

Risk

The table below illustrates the RBC requirement calculation embedded in Line (9) for Group & Credit Permanent Life Policies with Pricing Flexibility Net Amount at Risk. The capital factors assigned are the same as Individual & Industrial Permanent Life Policies with Pricing Flexibility. FEGLI and SGLI contracts are excluded.

<u>Line (9)</u>	<u>Group & Credit Permanent Life Policies with Pricing Flexibility</u>	<u>(1)</u> <u>Statement Value</u>	<u>Factor</u>	<u>(2)</u> <u>RBC Requirement</u>
	<u>Allocation of First \$500 Million</u>	_____	X 0.00220 =	_____
	<u>Allocation of Next \$24,500 Million</u>	_____	X 0.00105 =	_____
	<u>Allocation of Over \$25,000 Million</u>	_____	X 0.00080 =	_____
	<u>Total Group & Credit Permanent Life Policies with Pricing Flexibility Net Amount at Risk</u>	_____		_____

The table below illustrates the RBC requirement calculation embedded in Line (10) for Group & Credit Permanent Life Policies without Pricing Flexibility Net Amount at Risk. The capital factors assigned are the same as Individual & Industrial Permanent Life Policies without Pricing Flexibility. FEGLI and SGLI contracts are excluded.

<u>Line (10)</u>	<u>Group & Credit Permanent Life Policies without Pricing Flexibility</u>	<u>(1)</u> <u>Statement Value</u>	<u>Factor</u>	<u>(2)</u> <u>RBC Requirement</u>
	<u>Allocation of First \$500 Million</u>	_____	X 0.00400 =	_____
	<u>Allocation of Next \$24,500 Million</u>	_____	X 0.00175 =	_____
	<u>Allocation of Over \$25,000 Million</u>	_____	X 0.00120 =	_____
	<u>Total Group & Credit Permanent Life Policies without Pricing Flexibility Net Amount at Risk</u>	_____		_____

Line ~~(4+11)~~ FEGLI/SGLI In Force amounts are retrieved from the Exhibit of Life Insurance. -The capital factor assigned is the same as the largest size band for group & credit term life contracts with remaining rate terms 36 months and under.

<u>Line</u>	<u>FEGLI/SGLI</u>	<u>(1)</u> <u>Statement Value</u>	<u>Factor</u>	<u>(2)</u> <u>RBC Requirement</u>
(4+11)	In Force	_____	X 0.00040 =	_____

All amounts should be entered as required. The risk-based capital software will calculate the RBC requirement for individual and industrial and for group and credit.