BA							
(22)	Real Estate - Schedule BA Encumbrances			X	‡	=		
(23)	Farm Mortgages - Category CM2			X	0.0175	=		
(24)	Farm Mortgages - Category CM3			X	0.0300	=		
(25)	Farm Mortgages - Category CM4			X	0.0500	=		
(26)	Farm Mortgages - Category CM5			X	0.0750	=		
(27)	Commercial Mortgages - Category CM2			X	0.0175	=		
(28)	Commercial Mortgages - Category CM3			X	0.0300	=		
(29)	Commercial Mortgages - Category CM4			X	0.0500	=		
(30)	Commercial Mortgages - Category CM5			X	0.0750	=		

† After the ten largest issuer exposures are chosen, any NAIC 1 bonds or preferred stocks from any of these issuers should be included.

‡ Refer to the instructions for the Asset Concentration Factor for details of this calculation.

Denotes items that must be manually entered on the filing software.

ASSET CONCENTRATION FACTOR (CONTINUED)

	Asset Type	(2) Book / Adjusted Carrying Value		(3) Factor		(4) Additional RBC	(5) Adjustment/ Subsidiary RBC	(6) RBC Requirement
(31)	Farm Mortgages - 90 Days Overdue							
(32)	Farm Mortgages - 90 Days Overdue - Cumulative Writedowns		X	‡	=			
(33)	Residential Mortgages - 90 Days Overdue							
(34)	Residential Mortgages - 90 Days Overdue - Cumulative Writedowns		X	‡	=			
(35)	Commercial Mortgages - 90 Days Overdue							
(36)	Commercial Mortgages - 90 Days Overdue - Cumulative Writedowns		X	‡	=			
(37)	Farm Mortgages in Foreclosure							
(38)	Farm Mortgages in Foreclosure - Cumulative Writedowns		X	‡	=			
(39)	Residential Mortgages in Foreclosure							
(40)	Residential Mortgages in Foreclosure - Cumulative Writedowns		X	‡	=			
(41)	Commercial Mortgages in Foreclosure							
(42)	Commercial Mortgages in Foreclosure - Cumulative Writedowns		X	‡	=			
(43)	Unaffiliated Mortgages with Covenants		X	‡	=			
(44)	Unaffiliated Mortgages - Defeased with Government Securities		X	0.0090	=			
(45)	Unaffiliated Mortgages - Primarily Senior		X	0.0175	=			
(46)	Unaffiliated Mortgages - All Other		X	0.0300	=			
(47)	Affiliated Mortgages - Category CM2		X	0.0175	=			
(48)	Affiliated Mortgages - Category CM3		X	0.0300	=			
(49)	Affiliated Mortgages - Category CM4		X	0.0500	=			
(50)	Affiliated Mortgages - Category CM5		X	0.0750	=			
(51)	Schedule BA Mortgages 90 Days Overdue							
(52)	Schedule BA Mortgages 90 Days Overdue - Cumulative Writedowns		X	‡	=			
(53)	Schedule BA Mortgages in Process of Foreclosure							
(54)	Schedule BA Mortgages Foreclosed - Cumulative Writedowns		X	‡	=			
(55)	Federal Guaranteed Low Income Housing Tax Credits		X	0.0014	=			
(56)	Federal Non-Guaranteed Low Income Housing Tax Credits		X	0.0260	=			
(57)	State Guaranteed Low Income Housing Tax Credits		X	0.0014	=			
(58)	State Non-Guaranteed Low Income Housing Tax Credits		X	0.0260	=			
(59)	All Other Low Income Housing Tax Credits		X	0.1500	=			
(60)	NAIC 02 Working Capital Finance Notes		X	0.0163	=			
(61)	Other Schedule BA Assets		X	0.1500	=			
(62)	Total of Issuer = Sum of Lines (1) through (61)							

NOTE: Ten issuer sections and a grand total page will be available on the filing software. The grand total page is calculated as the sum of issuers 1-10 by asset type.

‡ Refer to the instructions for the Asset Concentration Factor for details of this calculation.

Denotes items that must be manually entered on the filing software.

HEDGED ASSET BOND SCHEDULE

As of:

Type of Hedged Asset	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Hedging Instruments				Hedged Asset - Bonds								RBC Credit	
Bonds	Description †	Notional Amount †	Relationship Type of the Hedging Instrument and Hedged Asset	Maturity Date †	Description †	CUSIP †	Book / Adjusted Carrying Value †	Overlap with Insurer's Bond Portfolio ‡	Maturity Date †	**NAIC Designation Category** †	RBC Factor §	Gross RBC Charge *	RBC Credit for Hedging Instruments £	Net RBC Charge **
(0100001)														
(0100002)														
(0100003)														
(0100004)														
(0100005)														
(0100006)														
(0100007)														
(0100008)														
(0100009)														
(0100010)														
(0100011)														
(0100012)														
(0100013)														
(0100014)														
(0100015)														
(0100016)														
(0100017)														
(0100018)														
(0100019)														
(0100020)														
(0100021)														
(0100022)														
(0100023)														
(0100024)														
(0100025)														
(0100026)														
(0100027)														
(0100028)														
(0100029)														
(0100030)														
(0199999)	Subtotal - NAIC 1 Through 5 Bonds		xxxxx	xxxxx	Subtotal	xxxxx			xxxxx	xxxxx	xxxxx			
(0299999)	Subtotal - NAIC 6 Bonds		xxxxx	xxxxx	Subtotal	xxxxx			xxxxx	xxxxx	xxxxx			
(0399999)	Total		xxxxx	xxxxx	Total	xxxxx			xxxxx	xxxxx	xxxxx			

Note: For the intermediate category of hedging, we recommend that the risk mitigation and resulting RBC credit be determined as if each specific security common to both the index/basket hedge and the portfolio is a basic hedge with the entire basic hedge methodology applied to each matching name. This includes the application of the maturity mismatch formula and the maximum RBC credit of 94% of the C-1 asset charge for fixed income hedges.

† Columns are derived from Investment schedules.
‡ The portion of Column (2) Notional Amount of the Hedging Instrument that hedges Column (7) Book / Adjusted Carrying Value. This amount cannot exceed Column (7) Book / Adjusted Carrying Value.
§ Factor based on Column (10) NAIC Designation and NAIC C-1 RBC factors table.
* Column (7) Book Adjusted Carrying Value multiplied by Column (11) RBC Factor.
£ Column (13) is calculated according to the risk-based capital instructions.
** Column (12) Gross RBC Charge minus Column (13) RBC Credit for Hedging Instruments.

Denotes manual entry items that do not come directly from the annual statement.

OFF-BALANCE SHEET COLLATERAL Page LR018

(Including any Schedule DL, Part 1 Assets not Included in the Asset Valuation Reserve)

		Annual Statement Source	(1) Book / Adjusted Carrying Value		(2) Factor		(3) RBC Requirement
	Fixed Income - Bonds						
(1)	Exempt Obligations	Company Records		X	0.000	=	
(2.1)	**NAIC Designation Category 1.A**	Company Records		X	**0.0039**	=	
(2.2)	**NAIC Designation Category 1.B**	**Company Records**		**X**	**0.0039**	=	
(2.3)	**NAIC Designation Category 1.C**	**Company Records**		**X**	**0.0039**	=	
(2.4)	**NAIC Designation Category 1.D**	**Company Records**		**X**	**0.0039**	=	
(2.5)	**NAIC Designation Category 1.E**	**Company Records**		**X**	**0.0039**	=	
(2.6)	**NAIC Designation Category 1.F**	**Company Records**		**X**	**0.0039**	=	
(2.7)	**NAIC Designation Category 1.G**	**Company Records**		**X**	**0.0039**	=	
(2.8)	**Subtotal NAIC 1**	**Sum of Lines (2.1) through (2.7)**					
(3.1)	**NAIC Designation Category 2.A**	Company Records		X	**0.0126**	=	
(3.2)	**NAIC Designation Category 2.B**	**Company Records**		**X**	**0.0126**	=	
(3.3)	**NAIC Designation Category 2.C**	**Company Records**		**X**	**0.0126**	=	
(3.4)	**Subtotal NAIC 2**	**Sum of Lines (3.1) through (3.3)**					
(4.1)	**NAIC Designation Category 3.A**	Company Records		X	**0.0446**	=	
(4.2)	**NAIC Designation Category 3.B**	**Company Records**		**X**	**0.0446**	=	
(4.3)	**NAIC Designation Category 3.C**	**Company Records**		**X**	**0.0446**	=	
(4.4)	**Subtotal NAIC 3**	**Sum of Lines (4.1) through (4.3)**					
(5.1)	**NAIC Designation Category 4.A**	Company Records		X	**0.0970**	=	
(5.2)	**NAIC Designation Category 4.B**	**Company Records**		**X**	**0.0970**	=	
(5.3)	**NAIC Designation Category 4.C**	**Company Records**		**X**	**0.0970**	=	
(5.4)	**Subtotal NAIC 4**	**Sum of Lines (5.1) through (5.3)**					
(6.1)	**NAIC Designation Category 5.A**	Company Records		X	**0.2231**	=	
(6.2)	**NAIC Designation Category 5.B**	**Company Records**		**X**	**0.2231**	=	
(6.3)	**NAIC Designation Category 5.C**	**Company Records**		**X**	**0.2231**	=	
(6.4)	**Subtotal NAIC 5**	**Sum of Lines (6.1) through (6.3)**					
(7)	NAIC 6	Company Records		X	0.300	=	
(8)	Total Bonds	Sum of Lines (1) **+ (2.8) + (3.4) + (4.4) + (5.4) + (6.4)** + (7)					
	Fixed Income - Preferred Stock						
(9)	Asset NAIC 1	Company Records		X	**0.0039**	=	
(10)	Asset NAIC 2	Company Records		X	**0.0126**	=	
(11)	Asset NAIC 3	Company Records		X	**0.0446**	=	
(12)	Asset NAIC 4	Company Records		X	**0.0970**	=	
(13)	Asset NAIC 5	Company Records		X	**0.2231**	=	
(14)	Asset NAIC 6	Company Records		X	0.300	=	
(15)	Total Preferred Stock	Sum of Lines (9) through (14)					
(16)	Common Stock	Company Records		X	0.450 †	=	
(17)	Schedule BA - Other Invested Assets	Company Records		X	0.300	=	
(18)	Other Invested Assets	Company Records		X	0.300	=	
(19)	Total Off-Balance Sheet Collateral	Lines (8) + (15) + (16) + (17) + (18)					

† The factor for common stock can vary depending on the type of stock. The factor would be subject to a minimum of 22.5 percent and a maximum of 45 percent.

Denotes items that must be manually entered on the filing software.

		Source	(1) RBC Amount		Tax Factor		(2) RBC Tax Effect	
	ASSET RISKS							
	Bonds							
(001)	Long-term Bonds – NAIC 1	LR002 Bonds Column (2) Line **(2.8)** + LR018 Off-Balance Sheet Collateral Column (3) Line **(2.8)**		X	**0.1575**	=		
(002)	Long-term Bonds – NAIC 2	LR002 Bonds Column (2) Line **(3.4)** + LR018 Off-Balance Sheet Collateral Column (3) Line **(3.4)**		X	**0.1575**	=		
(003)	Long-term Bonds – NAIC 3	LR002 Bonds Column (2) Line **(4.4)** + LR018 Off-Balance Sheet Collateral Column (3) Line **(4.4)**		X	**0.1575**	=		
(004)	Long-term Bonds – NAIC 4	LR002 Bonds Column (2) Line **(5.4)** + LR018 Off-Balance Sheet Collateral Column (3) Line **(5.4)**		X	**0.1575**	=		
(005)	Long-term Bonds – NAIC 5	LR002 Bonds Column (2) Line **(6.4)** + LR018 Off-Balance Sheet Collateral Column (3) Line **(6.4)**		X	**0.1575**	=		
(006)	Long-term Bonds – NAIC 6	LR002 Bonds Column (2) Line (7) + LR018 Off-Balance Sheet Collateral Column (3) Line (7)		X	**0.2100**	=		
(007)	Short-term Bonds – NAIC 1	LR002 Bonds Column (2) Line **(10.8)**		X	**0.1575**	=		
(008)	Short-term Bonds – NAIC 2	LR002 Bonds Column (2) Line **(11.4)**		X	**0.1575**	=		
(009)	Short-term Bonds – NAIC 3	LR002 Bonds Column (2) Line **(12.4)**		X	**0.1575**	=		
(010)	Short-term Bonds – NAIC 4	LR002 Bonds Column (2) Line **(13.4)**		X	**0.1575**	=		
(011)	Short-term Bonds – NAIC 5	LR002 Bonds Column (2) Line **(14.4)**		X	**0.1575**	=		
(012)	Short-term Bonds – NAIC 6	LR002 Bonds Column (2) Line (15)		X	**0.2100**	=		
(013)	Credit for Hedging - NAIC 1 Through 5 Bonds	LR014 Hedged Asset Bond Schedule Column (13) Line (0199999)		X	**0.1575**	=		†
(014)	Credit for Hedging - NAIC 6 Bonds	LR014 Hedged Asset Bond Schedule Column (13) Line (0299999)		X	**0.2100**	=		†
(015)	Bond Reduction - Reinsurance	LR002 Bonds Column (2) Line (19)		X	**0.2100**	=		†
(016)	Bond Increase - Reinsurance	LR002 Bonds Column (2) Line (20)		X	**0.2100**	=		
(017)	Non-Exempt NAIC 1 U.S. Government Agency	LR002 Bonds Column (2) Line (22)		X	**0.1575**	=		
(018)	Bonds Size Factor	LR002 Bonds Column (2) Line (26) - LR002 Bonds Column (2) Line (21)		X	**0.1575**	=		
	Mortgages							
	In Good Standing							
(019)	Residential Mortgages - Insured	LR004 Mortgages Column (6) Line (1)		X	**0.1575**	=		
(020)	Residential Mortgages - Other	LR004 Mortgages Column (6) Line (2)		X	**0.1575**	=		
(021)	Commercial Mortgages - Insured	LR004 Mortgages Column (6) Line (3)		X	**0.1575**	=		
(022)	Total Commercial Mortgages - All Other	LR004 Mortgages Column (6) Line (9)		X	**0.1575**	=		
(023)	Total Farm Mortgages	LR004 Mortgages Column (6) Line (15)		X	**0.1575**	=		
	90 Days Overdue							
(024)	Farm Mortgages	LR004 Mortgages Column (6) Line (16)		X	**0.1575**	=		
(025)	Residential Mortgages - Insured	LR004 Mortgages Column (6) Line (17)		X	**0.1575**	=		
(026)	Residential Mortgages - Other	LR004 Mortgages Column (6) Line (18)		X	**0.1575**	=		
(027)	Commercial Mortgages - Insured	LR004 Mortgages Column (6) Line (19)		X	**0.1575**	=		
(028)	Commercial Mortgages - Other	LR004 Mortgages Column (6) Line (20)		X	**0.1575**	=		
	In Process of Foreclosure							
(029)	Farm Mortgages	LR004 Mortgages Column (6) Line (21)		X	**0.1575**	=		

† Denotes lines that are deducted from the total rather than added.

Denotes items that must be manually entered on the filing software.

CALCULATION OF TAX EFFECT FOR LIFE RISK-BASED CAPITAL (CONTINUED)

		Source	(1) RBC Amount		Tax Factor		(2) RBC Tax Effect	
(030)	Residential Mortgages - Insured	LR004 Mortgages Column (6) Line (22)		X	**0.1575**	=		
(031)	Residential Mortgages - Other	LR004 Mortgages Column (6) Line (23)		X	**0.1575**	=		
(032)	Commercial Mortgages - Insured	LR004 Mortgages Column (6) Line (24)		X	**0.1575**	=		
(033)	Commercial Mortgages - Other	LR004 Mortgages Column (6) Line (25)		X	**0.1575**	=		
(034)	Due & Unpaid Taxes Mortgages	LR004 Mortgages Column (6) Line (26)		X	**0.1575**	=		
(035)	Due & Unpaid Taxes - Foreclosures	LR004 Mortgages Column (6) Line (27)		X	**0.1575**	=		
(036)	Mortgage Reduction - Reinsurance	LR004 Mortgages Column (6) Line (29)		X	**0.2100**	=		†
(037)	Mortgage Increase - Reinsurance	LR004 Mortgages Column (6) Line (30)		X	**0.2100**	=		
	Preferred Stock ~~and Hybrid Securities~~							
(038)	Unaffiliated Preferred Stock ~~and Hybrids~~ NAIC 1	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (1) ~~+ Line (8)~~ + LR018 Off-Balance Sheet Collateral Column (3) Line (9)		X	**0.1575**	=		
(039)	Unaffiliated Preferred Stock ~~and Hybrids~~ NAIC 2	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (2) ~~+ Line (9)~~ + LR018 Off-Balance Sheet Collateral Column (3) Line (10)		X	**0.1575**	=		
(040)	Unaffiliated Preferred Stock ~~and Hybrids~~ NAIC 3	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (3) ~~+ Line (10)~~ + LR018 Off-Balance Sheet Collateral Column (3) Line (11)		X	**0.1575**	=		
(041)	Unaffiliated Preferred Stock ~~and Hybrids~~ NAIC 4	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (4) ~~+ Line (11)~~ + LR018 Off-Balance Sheet Collateral Column (3) Line (12)		X	**0.1575**	=		
(042)	Unaffiliated Preferred Stock ~~and Hybrids~~ NAIC 5	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (5) ~~+ Line (12)~~ + LR018 Off-Balance Sheet Collateral Column (3) Line (13)		X	**0.1575**	=		
(043)	Unaffiliated Preferred Stock ~~and Hybrids~~ NAIC 6	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (6) ~~+ Line (13)~~ + LR018 Off-Balance Sheet Collateral Column (3) Line (14)		X	**0.2100**	=		
(044)	Preferred Stock Reduction-Reinsurance	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (**8**)		X	**0.2100**	=		†
(045)	Preferred Stock Increase-Reinsurance	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (**9**)		X	**0.2100**	=		
	Separate Accounts							
(046)	Guaranteed Index	LR006 Separate Accounts Column (3) Line (1)		X	**0.1575**	=		
(047)	Nonindex-Book Reserve	LR006 Separate Accounts Column (3) Line (2)		X	**0.1575**	=		
(048)	Separate Accounts Nonindex-Market Reserve	LR006 Separate Accounts Column (3) Line (3)		X	**0.1575**	=		
(049)	Separate Accounts Reduction-Reinsurance	LR006 Separate Accounts Column (3) Line (5)		X	**0.2100**	=		†
(050)	Separate Accounts Increase-Reinsurance	LR006 Separate Accounts Column (3) Line (6)		X	**0.2100**	=		
(051)	Synthetic GICs	LR006 Separate Accounts Column (3) Line (8)		X	**0.1575**	=		
(052)	Separate Account Surplus	LR006 Separate Accounts Column (3) Line (13)		X	**0.1575**	=		
	Real Estate							
(053)	Company Occupied Real Estate	LR007 Real Estate Column (3) Line (3)		X	**0.2100**	=		
(054)	Foreclosed Real Estate	LR007 Real Estate Column (3) Line (6)		X	**0.2100**	=		
(055)	Investment Real Estate	LR007 Real Estate Column (3) Line (9)		X	**0.2100**	=		
(056)	Real Estate Reduction - Reinsurance	LR007 Real Estate Column (3) Line (11)		X	**0.2100**	=		†
(057)	Real Estate Increase - Reinsurance	LR007 Real Estate Column (3) Line (12)		X	**0.2100**	=		
	Schedule BA							
(058)	Sch BA Real Estate Excluding Low Income Housing Tax Credits	LR007 Real Estate Column (3) Line (16)		X	**0.2100**	=		
(059)	Guaranteed Low Income Housing Tax Credits	LR007 Real Estate Column (3) Line (17) + Line (19)		X	0.0000	=		
(060)	Non-Guaranteed and All Other Low Income Housing Tax Credits	LR007 Real Estate Column (3) Line (18) + Line (20) + Line (21)		X	0.0000	=		
(061)	Sch BA Real Estate Reduction - Reinsurance	LR007 Real Estate Column (3) Line (23)		X	**0.2100**	=		†
(062)	Sch BA Real Estate Increase - Reinsurance	LR007 Real Estate Column (3) Line (24)		X	**0.2100**	=		

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CALCULATION OF TAX EFFECT FOR LIFE RISK-BASED CAPITAL (CONTINUED)

		Source	(1) RBC Amount		Tax Factor		(2) RBC Tax Effect	
(063)	Sch BA Bond NAIC 1	LR008 Other Long-Term Assets Column (5) Line (2)		X	0.1575	=		
(064)	Sch BA Bond NAIC 2	LR008 Other Long-Term Assets Column (5) Line (3)		X	0.1575	=		
(065)	Sch BA Bond NAIC 3	LR008 Other Long-Term Assets Column (5) Line (4)		X	0.1575	=		
(066)	Sch BA Bond NAIC 4	LR008 Other Long-Term Assets Column (5) Line (5)		X	0.1575	=		
(067)	Sch BA Bond NAIC 5	LR008 Other Long-Term Assets Column (5) Line (6)		X	0.1575	=		
(068)	Sch BA Bond NAIC 6	LR008 Other Long-Term Assets Column (5) Line (7)		X	0.2100	=		
(069)	BA Bond Reduction - Reinsurance	LR008 Other Long-Term Assets Column (5) Line (9)		X	0.2100	=		†
(070)	BA Bond Increase - Reinsurance	LR008 Other Long-Term Assets Column (5) Line (10)		X	0.2100	=		
(071)	BA Preferred Stock NAIC 1	LR008 Other Long-Term Assets Column (5) Line (12.3)		X	0.1575	=		
(072)	BA Preferred Stock NAIC 2	LR008 Other Long-Term Assets Column (5) Line (13)		X	0.1575	=		
(073)	BA Preferred Stock NAIC 3	LR008 Other Long-Term Assets Column (5) Line (14)		X	0.1575	=		
(074)	BA Preferred Stock NAIC 4	LR008 Other Long-Term Assets Column (5) Line (15)		X	0.1575	=		
(075)	BA Preferred Stock NAIC 5	LR008 Other Long-Term Assets Column (5) Line (16)		X	0.1575	=		
(076)	BA Preferred Stock NAIC 6	LR008 Other Long-Term Assets Column (5) Line (17)		X	0.2100	=		
(077)	BA Preferred Stock Reduction-Reinsurance	LR008 Other Long-Term Assets Column (5) Line (19)		X	0.2100	=		†
(078)	BA Preferred Stock Increase - Reinsurance	LR008 Other Long-Term Assets Column (5) Line (20)		X	0.2100	=		
(079)	Rated Surplus Notes	LR008 Other Long-Term Assets Column (5) Line (31)		X	0.1575	=		
(080)	Rated Capital Notes	LR008 Other Long-Term Assets Column (5) Line (41)		X	0.1575	=		
(081)	BA Common Stock Affiliated	LR008 Other Long-Term Assets Column (5) Line (48.3)		X	0.2100	=		
(082)	BA Collateral Loans	LR008 Other Long-Term Assets Column (5) Line (50)		X	0.1575	=		
(083)	Other BA Assets	LR008 Other Long-Term Assets Column (5) Line (52.3) + LR018 Off-Balance Sheet Collateral Column (3) Line (17) + Line (18)		X	0.2100	=		
(084)	Other BA Assets Reduction-Reinsurance	LR008 Other Long-Term Assets Column (5) Line (54)		X	0.2100	=		†
(085)	Other BA Assets Increase - Reinsurance	LR008 Other Long-Term Assets Column (5) Line (55)		X	0.2100	=		
(086)	BA Mortgages - In Good Standing	LR009 Schedule BA Mortgages Column (6) Line (11)		X	0.1575	=		
(087)	BA Mortgages - 90 Days Overdue	LR009 Schedule BA Mortgages Column (6) Line (15)		X	0.1575	=		
(088)	BA Mortgages - In Process of Foreclosure	LR009 Schedule BA Mortgages Column (6) Line (19)		X	0.1575	=		
(089)	Reduction - Reinsurance	LR009 Schedule BA Mortgages Column (6) Line (21)		X	0.2100	=		†
(090)	Increase - Reinsurance	LR009 Schedule BA Mortgages Column (6) Line (22)		X	0.2100	=		
	Miscellaneous							
(091)	Asset Concentration Factor	LR010 Asset Concentration Factor Column (6) Line (62) Grand Total Page		X	0.1575	=		
(092)	Miscellaneous Assets	LR012 Miscellaneous Assets Column (2) Line (7)		X	0.1575	=		
(093)	Derivatives - Collateral and Exchange Traded	LR012 Miscellaneous Assets Column (2) Lines (8) + (9) + (10)		X	0.1575	=		
(094)	Derivatives NAIC 1	LR012 Miscellaneous Assets Column (2) Line (11)		X	0.1575	=		
(095)	Derivatives NAIC 2	LR012 Miscellaneous Assets Column (2) Line (12)		X	0.1575	=		
(096)	Derivatives NAIC 3	LR012 Miscellaneous Assets Column (2) Line (13)		X	0.1575	=		
(097)	Derivatives NAIC 4	LR012 Miscellaneous Assets Column (2) Line (14)		X	0.1575	=		
(098)	Derivatives NAIC 5	LR012 Miscellaneous Assets Column (2) Line (15)		X	0.1575	=		
(099)	Derivatives NAIC 6	LR012 Miscellaneous Assets Column (2) Line (16)		X	0.2100	=		
(100)	Miscellaneous Assets Reduction-Reinsurance	LR012 Miscellaneous Assets Column (2) Line (19)		X	0.2100	=		†
(101)	Miscellaneous Assets Increase-Reinsurance	LR012 Miscellaneous Assets Column (2) Line (20)		X	0.2100	=		

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Denotes items that must be manually entered on the filing software.

CALCULATION OF TAX EFFECT FOR LIFE RISK-BASED CAPITAL (CONTINUED)

		Source	(1) RBC Amount		Tax Factor		(2) RBC Tax Effect	
(102)	Replications	LR013 Replication (Synthetic Asset) Transactions and Mandatory Convertible Securities Column (7) Line (9999999)		X	**0.1575**	=		
(103)	Reinsurance	LR016 Reinsurance Column (4) Line (17)		X	**0.2100**	=		
(104)	Investment Affiliates	LR042 Summary for Affiliated Investments Column (4) Line (6)		X	**0.2100**	=		
(105)	Investment in Parent	LR042 Summary for Affiliated Investments Column (4) Line (10)		X	**0.2100**	=		
(106)	Other Affiliate: Property and Casualty Insurers not Subject to Risk-Based Capital	LR042 Summary for Affiliated Investments Column (4) Line (11)		X	**0.2100**	=		
(107)	Other Affiliate: Life Insurers not Subject to Risk-Based Capital	LR042 Summary for Affiliated Investments Column (4) Line (12)		X	**0.2100**	=		
(108)	Publicly Traded Insurance Affiliates	LR042 Summary for Affiliated Investments Column (4) Line (14)		X	**0.2100**	=		
(109)	Subtotal for C-1o Assets	Sum of Lines (001) through (108), Recognizing the Deduction of Lines (013), (014), (015), (036), (044), (049), (056), (061), (069), (077), (084), (089) and (100)						
	C-0 Affiliated Common Stock							
(110)	Off-Balance Sheet and Other Items	LR017 Off-Balance Sheet and Other Items Column (5) Line (27)		X	**0.1575**	=		
(111)	Off-Balance Sheet Items Reduction - Reinsurance	LR017 Off-Balance Sheet and Other Items Column (5) Line (28)		X	**0.2100**	=		†
(112)	Off-Balance Sheet Items Increase - Reinsurance	LR017 Off-Balance Sheet and Other Items Column (5) Line (29)		X	**0.2100**	=		
(113)	Affiliated US Property - Casualty Insurers Directly Owned	LR042 Summary for Affiliated Investments Column (4) Line (1)		X	**0.2100**	=		
(114)	Affiliated US Life Insurers Directly Owned	LR042 Summary for Affiliated Investments Column (4) Line (2)		X	**0.2100**	=		
(115)	Affiliated US Health Insurers Directly and Indirectly Owned	LR042 Summary for Affiliated Investments Column (4) Line (3)		X	**0.2100**	=		
(116)	Affiliated US Property - Casualty Insurers Indirectly Owned	LR042 Summary for Affiliated Investments Column (4) Line (4)		X	**0.2100**	=		
(117)	Affiliated US Life Insurers Indirectly Owned	LR042 Summary for Affiliated Investments Column (4) Line (5)		X	**0.2100**	=		
(118)	Affiliated Alien Life Insurers - Canadian	LR042 Summary for Affiliated Investments Column (4) Line (8)		X	**0.2100**	=		
(119)	Affiliated Alien Life Insurers - All Others	LR042 Summary for Affiliated Investments Column (4) Line (9)		X	0.0000	=		
(120)	Subtotal for C-0 Affiliated Common Stock	Lines (110)-(111)+(112)+(113)+(114)+(115)+(116)+(117)+(118)+(119)						
	Common Stock							
(121)	Unaffiliated Common Stock	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (**17**) + LR018 Off-Balance Sheet Collateral Column (3) Line (16)		X	**0.2100**	=		
(122)	Credit for Hedging - Common Stock	LR015 Hedged Asset Common Stock Schedule Column (10) Line (0299999)		X	**0.2100**	=		†
(123)	Stock Reduction - Reinsurance	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (**19**)		X	**0.2100**	=		†
(124)	Stock Increase - Reinsurance	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (**20**)		X	**0.2100**	=		
(125)	BA Common Stock Unaffiliated	LR008 Other Long-Term Assets Column (5) Line (47)		X	**0.2100**	=		
(126)	BA Common Stock Affiliated - C-1cs	LR008 Other Long-Term Assets Column (5) Line (49.2)		X	**0.2100**	=		
(127)	Common Stock Concentration Factor	LR011 Common Stock Concentration Factor Column (6) Line (6)		X	**0.2100**	=		
(128)	NAIC 01 Working Capital Finance Notes	LR008 Other Long-Term Assets Column (5) Line (51.1)		X	**0.1575**	=		
(129)	NAIC 02 Working Capital Finance Notes	LR008 Other Long-Term Assets Column (5) Line (51.2)		X	**0.1575**	=		
(130)	Affiliated Preferred Stock and Common Stock - Holding Company in Excess of Indirect Subs	LR042 Summary for Affiliated Investments Column (4) Line (7)		X	**0.2100**	=		
(131)	Affiliated Preferred Stock and Common Stock - All Other	LR042 Summary for Affiliated Investments Column (4) Line (13)		X	**0.2100**	=		
(132)	Total for C-1cs Assets	Lines (121)-(122)-(123)+(124)+(125)+(126)+(127)+(128)+(129)+(130)+(131)						
	Insurance Risk							
(133)	Disability Income Premium	LR019 Health Premiums Column (2) Lines (**21**) through (**27**)		X	**0.2100**	=		

† Denotes lines that are deducted from the total rather than added.

Denotes items that must be manually entered on the filing software.

CALCULATION OF TAX EFFECT FOR LIFE RISK-BASED CAPITAL (CONTINUED)

		Source	(1) RBC Amount		Tax Factor		(2) RBC Tax Effect
(134)	Long-Term Care	LR019 Health Premiums Column (2) Line (**28**) + LR023 Long-Term Care Column (4) Line (7)		X	**0.2100**	=	
(135)	Life Insurance C-2 Risk	LR025 Life Insurance Column (2) Line (8)		X	**0.2100**	=	
(136)	Group Insurance C-2 Risk	LR025 Life Insurance Column (2) Lines (20) and (21)		X	**0.2100**	=	
(137)	Disability and Long-Term Care Health Claim Reserves	LR024 Health Claim Reserves Column (4) Line (9) + Line (15)		X	**0.2100**	=	
(138)	Premium Stabilization Credit	LR026 Premium Stabilization Reserves Column (2) Line (10)		X	0.0000	=	
(139)	Total C-2 Risk	Lines (133) + (134) + (135) + (136) + (137) + (138)					
(140)	Interest Rate Risk	LR027 Interest Rate Risk Column (3) Line (36)		X	**0.2100**	=	
(141)	Health Credit Risk	LR028 Health Credit Risk Column (2) Line (7)		X	0.0000	=	
(142)	Market Risk	LR027 Interest Rate Risk Column (3) Line (37)		X	**0.2100**	=	
(143)	Business Risk	LR029 Business Risk Column (2) Line (40)		X	**0.2100**	=	
(144)	Health Administrative Expenses	LR029 Business Risk Column (2) Line (57)		X	0.0000	=	
(145)	Total Tax Effect	Lines (109) + (120) + (132) + (139) + (140) + (141) + (142) + (143) + (144)					

CALCULATION OF AUTHORIZED CONTROL LEVEL RISK-BASED CAPITAL

		Source	(1) RBC Requirement
	Asset Risk - Affiliated Amounts (C-0)		
(1)	Affiliated US Property-Casualty Insurers Directly Owned	LR042 Summary for Affiliated Investments Column (4) Line (1)	
(2)	Affiliated US Life Insurers Directly Owned	LR042 Summary for Affiliated Investments Column (4) Line (2)	
(3)	Affiliated US Health Insurers Directly and Indirectly Owned	LR042 Summary for Affiliated Investments Column (4) Line (3)	
(4)	Affiliated US Property-Casualty Insurers Indirectly Owned	LR042 Summary for Affiliated Investments Column (4) Line (4)	
(5)	Affiliated US Life Insurers Indirectly Owned	LR042 Summary for Affiliated Investments Column (4) Line (5)	
(6)	Affiliated Alien Life Insurers - Canadian	LR042 Summary for Affiliated Investments Column (4) Line (8)	
(7)	Affiliated Alien Life Insurers - All Others	LR042 Summary for Affiliated Investments Column (4) Line (9)	
(8)	Off-Balance Sheet and Other Items	LR017 Off-Balance Sheet and Other Items Column (5) Line (34)	
(9)	Total (C-0) - Pre-Tax	Sum of Lines (1) through (8)	
(10)	(C-0) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (120)	
(11)	Net (C-0) - Post-Tax	Line (9) - Line (10)	
	Asset Risk – Unaffiliated Common Stock and Affiliated Non-Insurance Stock (C-1cs)		
(12)	Schedule D Unaffiliated Common Stock	LR005 Unaffiliated Common Stock Column (5) Line (**21**) + LR018 Off-Balance Sheet Collateral Column (3) Line (16)	
(13)	Schedule BA Unaffiliated Common Stock	LR008 Other Long-Term Assets Column (5) line (47)	
(14)	Schedule BA Affiliated Common Stock - C-1cs	LR008 Other Long-Term Assets Column (5) line (49.2)	
(15)	Common Stock Concentration Factor	LR011 Common Stock Concentration Factor Column (6) Line (6)	
(16)	Affiliated Preferred Stock and Common Stock - Holding Company in Excess of Indirect Subsidiaries	LR042 Summary for Affiliated Investments Column (4) Line (7)	
(17)	Affiliated Preferred Stock and Common Stock - All Other	LR042 Summary for Affiliated Investments Column (4) Line (13)	
(18)	Total (C-1cs) - Pre-Tax	Sum of Lines (12) through (17)	
(19)	(C-1cs) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (132)	
(20)	Net (C-1cs) - Post-Tax	Line (18) - Line (19)	
	Asset Risk - All Other (C-1o)		
(21)	Bonds after Size Factor	LR002 Bonds Column (2) Line (27) + LR018 Off-Balance Sheet Collateral Column (3) Line (8)	
(22)	Mortgages (including past due and unpaid taxes)	LR004 Mortgages Column (6) Line (31)	
(23)	Unaffiliated Preferred Stock ~~**Including Hybrids**~~	LR005 Unaffiliated Preferred and Common Stock Column (5) Line (**10**) + LR018 Off-Balance Sheet Collateral Column (3) Line (15)	
(24)	Affiliated Preferred Stock and Common Stock - Investment Subsidiaries	LR042 Summary for Affiliated Investments Column (4) Line (6)	
(25)	Affiliated Preferred Stock and Common Stock - Parent	LR042 Summary for Affiliated Investments Column (4) Line (10)	
(26)	Affiliated Preferred Stock and Common Stock - Property and Casualty Insurers not Subject to Risk-Based Capital	LR042 Summary for Affiliated Investments Column (4) Line (11)	
(27)	Affiliated Preferred Stock and Common Stock - Life Insurers not Subject to Risk-Based Capital	LR042 Summary for Affiliated Investments Column (4) Line (12)	
(28)	Affiliated Preferred Stock and Common Stock - Publicly Traded Insurers Held at Fair Value (excess of statement value over book value)	LR042 Summary for Affiliated Investments Column (4) Line (14)	
(29)	Separate Accounts with Guarantees	LR006 Separate Accounts Column (3) Line (7)	

Denotes items that must be manually entered on the filing software.

CALCULATION OF AUTHORIZED CONTROL LEVEL RISK-BASED CAPITAL (CONTINUED)

		Source	(1) RBC Requirement
(30)	Synthetic GIC's (C-1o)	LR006 Separate Accounts Column (3) Line (8)	
(31)	Surplus in Non-Guaranteed Separate Accounts	LR006 Separate Accounts Column (3) Line (13)	
(32)	Real Estate (gross of encumbrances)	LR007 Real Estate Column (3) Line (13)	
(33)	Schedule BA Real Estate (gross of encumbrances)	LR007 Real Estate Column (3) Line (25)	
(34)	Other Long-Term Assets	LR008 Other Long-Term Assets Column (5) Line (56) + LR018 Off-Balance Sheet Collateral Column (3) Line (17) + Line (18)	
(35)	Schedule BA Mortgages	LR009 Schedule BA Mortgages Column (6) Line (23)	
(36)	Concentration Factor	LR010 Asset Concentration Factor Column (6) Line (**62**) Grand Total Page	
(37)	Miscellaneous	LR012 Miscellaneous Assets Column (2) Line (21)	
(38)	Replication Transactions and Mandatory Convertible Securities	LR013 Replication (Synthetic Asset) Transactions and Mandatory Convertible Securities Column (7) Line (9999999)	
(39)	Reinsurance	LR016 Reinsurance Column (4) Line (17)	
(40)	Total (C-1o) - Pre-Tax	Sum of Lines (21) through (39)	
(41)	(C-1o) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (109)	
(42)	Net (C-1o) - Post-Tax	Line (40) - Line (41)	
	Insurance Risk (C-2)		
(43)	Individual and Industrial Life Insurance	LR025 Life Insurance Column (2) Line (8)	
(44)	Group and Credit Life Insurance and FEGI/SGLI	LR025 Life Insurance Column (2) Lines (20) and (21)	
(45)	Total Health Insurance	LR024 Health Claim Reserves Column (4) Line (18)	
(46)	Premium Stabilization Reserve Credit	LR026 Premium Stabilization Reserves Column (2) Line (10)	
(47)	Total (C-2) - Pre-Tax	Sum of Lines (43) through (46)	
(48)	(C-2) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (139)	
(49)	Net (C-2) - Post-Tax	Line (47) - Line (48)	
	Interest Rate Risk (C-3a)		
(50)	Total Interest Rate Risk - Pre-Tax	LR027 Interest Rate Risk Column (3) Line (36)	
(51)	(C-3a) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (140)	
(52)	Net (C-3a) - Post-Tax	Line (50) - Line (51)	
	Health Credit Risk (C-3b)		
(53)	Total Health Credit Risk - Pre-Tax	LR028 Health Credit Risk Column (2) Line (7)	
(54)	(C-3b) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (141)	
(55)	Net (C-3b) - Post-Tax	Line (53) - Line (54)	
	Market Risk (C-3c)		
(56)	Total Market Risk - Pre-Tax	LR027 Interest Rate Risk Column (3) Line (37)	
(57)	(C-3c) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (142)	
(58)	Net (C-3c) - Post-Tax	Line (56) - Line (57)	

Denotes items that must be manually entered on the filing software.

CALCULATION OF AUTHORIZED CONTROL LEVEL RISK-BASED CAPITAL (CONTINUED)

		Source	(1) RBC Requirement
	Business Risk (C-4a)		
(59)	Premium Component	LR029 Business Risk Column (2) Lines (12) + (24) + (36)	
(60)	Liability Component	LR029 Business Risk Column (2) Line (39)	
(61)	Subtotal Business Risk (C-4a) - Pre-Tax	Lines (59) + (60)	
(62)	(C-4a) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (143)	
(63)	Net (C-4a) - Post-Tax	Line (61) - Line (62)	
	Business Risk (C-4b)		
(64)	Health Administrative Expense Component of Business Risk (C-4b) - Pre-Tax	LR029 Business Risk Column (2) Line (57)	
(65)	(C-4b) Tax Effect	LR030 Calculation of Tax Effect for Life Risk-Based Capital Column (2) Line (144)	
(66)	Net (C-4b) - Post-Tax	Line (64) - Line (65)	
	Total Risk-Based Capital After Covariance Before Basic Operational Risk		
(67)	C-0 + C-4a + Square Root of [(C-1o + C-3a)² + (C-1cs + C-3c)² + (C-2)² + (C-3b)² + (C-4b)²]	REPORT AMOUNT ON PARENT COMPANY'S RBC IF APPLICABLE L(11)+L(63) + Square Root of [(L(42) + L(52))² + (L(20) + L(58))² + L(49)² + L(55)² + L(66)²]	
(68)	Gross Basic Operational Risk	0.03 x L(67)	
(69)	C-4a of U.S. Life Insurance Subsidiaries	Company Records	
(70)	Net Basic Operational Risk	Line (68) - (Line (63) + Line (69)) (Not less than zero)	
(71)	Primary Security Shortfall Calculated in Accordance With Actuarial Guideline XLVIII Multiplied by 2	LR036 XXX/AXXX Reinsurance Primary Security Shortfall by Cession Column (7) Line (9999999) Multiplied by 2	
(72)	Total Risk-Based Capital After Covariance (Including Basic Operational Risk and Primary Security Shortfall multiplied by 2)	Line (67) + Line (70) + Line (71)	
	Authorized Control Level Risk-Based Capital (After Covariance Adjustment and Shortfall)		
(73)	Total Risk-Based Capital After Covariance Times Fifty Percent	Line (72) x 0.50	
	Tax Sensitivity Test		
(74)	Tax Sensitivity Test: Total Risk-Based Capital After Covariance	L(9)+L(61) + Square Root of [(L(40) + L(50))² + (L(18) + L(56))² + L(47)² + L(53)² + L(64)²]	
(75)	Tax Sensitivity Test: Authorized Control Level Risk-Based Capital	Line (74) x 0.50	

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book / Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1+2+3)	Basic Contribution 5 Factor	Basic Contribution 6 Amount (Cols. 4x5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4x7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4x9)
		LONG-TERM BONDS										
1		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0005		0.0016		0.0033	
2.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0005		0.0016		0.0033	
2.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0005		0.0016		0.0033	
2.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0005		0.0016		0.0033	
2.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0005		0.0016		0.0033	
2.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0005		0.0016		0.0033	
2.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0005		0.0016		0.0033	
2.8		Subtotal NAIC 1										
3.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0064		0.0106	
3.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0021		0.0064		0.0106	
3.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0021		0.0064		0.0106	
3.4		Subtotal NAIC 2										
4.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0099		0.0263		0.0376	
4.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0263		0.0376	
4.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0099		0.0263		0.0376	
4.4		Subtotal NAIC 3										
5.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
5.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0245		0.0572		0.0817	
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
5.4		Subtotal NAIC 4										
6.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
6.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
6.4		Subtotal NAIC 5										
7	6	NAIC 6										
8		Total Unrated Multi-class Securities Acquired by Conversion										
9		Total Long-Term Bonds (Sum of Lines 1 + 2.8 + 3.4 + 4.4 + 5.4 + 6.4 + 7 + 8)										
		PREFERRED STOCKS										
10	1	Highest Quality										
11	2	High Quality										
12	3	Medium Quality										
13	4	Low Quality										
14	5	Lower Quality										
15	6	In or Near Default										
16		Affiliated Life with AVR										
17		Total Preferred Stocks (Sum of Lines 10 through 16)										

		SHORT - TERM BONDS										
18		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0005		0.0016		0.0033	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0005		0.0016		0.0033	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0005		0.0016		0.0033	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0005		0.0016		0.0033	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0005		0.0016		0.0033	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0005		0.0016		0.0033	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0005		0.0016		0.0033	
19.8		Subtotal NAIC 1										
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0064		0.0106	
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0021		0.0064		0.0106	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0021		0.0064		0.0106	
20.4		Subtotal NAIC 2										
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0099		0.0263		0.0376	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0263		0.0376	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0099		0.0263		0.0376	
21.4		Subtotal NAIC 3										
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0245		0.0572		0.0817	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
22.4		Subtotal NAIC 4										
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
23.4		Subtotal NAIC 5										
24	6	NAIC 6										
25		Total Short-term Bonds (Sum of Lines 19.8 + 20.4 + 21.4 + 22.4 + 23.4 + 24)		XXX	XXX		XXX		XXX		XXX	

BONDS PR006

		Electronic only Tables Source	(1A) Book/Adjusted Carrying Value	Annual Statement Source: Sch D Pt 1A Sn1	(1) Book/Adjusted Carrying Value	Factor	(2) RBC Requirement
(1)	NAIC 01 - U.S. Government - Direct and Guaranteed and NAIC U.S. Direct Obligations/Full Faith and Credit Exempt Money Market Funds List/SVO Ident. Bond ETF List	Tbl A C(4) L(1)	0	C7L1.1	0	0.000	0
(2A)	FULL FAITH AND CREDIT OF THE US GOVERNMENT		xxx	Incl in C7 L11.1 - L7.1	0	0.003	0
(2)	NAIC Designation Category 1.A	Tbl A C(4)L(2)	0				
(3)	NAIC Designation Category 1.B	Tbl A C(4)L(3)	0				
(4)	NAIC Designation Category 1.C	Tbl A C(4)L(4)	0				
(5)	NAIC Designation Category 1.D	Tbl A C(4)L(5)	0				
(6)	NAIC Designation Category 1.E	Tbl A C(4)L(6)	0				
(7)	NAIC Designation Category 1.F	Tbl A C(4)L(7)	0				
(8)	NAIC Designation Category 1.G	Tbl A C(4)L(8)	0				
(9)	Total NAIC 01 Bonds	Sum of Ls (2) through (8)	0	C7L11.1-L7.1	0		
(9A)	Total Other NAIC 01 Bonds		xxx	L(9)-L(1)-L(2A)	0	0.003	0
(10)	NAIC Designation Category 2.A	Tbl A C(4)L(9)	0				
(11)	NAIC Designation Category 2.B	Tbl A C(4)L(10)	0				
(12)	NAIC Designation Category 2.C	Tbl A C(4)L(11)	0				
(13)	Total NAIC 02 Bonds	Sum of Ls (10) through (12)	0	C7L11.2-L7.2	0	0.010	0
(14)	NAIC Designation Category 3.A	Tbl A C(4)L(12)	0				
(15)	NAIC Designation Category 3.B	Tbl A C(4)L(13)	0				
(16)	NAIC Designation Category 3.C	Tbl A C(4)L(14)	0				
(17)	Total NAIC 03 Bonds	Sum of Ls (14) through (16)	0	C7L11.3-L7.3	0	0.020	0
(18)	NAIC Designation Category 4.A	Tbl A C(4)L(15)	0				
(19)	NAIC Designation Category 4.B	Tbl A C(4)L(16)	0				
(20)	NAIC Designation Category 4.C	Tbl A C(4)L(17)	0				
(21)	Total NAIC 04 Bonds	Sum of Ls (18) through (20)	0	C7L11.4-L7.4	0	0.045	0
(22)	NAIC Designation Category 5.A	Tbl A C(4)L(18)	0				
(23)	NAIC Designation Category 5.B	Tbl A C(4)L(19)	0				
(24)	NAIC Designation Category 5.C	Tbl A C(4)L(20)	0				
(25)	Total NAIC 05 Bonds	Sum of Ls (22) through (24)	0	C7L11.5-L7.5	0	0.100	0
(26)	Total NAIC 06 Bonds	Tbl A C(4)L(21)	0	C7L11.6-L7.6	0	0.300	0
(27)	Subtotal - Bonds Subject to Bond Size Factor	L(9) + L(13) + L(17) + L(21) + L(25) + L(26)	0	L(9A) + L(13) + L(17) + L(21) + L(25) + L(26)	0		0
(28)	Number of Issuers		0		0		
(29)	Bond Size Factor						1.500
(30)	Bond Size Factor RBC=C(2)L(27) x C(2)L(29)						0
(31)	Total Bonds RBC			L(1)+L(2A)+L(27)+L(30)	0		0

Tbl A - Schedule D Part 1:

	RBC Bond Categories	(1) Schedule D, Part 1 - Long Term Bonds: Total Bonds L(1) = (Sch D Pt 1 C11 L0599999) L(2) thru (21) = (Sch D Pt1 C11 excluding Hybrid Securities and L0599999)	(2) Schedule DA, Part 1 - Short Term Bonds: Total Bonds L(1) = (Sch DA Pt 1 C7 L0599999) L(2) thru (21) = (Sch DA Pt1 C7 excluding Hybrid Securities and L0599999)	(3) Schedule E, Part 2 - Cash Eqivalents: Total Bonds L(1) = (Sch E Pt2 C7 L0599999 + L8599999) L(2) thru (21) = (Sch E Pt2 C7 excluding Hybrid Securities, L0599999 and L8599999)	(4) All Bonds
(1)	NAIC 01 - U.S. Government - Direct and Guaranteed and NAIC U.S. Direct Obligations/Full Faith and Credit Exempt Money Market Funds List/SVO Ident.Bond ETF List	0	0	0	0
(2)	NAIC Designation Category 1.A Excluding L(1)	0	0	0	0
(3)	NAIC Designation Category 1.B	0	0	0	0
(4)	NAIC Designation Category 1.C	0	0	0	0
(5)	NAIC Designation Category 1.D	0	0	0	0
(6)	NAIC Designation Category 1.E	0	0	0	0
(7)	NAIC Designation Category 1.F	0	0	0	0
(8)	NAIC Designation Category 1.G	0	0	0	0
(9)	NAIC Designation Category 2.A	0	0	0	0
(10)	NAIC Designation Category 2.B	0	0	0	0
(11)	NAIC Designation Category 2.C	0	0	0	0
(12)	NAIC Designation Category 3.A	0	0	0	0
(13)	NAIC Designation Category 3.B	0	0	0	0
(14)	NAIC Designation Category 3.C	0	0	0	0
(15)	NAIC Designation Category 4.A	0	0	0	0
(16)	NAIC Designation Category 4.B	0	0	0	0
(17)	NAIC Designation Category 4.C	0	0	0	0
(18)	NAIC Designation Category 5.A	0	0	0	0
(19)	NAIC Designation Category 5.B	0	0	0	0
(20)	NAIC Designation Category 5.C	0	0	0	0
(21)	NAIC 06	0	0	0	0
(22)	Total	0		0	0

Electronic Table

Tbl B - Crosscheck:

		Annual Statement Schedule D Part 1A Section 1 Column 7	RBC PR006 Column 1	(1) Annual Statement	(2) RBC Report	(3) Difference
(1)	NAIC 01	L 11.1 - L7.1	L(1)+(9)	0	0	0
(2)	NAIC 02	L 11.2 - L7.2	L(13)	0	0	0
(3)	NAIC 03	L 11.3 - L7.3	L(17)	0	0	0
(4)	NAIC 04	L 11.4 - L7.4	L(21)	0	0	0
(5)	NAIC 05	L 11.5 - L7.5	L(25)	0	0	0
(6)	NAIC 06	L 11.6 - L7.6	L(26)	0	0	0

Electronic Table

Denotes items that must be vendor linked.
Denotes items that must be manually entered on the filing software.

ASSET CONCENTRATION PR011

		(1)	(2)		(3)
		ISSUER #1	Book/Adjusted Carrying Value	Factor	Additional RBC
(1)	**NAIC Designation Category 2.A Bonds**		**0**		
(2)	**NAIC Designation Category 2.B Bonds**		**0**		
(3)	**NAIC Designation Category 2.C Bonds**		**0**		
(3A)	**NAIC 02 Bonds**		**0**	**0.0100**	**0**
(4)	**NAIC Designation Category 3.A Bonds**		**0**		
(5)	**NAIC Designation Category 3.B Bonds**		**0**		
(6)	**NAIC Designation Category 3.C Bonds**		**0**		
(6A)	**NAIC 03 Bonds**		**0**	**0.0200**	**0**
(7)	**NAIC Designation Category 4.A Bonds**		**0**		
(8)	**NAIC Designation Category 4.B Bonds**		**0**		
(9)	**NAIC Designation Category 4.C Bonds**		**0**		
(9A)	**NAIC 04 Bonds**		**0**	**0.0450**	**0**
(10)	**NAIC Designation Category 5.A Bonds**		**0**		
(11)	**NAIC Designation Category 5.B Bonds**		**0**		
(12)	**NAIC Designation Category 5.C Bonds**		**0**		
(12A)	**NAIC 05 Bonds**		**0**	**0.1000**	**0**
(13)	Collateral Loans		0	0.0500	0
(14)	Mortgage Loans		0	0.0500	0
(15)	NAIC 02 Working Capital Finance Investments		0	0.0125	0
(16)	Federal Guaranteed Low Income Housing Tax Credits		0	0.0014	0
(17)	Federal Non-Guaranteed Low Income Housing Tax Credits		0	0.0260	0
(18)	State Guaranteed Low Income Housing Tax Credits		0	0.0014	0
(19)	State Non-Guaranteed Low Income Housing Tax Credits		0	0.0260	0
(20)	All Other Low Income Housing Tax Credits		0	0.1500	0
(21)	SUBTOTAL - FIXED INCOME		0		0

Denotes items that must be manually entered on the filing software.

Denotes items will be used for internal analysis to determine the future RBC charge and will not be reflected in the RBC calculation.

OFF-BALANCE SHEET COLLATERAL AND SCHEDULE DL, PART 1 ASSETS PR015

	Asset Category	Annual Statement Source	(1) Off-Balance Sheet Collateral Book/Adjusted Carrying Value	(2) Schedule DL, Part 1 Book/Adjusted Carrying Value	(3) Subtotal	Factor	(4) RBC Requirement
	Fixed Income Assets						
	Bonds						
(1)	NAIC 01 - U.S. Government - Direct and Guaranteed and NAIC U.S. Direct Obligations/Full Faith and Credit Exempt Money Market Funds List/SVO Ident. Bond ETF List	Company Records	0	0	0	0.000	0
(2)	NAIC Designation Category 1.A	Company Records	0	0			
(3)	NAIC Designation Category 1.B	Company Records	0	0			
(4)	NAIC Designation Category 1.C	Company Records	0	0			
(5)	NAIC Designation Category 1.D	Company Records	0	0			
(6)	NAIC Designation Category 1.E	Company Records	0	0			
(7)	NAIC Designation Category 1.F	Company Records	0	0			
(8)	NAIC Designation Category 1.G	Company Records	0	0			
(9)	Total NAIC 01 Bonds	Sum of Ls (1) through (8)	0	0	0		
(9A)	Other NAIC 01 Bonds	L(9) - L(1)	0	0	0	0.003	
(10)	NAIC Designation Category 2.A	Company Records	0	0			
(11)	NAIC Designation Category 2.B	Company Records	0	0			
(12)	NAIC Designation Category 2.C	Company Records	0	0			
(13)	Total NAIC 02 Bonds	Sum of Ls (10) through (12)	0	0	0	0.010	0
(14)	NAIC Designation Category 3.A	Company Records	0	0			
(15)	NAIC Designation Category 3.B	Company Records	0	0			
(16)	NAIC Designation Category 3.C	Company Records	0	0			
(17)	Total NAIC 03 Bonds	Sum of Ls (14) through (16)	0	0	0	0.020	0
(18)	NAIC Designation Category 4.A	Company Records	0	0			
(19)	NAIC Designation Category 4.B	Company Records	0	0			
(20)	NAIC Designation Category 4.C	Company Records	0	0			
(21)	Total NAIC 04 Bonds	Sum of Ls (18) through (20)	0	0	0	0.045	0
(22)	NAIC Designation Category 5.A	Company Records	0	0			
(23)	NAIC Designation Category 5.B	Company Records	0	0			
(24)	NAIC Designation Category 5.C	Company Records	0	0			
(25)	Total NAIC 05 Bonds	Sum of Ls (22) through (24)	0	0	0	0.100	0
(26)	Total NAIC 06 Bonds	Company Records	0	0	0	0.300	0
(27)	Total Bonds	L(9) + (13) + (17) + (21) + (25) + (26)	0	0	0		0
	Equity Assets						
	Preferred Stock - Unaffiliated						
(28)	NAIC 01 Unaffiliated Preferred Stock	Company Records			0	0.003	0
(29)	NAIC 02 Unaffiliated Preferred Stock	Company Records			0	0.010	0
(30)	NAIC 03 Unaffiliated Preferred Stock	Company Records			0	0.020	0
(31)	NAIC 04 Unaffiliated Preferred Stock	Company Records			0	0.045	0
(32)	NAIC 05 Unaffiliated Preferred Stock	Company Records			0	0.100	0
(33)	NAIC 06 Unaffiliated Preferred Stock	Company Records			0	0.300	0
(34)	Total Unaffiliated Preferred Stock	Sum of Ls (28) through (33)	0	0	0		0
(35)	Unaffiliated Common Stock	Company Records			0	0.150	0
(36)	Real Estate and Schedule BA - Other Invested Assets	Company Records			0	0.200	0
(37)	Other Invested Assets	Company Records			0	0.200	0
(38)	Mortgage Loans on Real Estate	Company Records			0	0.050	0
(39)	Cash, Cash Equivalents, non-government money market fund and Short-Term Investments (Not reported as Bonds above)	Company Records			0	0.003	0
(40)	Total	L(27)+L(34)+L(35)+L(36)+L(37)+L(38)+L(39)	0	0	0		0

Denotes items that must be manually entered on the filing software.
Denotes items will be used for internal analysis to determine the future RBC charge and will not be reflected in the RBC calculation.

Calculation of Total Risk-Based Capital After Covariance PR030 R0-R1

R0 –Subsidiary Insurance Companies and Misc. Other Amounts		PRBC O&I Reference	(1) RBC Amount
(1)	Affiliated US P&C Insurers - Directly Owned	PR004 L(1)C(4)	0
(2)	Affiliated US P&C Insurers - Indirectly Owned	PR004L(4)C(4)	0
(3)	Affiliated US Life Insurers - Directly Owned	PR004 L(2)C(4)	0
(4)	Affiliated US Life Insurers - Indirectly Owned	PR004 L(5)C(4)	0
(5)	Affiliated US Health Insurer - Directly Owned	PR004 L(3)C(4)	0
(6)	Affiliated US Health Insurer - Indirectly Owned	PR004 L(6)C(4)	0
(7)	Affiliated Alien Insurers - Directly Owned	PR004 L(8)C(4)	0
(8)	Affiliated Alien Insurers - Indirectly Owned	PR004 L(9)C(4)	0
(9)	Misc Off-Balance Sheet - Non-Controlled Assets	PR014 L(15) C(3)	0
(10)	Misc Off-Balance Sheet - Guarantees for Affiliates	PR014 L(16) C(3)	0
(11)	Misc Off-Balance Sheet - Contingent Liabilities	PR014 L(17) C(3)	0
(12)	Misc Off-Balance Sheet - SSAP No.101 Par. 11A DTA	PR014 L(19) C(3)	0
(13)	Misc Off-Balance Sheet - SSAP No.101 Par. 11B DTA	PR014 L(20) C(3)	0
(14)	**Total R0**	L(1)+L(2)+L(3)+L(4)+L(5)+L(6)+L(7)+L(8)+L(9)+L(10)+L(11)+L(12)+L(13)	0

R1 - Asset Risk - Fixed Income			
(15)	NAIC 01 U.S. Government Agency Bonds	PR006 L(2A)C(2)	~~0~~
(16)	Bonds Subject to Size Factor	PR006 L(27)C(2)	0
(17)	Bond Size Factor RBC	PR006 L(30)C(2)	0
(18)	Off-balance Sheet Collateral & Sch DL, PT1 - Total Bonds	PR015 L(27)C(4)	0
(19)	Off-balance Sheet Collateral & Sch DL, PT1 - Cash, Cash Equi, non-govt MMF & S.T. Invest and Mort Loans on Real Est.	PR015 L(38)+(39)C(4)	0
(20)	Other Long- Term Assets - Mortgage Loans, LIHTC & WCFI	PR008 L(10)+L(13)+L(14)+L(15)+L(16)+L(17)+L(20)+L(21)C(2)	0
(21)	Misc Assets - Collateral Loans	PR009 L(13)C(2)	0
(22)	Misc Assets - Cash	PR009 L(3)C(2)	0
(23)	Misc Assets - Cash Equivalents	PR009 L(7)C(2)	0
(24)	Misc Assets - Other Short-Term Investments	PR009 L(10)C(2)	
(25)	Replication -Synthetic Asset: One Half	PR010 L(9999999)C(7)	
(26)	Asset Concentration RBC - Fixed Income	PR011 L(21)C(3) Grand Total Page	0
(27)	**Total R1**	L(15)+L(16)+L(17)+L(18)+L(19)+L(20)+L(21)+L(22)+L(23)+L(24) L(25)+L(26)	0