The presentation of the PDF is formatted to legal size. When printing, be sure that print settings have been modified accordingly.

| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y | Z | AA | AB |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **COMPARISON OF FACTORS IN AVR AND LIFE RBC** | | | | | | | | | **2017** | | | | | | | | | | | **Proposed for 2018** | | | | | | | |
| 2 | | | | | | **AVR** | | | | | **RBC** | | | | | | | | **AVR** | | | | | **RBC** | | | | |
| 3 | | | | **Basic** | **As a %** | **Reserve** | **As a %** | **Maximum** | | | | | | **RBC After-tax -** | **Max Res** | | **Basic** | **As a %** | **Reserve** | **As a %** | **Maximum** | | | | | | **RBC After-tax -** | **Max Res** |
| 4 | | | | **Contrib** | **of Max** | **Objective** | **of Max** | **Reserve** | | | | | | **AVR** | **divided by** | | **Contrib** | **of Max** | **Objective** | | **Reserve** | | | | | | **AVR** | **divided by** |
| 5 | | **RBC Description** | **AVR Description** | **Factor** | **Reserve** | **Factor** | **Reserve** | **Factor** | | **(Pre-tax)** | **Factor** | **Amount** | **(After-tax)** | **Max Res** | **Aft tax RBC** | | **Factor** | **Reserve** | **Factor** | **Reserve** | **Factor** | | **(Pre-tax)** | **Factor** | **Amount** | **(After-tax)** | **Maximum** | **Aft tax RBC** |
| 6 | | | | **1** | **2** | **3** | **4** | **5** | | **6** | **7** | **8** | **9** | **10** | **11** | | **12** | **13** | **14** | **15** | **16** | | **17** | **18** | **19** | **20** | **21** | **22** |
| 7 | | | | | | | | | | | | | | | | | **(16*2)** | | **(16*4)** | | **(20*11)** | | | | **(17*18)** | **(17-19)** | **(20-16)** | **(16/20)** |
| 8 | LR002, LR005, LR008, LR012 Bonds, Pref Stk, Hybrids, Surplus, Capital Notes and Derivatives | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | | NAIC 1 | | 0.0004 | 13.33% | 0.0023 | 76.67% | 0.0030 | | 0.0040 | 0.2625 | 0.0011 | 0.0030 | -0.0001 | 101.69% | | 0.0005 | 16.67% | 0.0016 | 50.00% | 0.0033 | | 0.0039 | 0.1575 | 0.0006 | 0.0033 | 0.0000 | 100.52% |
| 10 | | NAIC 2 | | 0.0019 | 21.11% | 0.0058 | 64.44% | 0.0090 | | 0.0130 | 0.2625 | 0.0034 | 0.0096 | 0.0006 | 93.87% | | 0.0021 | 20.00% | 0.0064 | 60.00% | 0.0106 | | 0.0126 | 0.1575 | 0.0020 | 0.0106 | 0.0000 | 99.92% |
| 11 | | NAIC 3 | | 0.0093 | 27.35% | 0.0230 | 67.65% | 0.0340 | | 0.0460 | 0.2625 | 0.0121 | 0.0339 | -0.0001 | 100.22% | | 0.0099 | 26.25% | 0.0263 | 70.00% | 0.0376 | | 0.0446 | 0.1575 | 0.0070 | 0.0376 | 0.0000 | 99.96% |
| 12 | | NAIC 4 | | 0.0213 | 28.40% | 0.0530 | 70.67% | 0.0750 | | 0.1000 | 0.2625 | 0.0263 | 0.0738 | -0.0012 | 101.69% | | 0.0245 | 30.00% | 0.0572 | 70.00% | 0.0817 | | 0.0970 | 0.1575 | 0.0153 | 0.0817 | 0.0000 | 100.00% |
| 13 | | NAIC 5 | | 0.0432 | 25.41% | 0.1100 | 64.71% | 0.1700 | | 0.2300 | 0.2625 | 0.0604 | 0.1696 | -0.0004 | 100.22% | | 0.0630 | 33.50% | 0.1128 | 60.00% | 0.1880 | | 0.2231 | 0.1575 | 0.0351 | 0.1880 | 0.0000 | 100.00% |
| 14 | | NAIC 6 | | 0.0000 | 0.00% | 0.2000 | 100.00% | 0.2000 | | 0.3000 | 0.3500 | 0.1050 | 0.1950 | -0.0050 | 102.56% | | 0.0000 | 0.00% | 0.2370 | 100.00% | 0.2370 | | 0.3000 | 0.2100 | 0.0630 | 0.2370 | 0.0000 | 100.00% |
| 15 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | LR004 Mortgages | In Good Standing | Residential - Ins or Guar | 0.0003 | 30.00% | 0.0006 | 60.00% | 0.0010 | | 0.0014 | 0.2625 | 0.0004 | 0.0010 | 0.0000 | 96.85% | | 0.0003 | 30.00% | 0.0007 | 60.00% | 0.0011 | | 0.0014 | 0.1575 | 0.0002 | 0.0012 | 0.0000 | 96.85% |
| 17 | | | Residential - All Other | 0.0013 | 32.50% | 0.0030 | 75.00% | 0.0040 | | 0.0068 | 0.2625 | 0.0018 | 0.0050 | 0.0010 | 79.76% | | 0.0015 | 32.50% | 0.0034 | 75.00% | 0.0046 | | 0.0068 | 0.1575 | 0.0011 | 0.0057 | 0.0012 | 79.76% |
| 18 | | | Commercial - Ins or Guar | 0.0003 | 30.00% | 0.0006 | 60.00% | 0.0010 | | 0.0014 | 0.2625 | 0.0004 | 0.0010 | 0.0000 | 96.85% | | 0.0003 | 30.00% | 0.0007 | 60.00% | 0.0011 | | 0.0014 | 0.1575 | 0.0002 | 0.0012 | 0.0000 | 96.85% |
| 19 | | | Commercial and Farm-CM1 | 0.0010 | 15.38% | 0.0050 | 76.92% | 0.0065 | | 0.0090 | 0.2625 | 0.0024 | 0.0066 | 0.0001 | 97.93% | | 0.0011 | 15.38% | 0.0057 | 76.92% | 0.0074 | | 0.0090 | 0.1575 | 0.0014 | 0.0076 | 0.0002 | 97.93% |
| 20 | | | Commercial and Farm-CM2 | 0.0035 | 26.92% | 0.0100 | 76.92% | 0.0130 | | 0.0175 | 0.2625 | 0.0046 | 0.0129 | -0.0001 | 100.73% | | 0.0040 | 26.92% | 0.0114 | 76.92% | 0.0149 | | 0.0175 | 0.1575 | 0.0028 | 0.0147 | -0.0001 | 100.73% |
| 21 | | | Commercial and Farm-CM3 | 0.0060 | 26.67% | 0.0175 | 77.78% | 0.0225 | | 0.0300 | 0.2625 | 0.0079 | 0.0221 | -0.0004 | 101.69% | | 0.0069 | 26.67% | 0.0200 | 77.78% | 0.0257 | | 0.0300 | 0.1575 | 0.0047 | 0.0253 | -0.0004 | 101.69% |
| 22 | | | Commercial and Farm-CM4 | 0.0105 | 28.00% | 0.0300 | 80.00% | 0.0375 | | 0.0500 | 0.2625 | 0.0131 | 0.0369 | -0.0006 | 101.69% | | 0.0120 | 28.00% | 0.0343 | 80.00% | 0.0428 | | 0.0500 | 0.1575 | 0.0079 | 0.0421 | -0.0007 | 101.69% |
| 23 | | | Commercial and Farm-CM5 | 0.0160 | 29.09% | 0.0425 | 77.27% | 0.0550 | | 0.0750 | 0.2625 | 0.0197 | 0.0553 | 0.0003 | 99.44% | | 0.0183 | 29.09% | 0.0486 | 77.27% | 0.0628 | | 0.0750 | 0.1575 | 0.0118 | 0.0632 | 0.0004 | 99.44% |
| 24 | | Overdue - Not In Process | Farm | 0.0420 | 35.00% | 0.0760 | 63.33% | 0.1200 | | 0.1800 | 0.2625 | 0.0473 | 0.1328 | 0.0128 | 90.40% | | 0.0480 | 35.00% | 0.0868 | 63.33% | 0.1371 | | 0.1800 | 0.1575 | 0.0284 | 0.1517 | 0.0146 | 90.40% |
| 25 | | | Residential - Ins or Guar | 0.0005 | 25.00% | 0.0012 | 60.00% | 0.0020 | | 0.0027 | 0.2625 | 0.0007 | 0.0020 | 0.0000 | 100.44% | | 0.0006 | 25.00% | 0.0014 | 60.00% | 0.0023 | | 0.0027 | 0.1575 | 0.0004 | 0.0023 | 0.0000 | 100.44% |
| 26 | | | Residential - All Other | 0.0025 | 27.78% | 0.0058 | 64.44% | 0.0090 | | 0.0140 | 0.2625 | 0.0037 | 0.0103 | 0.0013 | 87.17% | | 0.0029 | 27.78% | 0.0066 | 64.44% | 0.0103 | | 0.0140 | 0.1575 | 0.0022 | 0.0118 | 0.0015 | 87.17% |
| 27 | | | Commercial - Ins or Guar | 0.0005 | 25.00% | 0.0012 | 60.00% | 0.0020 | | 0.0027 | 0.2625 | 0.0007 | 0.0020 | 0.0000 | 100.44% | | 0.0006 | 25.00% | 0.0014 | 60.00% | 0.0023 | | 0.0027 | 0.1575 | 0.0004 | 0.0023 | 0.0000 | 100.44% |
| 28 | | | Commercial - All Other | 0.0420 | 35.00% | 0.0760 | 63.33% | 0.1200 | | 0.1800 | 0.2625 | 0.0473 | 0.1328 | 0.0128 | 90.40% | | 0.0480 | 35.00% | 0.0868 | 63.33% | 0.1371 | | 0.1800 | 0.1575 | 0.0284 | 0.1517 | 0.0146 | 90.40% |
| 29 | | In Process of Foreclosure | Farm | 0.0000 | 0.00% | 0.1700 | 100.00% | 0.1700 | | 0.2300 | 0.2625 | 0.0604 | 0.1696 | -0.0004 | 100.22% | | 0.0000 | 0.00% | 0.1942 | 100.00% | 0.1942 | | 0.2300 | 0.1575 | 0.0362 | 0.1938 | -0.0004 | 100.22% |
| 30 | | | Residential - Ins or Guar | 0.0000 | 0.00% | 0.0040 | 100.00% | 0.0040 | | 0.0054 | 0.2625 | 0.0014 | 0.0040 | 0.0000 | 100.44% | | 0.0000 | 0.00% | 0.0046 | 100.00% | 0.0046 | | 0.0054 | 0.1575 | 0.0009 | 0.0045 | 0.0000 | 100.44% |
| 31 | | | Residential - All Other | 0.0000 | 0.00% | 0.0130 | 100.00% | 0.0130 | | 0.0270 | 0.2625 | 0.0071 | 0.0199 | 0.0069 | 65.29% | | 0.0000 | 0.00% | 0.0149 | 100.00% | 0.0149 | | 0.0270 | 0.1575 | 0.0043 | 0.0227 | 0.0079 | 65.29% |
| 32 | | | Commercial - Ins or Guar | 0.0000 | 0.00% | 0.0040 | 100.00% | 0.0040 | | 0.0054 | 0.2625 | 0.0014 | 0.0040 | 0.0000 | 100.44% | | 0.0000 | 0.00% | 0.0046 | 100.00% | 0.0046 | | 0.0054 | 0.1575 | 0.0009 | 0.0045 | 0.0000 | 100.44% |
| 33 | | | Commercial - All Other | 0.0000 | 0.00% | 0.1700 | 100.00% | 0.1700 | | 0.2300 | 0.2625 | 0.0604 | 0.1696 | -0.0004 | 100.22% | | 0.0000 | 0.00% | 0.1942 | 100.00% | 0.1942 | | 0.2300 | 0.1575 | 0.0362 | 0.1938 | -0.0004 | 100.22% |
| 34 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 35 | LR005 Unaff Pref and Com Stk | FHLB Common Stock | | 0.0000 | 0.00% | 0.0050 | 62.50% | 0.0080 | | 0.0110 | 0.3500 | 0.0039 | 0.0072 | -0.0009 | 111.89% | | 0.0000 | 0.00% | 0.0050 | 62.50% | 0.0080 | | 0.0110 | 0.2100 | 0.0023 | 0.0087 | 0.0007 | 92.06% |
| 36 | | Unaff Private Common Stock | | 0.0000 | 0.00% | 0.1600 | 100.00% | 0.1600 | | 0.3000 | 0.3500 | 0.1050 | 0.1950 | 0.0350 | 82.05% | | 0.0000 | 0.00% | 0.1945 | 100.00% | 0.1945 | | 0.3000 | 0.2100 | 0.0630 | 0.2370 | 0.0425 | 82.05% |
| 37 | | Net Other Unaff Public Com Stk | | 0.0000 | 0.00% | 0.1300 | 100.00% | 0.1300 | | 0.3000 | 0.3500 | 0.1050 | 0.1950 | 0.0650 | 66.67% | | 0.0000 | 0.00% | 0.1580 | 100.00% | 0.1580 | | 0.3000 | 0.2100 | 0.0630 | 0.2370 | 0.0790 | 66.67% |
| 38 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 39 | LR007 Real Estate | Company Occupied Real Estate | Home Office Property | 0.0000 | 0.00% | 0.0750 | 100.00% | 0.0750 | | 0.1500 | 0.3500 | 0.0525 | 0.0975 | 0.0225 | 76.92% | | 0.0000 | 0.00% | 0.0912 | 100.00% | 0.0912 | | 0.1500 | 0.2100 | 0.0315 | 0.1185 | 0.0273 | 76.92% |
| 40 | | Company Occupied Encumb | Home Office Property | 0.0000 | 0.00% | 0.0750 | 100.00% | 0.0750 | | 0.1200 | 0.3500 | 0.0420 | 0.0780 | 0.0030 | 96.15% | | 0.0000 | 0.00% | 0.0912 | 100.00% | 0.0912 | | 0.1200 | 0.2100 | 0.0252 | 0.0948 | 0.0036 | 96.15% |
| 41 | | Foreclosed Real Estate | Properties Acq in Sat of Debt | 0.0000 | 0.00% | 0.1100 | 100.00% | 0.1100 | | 0.2300 | 0.3500 | 0.0805 | 0.1495 | 0.0395 | 73.58% | | 0.0000 | 0.00% | 0.1337 | 100.00% | 0.1337 | | 0.2300 | 0.2100 | 0.0483 | 0.1817 | 0.0480 | 73.58% |
| 42 | | Foreclosed Encumb | Properties Acq in Sat of Debt | 0.0000 | 0.00% | 0.1100 | 100.00% | 0.1100 | | 0.2000 | 0.3500 | 0.0700 | 0.1300 | 0.0200 | 84.62% | | 0.0000 | 0.00% | 0.1337 | 100.00% | 0.1337 | | 0.2000 | 0.2100 | 0.0420 | 0.1580 | 0.0243 | 84.62% |
| 43 | | Investment Real Estate | Investment Properties | 0.0000 | 0.00% | 0.0750 | 100.00% | 0.0750 | | 0.1500 | 0.3500 | 0.0525 | 0.0975 | 0.0225 | 76.92% | | 0.0000 | 0.00% | 0.0912 | 100.00% | 0.0912 | | 0.1500 | 0.2100 | 0.0315 | 0.1185 | 0.0273 | 76.92% |
| 44 | | Investment Encumb | Investment Properties | 0.0000 | 0.00% | 0.0750 | 100.00% | 0.0750 | | 0.1200 | 0.3500 | 0.0420 | 0.0780 | 0.0030 | 96.15% | | 0.0000 | 0.00% | 0.0912 | 100.00% | 0.0912 | | 0.1200 | 0.2100 | 0.0252 | 0.0948 | 0.0036 | 96.15% |
| 45 | | Schedule BA Real Estate | | 0.0000 | 0.00% | 0.1100 | 100.00% | 0.1100 | | 0.2300 | 0.3500 | 0.0805 | 0.1495 | 0.0395 | 73.58% | | 0.0000 | 0.00% | 0.1337 | 100.00% | 0.1337 | | 0.2300 | 0.2100 | 0.0483 | 0.1817 | 0.0480 | 73.58% |
| 46 | | Schedule BA Real Estate Encumb | | 0.0000 | 0.00% | 0.1100 | 100.00% | 0.1100 | | 0.2000 | 0.3500 | 0.0700 | 0.1300 | 0.0200 | 84.62% | | 0.0000 | 0.00% | 0.1337 | 100.00% | 0.1337 | | 0.2000 | 0.2100 | 0.0420 | 0.1580 | 0.0243 | 84.62% |
| 47 | | Guaranteed LIHTC | | 0.0003 | 30.00% | 0.0006 | 60.00% | 0.0010 | | 0.0014 | 0.0000 | 0.0000 | 0.0014 | 0.0004 | 71.43% | | 0.0003 | 30.00% | 0.0006 | 60.00% | 0.0010 | | 0.0014 | 0.0000 | 0.0000 | 0.0014 | 0.0004 | 71.43% |
| 48 | | Non-Guaranteed LIHTC | | 0.0063 | 33.16% | 0.0120 | 63.16% | 0.0190 | | 0.0260 | 0.0000 | 0.0000 | 0.0260 | 0.0070 | 73.08% | | 0.0063 | 33.16% | 0.0120 | 63.16% | 0.0190 | | 0.0260 | 0.0000 | 0.0000 | 0.0260 | 0.0070 | 73.08% |
| 49 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50 | LR008 Other Long-Term Assets | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 51 | Sch BA Unaff Com Stk | Schedule BA Unaff Com Stk-Public | | 0.0000 | 0.00% | 0.1300 | 100.00% | 0.1300 | | 0.3000 | 0.3500 | 0.1050 | 0.1950 | 0.0650 | 66.67% | | 0.0000 | 0.00% | 0.1580 | 100.00% | 0.1580 | | 0.3000 | 0.2100 | 0.0630 | 0.2370 | 0.0790 | 66.67% |
| 52 | | Schedule BA Unaff Com Stk-Private | | 0.0000 | 0.00% | 0.1600 | 100.00% | 0.1600 | | 0.3000 | 0.3500 | 0.1050 | 0.1950 | 0.0350 | 82.05% | | 0.0000 | 0.00% | 0.1945 | 100.00% | 0.1945 | | 0.3000 | 0.2100 | 0.0630 | 0.2370 | 0.0425 | 82.05% |
| 53 | Sch BA All Other | Total Schedule BA Affil ComStk | Affiliated Life with AVR | 0.0000 | | 0.0000 | | 0.0000 | | 0.3000 | 0.3500 | 0.1050 | 0.1950 | 0.1950 | 0.00% | | 0.0000 | | 0.0000 | | 0.0000 | | 0.3000 | 0.2100 | 0.0630 | 0.2370 | 0.2370 | 0.00% |
| 54 | | | Affiliated Certain Other | 0.0000 | 0.00% | 0.1300 | 100.00% | 0.1300 | | 0.3000 | 0.3500 | 0.1050 | 0.1950 | 0.0650 | 66.67% | | 0.0000 | 0.00% | 0.1580 | 100.00% | 0.1580 | | 0.3000 | 0.2100 | 0.0630 | 0.2370 | 0.0790 | 66.67% |
| 55 | | | Affiliated Other - All Other | 0.0000 | 0.00% | 0.1600 | 100.00% | 0.1600 | | 0.3000 | 0.3500 | 0.1050 | 0.1950 | 0.0350 | 82.05% | | 0.0000 | 0.00% | 0.1945 | 100.00% | 0.1945 | | 0.3000 | 0.2100 | 0.0630 | 0.2370 | 0.0425 | 82.05% |
| 56 | | FHLB Stock | | 0.0000 | 0.00% | 0.0050 | 62.50% | 0.0080 | | 0.0110 | 0.3500 | 0.0039 | 0.0072 | -0.0009 | 111.89% | | 0.0000 | 0.00% | 0.0065 | 62.50% | 0.0104 | | 0.0110 | 0.1575 | 0.0017 | 0.0093 | -0.0011 | 111.89% |
| 57 | | NAIC 1Working Capital Finance Invest. | | 0.0000 | 0.00% | 0.0037 | 100.00% | 0.0037 | | 0.0050 | 0.2625 | 0.0013 | 0.0037 | 0.0000 | 100.34% | | 0.0000 | 0.00% | 0.0042 | 100.00% | 0.0042 | | 0.0050 | 0.1575 | 0.0008 | 0.0042 | 0.0000 | 100.34% |
| 58 | | NAIC 2Working Capital Finance Invest. | | 0.0000 | 0.00% | 0.0120 | 100.00% | 0.0120 | | 0.0163 | 0.2625 | 0.0043 | 0.0120 | 0.0000 | 99.82% | | 0.0000 | 0.00% | 0.0137 | 100.00% | 0.0137 | | 0.0163 | 0.1575 | 0.0026 | 0.0137 | 0.0000 | 99.82% |
| 59 | | Net Other Schedule BA Assets | AVR Line 86 - Other Inv Assets | 0.0000 | 0.00% | 0.1300 | 100.00% | 0.1300 | | 0.3000 | 0.3500 | 0.1050 | 0.1950 | 0.0650 | 66.67% | | 0.0000 | 0.00% | 0.1580 | 100.00% | 0.1580 | | 0.3000 | 0.2100 | 0.0630 | 0.2370 | 0.0790 | 66.67% |
| 60 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 61 | LR009 Sch BA Mortgages | Insured or Guaranteed | | 0.0003 | 30.00% | 0.0006 | 60.00% | 0.0010 | | 0.0014 | 0.2625 | 0.0004 | 0.0010 | 0.0000 | 96.85% | | 0.0003 | 30.00% | 0.0007 | 60.00% | 0.0011 | | 0.0014 | 0.1575 | 0.0002 | 0.0012 | 0.0000 | 96.85% |
| 62 | | Unaff - Defeased with Govt Sec | | 0.0010 | 15.38% | 0.0050 | 76.92% | 0.0065 | | 0.0090 | 0.2625 | 0.0024 | 0.0066 | 0.0001 | 97.93% | | 0.0011 | 15.38% | 0.0057 | 76.92% | 0.0074 | | 0.0090 | 0.1575 | 0.0014 | 0.0076 | 0.0002 | 97.93% |
| 63 | | Unaffiliated - Primarily Senior | | 0.0035 | 26.92% | 0.0100 | 76.92% | 0.0130 | | 0.0175 | 0.2625 | 0.0046 | 0.0129 | -0.0001 | 100.73% | | 0.0040 | 26.92% | 0.0114 | 76.92% | 0.0149 | | 0.0175 | 0.1575 | 0.0028 | 0.0147 | -0.0001 | 100.73% |
| 64 | | Unaffiliated - All Other | | 0.0060 | 26.67% | 0.0175 | 77.78% | 0.0225 | | 0.0300 | 0.2625 | 0.0079 | 0.0221 | -0.0004 | 101.69% | | 0.0069 | 26.67% | 0.0200 | 77.78% | 0.0257 | | 0.0300 | 0.1575 | 0.0047 | 0.0253 | -0.0004 | 101.69% |
| 65 | | Affiliated - Category CM1 | | 0.0010 | 15.38% | 0.0050 | 76.92% | 0.0065 | | 0.0090 | 0.2625 | 0.0024 | 0.0066 | 0.0001 | 97.93% | | 0.0011 | 15.38% | 0.0057 | 76.92% | 0.0074 | | 0.0090 | 0.1575 | 0.0014 | 0.0076 | 0.0002 | 97.93% |
| 66 | | Affiliated - Category CM2 | | 0.0035 | 26.92% | 0.0100 | 76.92% | 0.0130 | | 0.0175 | 0.2625 | 0.0046 | 0.0129 | -0.0001 | 100.73% | | 0.0040 | 26.92% | 0.0114 | 76.92% | 0.0149 | | 0.0175 | 0.1575 | 0.0028 | 0.0147 | -0.0001 | 100.73% |
| 67 | | Affiliated - Category CM3 | | 0.0060 | 26.67% | 0.0175 | 77.78% | 0.0225 | | 0.0300 | 0.2625 | 0.0079 | 0.0221 | -0.0004 | 101.69% | | 0.0069 | 26.67% | 0.0200 | 77.78% | 0.0257 | | 0.0300 | 0.1575 | 0.0047 | 0.0253 | -0.0004 | 101.69% |
| 68 | | Affiliated - Category CM4 | | 0.0105 | 28.00% | 0.0300 | 80.00% | 0.0375 | | 0.0500 | 0.2625 | 0.0131 | 0.0369 | -0.0006 | 101.69% | | 0.0120 | 28.00% | 0.0343 | 80.00% | 0.0428 | | 0.0500 | 0.1575 | 0.0079 | 0.0421 | -0.0007 | 101.69% |
| 69 | | Affiliated - Category CM5 | | 0.0160 | 29.09% | 0.0425 | 77.27% | 0.0550 | | 0.0750 | 0.2625 | 0.0197 | 0.0553 | 0.0003 | 99.44% | | 0.0183 | 29.09% | 0.0486 | 77.27% | 0.0628 | | 0.0750 | 0.1575 | 0.0118 | 0.0632 | 0.0004 | 99.44% |
| 70 | | Overdue - Not In Process | Farm | 0.0420 | 35.00% | 0.0760 | 63.33% | 0.1200 | | 0.1800 | 0.2625 | 0.0473 | 0.1328 | 0.0128 | 90.40% | | 0.0480 | 35.00% | 0.0868 | 63.33% | 0.1371 | | 0.1800 | 0.1575 | 0.0284 | 0.1517 | 0.0146 | 90.40% |
| 71 | | | Residential - Ins or Guar | 0.0005 | 25.00% | 0.0012 | 60.00% | 0.0020 | | 0.0027 | 0.2625 | 0.0007 | 0.0020 | 0.0000 | 100.44% | | 0.0006 | 25.00% | 0.0014 | 60.00% | 0.0023 | | 0.0027 | 0.1575 | 0.0004 | 0.0023 | 0.0000 | 100.44% |
| 72 | | | Residential - All Other | 0.0025 | 27.78% | 0.0058 | 64.44% | 0.0090 | | 0.1800 | 0.2625 | 0.0473 | 0.1328 | 0.1238 | 6.78% | | 0.0029 | 27.78% | 0.0066 | 64.44% | 0.0103 | | 0.1800 | 0.1575 | 0.0284 | 0.1517 | 0.1414 | 6.78% |
| 73 | | | Commercial - Ins or Guar | 0.0005 | 25.00% | 0.0012 | 60.00% | 0.0020 | | 0.0027 | 0.2625 | 0.0007 | 0.0020 | 0.0000 | 100.44% | | 0.0006 | 25.00% | 0.0014 | 60.00% | 0.0023 | | 0.0027 | 0.1575 | 0.0004 | 0.0023 | 0.0000 | 100.44% |
| 74 | | | Commercial - All Other | 0.0420 | 35.00% | 0.0760 | 63.33% | 0.1200 | | 0.1800 | 0.2625 | 0.0473 | 0.1328 | 0.0128 | 90.40% | | 0.0480 | 35.00% | 0.0868 | 63.33% | 0.1371 | | 0.1800 | 0.1575 | 0.0284 | 0.1517 | 0.0146 | 90.40% |
| 75 | | In Process of Foreclosure | Farm | 0.0000 | 0.00% | 0.1700 | 100.00% | 0.1700 | | 0.2300 | 0.2625 | 0.0604 | 0.1696 | -0.0004 | 100.22% | | 0.0000 | 0.00% | 0.1942 | 100.00% | 0.1942 | | 0.2300 | 0.1575 | 0.0362 | 0.1938 | -0.0004 | 100.22% |
| 76 | | | Residential - Ins or Guar | 0.0000 | 0.00% | 0.0040 | 100.00% | 0.0040 | | 0.0054 | 0.2625 | 0.0014 | 0.0040 | 0.0000 | 100.44% | | 0.0000 | 0.00% | 0.0046 | 100.00% | 0.0046 | | 0.0054 | 0.1575 | 0.0009 | 0.0045 | 0.0000 | 100.44% |
| 77 | | | Residential - All Other | 0.0000 | 0.00% | 0.0130 | 100.00% | 0.0130 | | 0.2300 | 0.2625 | 0.0604 | 0.1696 | 0.1566 | 7.66% | | 0.0000 | 0.00% | 0.0149 | 100.00% | 0.0149 | | 0.2300 | 0.1575 | 0.0362 | 0.1938 | 0.1789 | 7.66% |
| 78 | | | Commercial - Ins or Guar | 0.0000 | 0.00% | 0.0040 | 100.00% | 0.0040 | | 0.0054 | 0.2625 | 0.0014 | 0.0040 | 0.0000 | 100.44% | | 0.0000 | 0.00% | 0.0046 | 100.00% | 0.0046 | | 0.0054 | 0.1575 | 0.0009 | 0.0045 | 0.0000 | 100.44% |
| 79 | | | Commercial - All Other | 0.0000 | 0.00% | 0.1700 | 100.00% | 0.1700 | | 0.2300 | 0.2625 | 0.0604 | 0.1696 | -0.0004 | 100.22% | | 0.0000 | 0.00% | 0.1942 | 100.00% | 0.1942 | | 0.2300 | 0.1575 | 0.0362 | 0.1938 | -0.0004 | 100.22% |
| 80 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 81 | LR012 Miscellaneous Assets | Net Short-Term Investments | | 0.0000 | 0.00% | 0.0130 | 100.00% | 0.0130 | | 0.0040 | 0.2625 | 0.0011 | 0.0030 | -0.0101 | 440.68% | | 0.0000 | 0.00% | 0.0144 | 100.00% | 0.0144 | | 0.0039 | 0.1575 | 0.0006 | 0.0033 | -0.0111 | 440.68% |
| 82 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 83 | | | | | | | | | | | | | | | | | | | Items changed for 2018 | | | | | | | | | |
| 84 | | | | | | | | | | | | | | | | | | | Factor has been adjusted for .97 discount | | | | | | | | | |
| 85 | | | | | | | | | | | | | | | | | | | Basic contribution and reserve objective factors calculated at 2017 relationship to maximum reserve | | | | | | | | | |
| 86 | | | | | | | | | | | | | | | | | | | Basic contribution and reserve objective relationship to maximum reserve per ACLI | | | | | | | | | |
| 87 | | | | | | | | | | | | | | | | | | | 2017 relationship of AVR maximum reserve to after-tax RBC is maintained | | | | | | | | | |