

Investment RBC Charges

Instrument	AVR (pre-tax)	AVR (post-tax)	Non-AVR (no Tax Adjustment)	
	Life	Life	P&C	Health
Bonds			Unaffiliated Only	
NAIC 01 - U.S. Government Bonds - Direct and Gtd	0.00%	0.00%	0.00%	0.00%
NAIC 01 - Other	0.40%	0.30%	0.30%	0.30%
NAIC 02	1.30%	0.96%	1.00%	1.00%
NAIC 03	4.60%	3.39%	2.00%	2.00%
NAIC 04	10.00%	7.38%	4.50%	4.50%
NAIC 05	23.00%	16.96%	10.00%	10.00%
NAIC 06	30.00%	19.50%	30.00%	30.00%
Preferred Stocks (Unaffiliated)				
NAIC 01 - U.S. Government Bonds - Direct and Gtd	0.00%	0.00%	0.00%	0.00%
NAIC 01 - Other	0.40%	0.30%	0.30%	0.30%
NAIC 02	1.30%	0.96%	1.00%	1.00%
NAIC 03	4.60%	3.39%	2.00%	2.00%
NAIC 04	10.00%	7.38%	4.50%	4.50%
NAIC 05	23.00%	16.96%	10.00%	10.00%
NAIC 06	30.00%	19.50%	30.00%	30.00%
Hybrid Securities				
NAIC 01 - U.S. Government Bonds - Direct and Gtd	0.00%	0.00%	0.00%	0.00%
NAIC 01 - Other	0.40%	0.30%	0.30%	0.30%
NAIC 02	1.30%	0.96%	1.00%	1.00%
NAIC 03	4.60%	3.39%	2.00%	2.00%
NAIC 04	10.00%	7.38%	4.50%	4.50%
NAIC 05	23.00%	16.96%	10.00%	10.00%
NAIC 06	30.00%	19.50%	30.00%	30.00%
Bonds (Affiliated)				
Direct and Indirect owned Insurance Affiliates and Investment	N/A	N/A	Sub's RBC After Covar	N/A
Direct and Indirect owned Alien Insurance Affiliates	N/A	N/A	50.00%	N/A
Holding Company in Excess of Indirect Subs, Investment in Parent and Other Affiliates	N/A	N/A	22.50%	N/A

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Instrument	AVR (pre-tax)	AVR (post-tax)	Non-AVR (no Tax Adjustment)	
	Life	Life	P&C	Health
Mortgages - In Good Standing				
Residential Mortgages-Insured or Guaranteed	0.14%	0.10%	5.00%	5.00%
Residential Mortgages-All Other	0.68%	0.50%	5.00%	5.00%
Commercial and Farm Mortgages-Insured or Guaranteed	0.14%	0.10%	5.00%	5.00%
Commercial and Farm Mortgages - All Other-Class CM1	0.90%	0.66%	5.00%	5.00%
Commercial and Farm Mortgages - All Other-Class CM2	1.75%	1.29%	5.00%	5.00%
Commercial and Farm Mortgages - All Other-Class CM3	3.00%	2.21%	5.00%	5.00%
Commercial and Farm Mortgages - All Other-Class CM4	5.00%	3.69%	5.00%	5.00%
Commercial and Farm Mortgages - All Other-Class CM5	7.50%	5.53%	5.00%	5.00%
Mortgages - 90 Days Overdue, Not in Process of Foreclosure				
Farm Mortgages	18.00%	13.28%	5.00%	5.00%
Residential Mortgages-Insured or Guaranteed	0.27%	0.20%	5.00%	5.00%
Residential Mortgages-All Other	1.40%	1.03%	5.00%	5.00%
Commercial Mortgages-Insured or Guaranteed	0.27%	0.20%	5.00%	5.00%
Commercial Mortgages-All Other	18.00%	13.28%	5.00%	5.00%
Mortgages - In Process of Foreclosure				
Farm Mortgages	23.00%	16.96%	5.00%	5.00%
Residential Mortgages-Insured or Guaranteed	0.54%	0.40%	5.00%	5.00%
Residential Mortgages-All Other	2.70%	1.99%	5.00%	5.00%
Commercial Mortgages-Insured or Guaranteed	0.54%	0.40%	5.00%	5.00%
Commercial Mortgages-All Other	23.00%	16.96%	5.00%	5.00%
Real Estate				
Company Occupied Real Estate	15.00%	9.75%	10.00%	10.00%
Company Occupied Encumbrances	12.00%	7.80%	10.00%	10.00%
Foreclosed Real Estate	23.00%	14.95%	10.00%	10.00%
Foreclosed Encumbrances	20.00%	13.00%	10.00%	10.00%
Investment Real Estate	15.00%	9.75%	10.00%	10.00%
Investment Encumbrances	12.00%	7.80%	10.00%	10.00%
Federal Guaranteed Low Income Housing Tax Credits	0.14%	0.14%	0.14%	0.14%
Federal Non-Guaranteed Low Income Housing Tax Credits	2.60%	2.60%	2.60%	2.60%
State Guaranteed Low Income Housing Tax Credits	0.14%	0.14%	0.14%	0.14%
State Non-Guaranteed Low Income Housing Tax Credits	2.60%	2.60%	2.60%	2.60%
All Other Low Income Housing Tax Credits	15.00%	15.00%	15.00%	15.00%

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Instrument	AVR (pre-tax)	AVR (post-tax)	Non-AVR (no Tax Adjustment)	
	Life	Life	P&C	Health
Derivatives				
Exchange Traded	0.40%	0.30%	5.00%	5.00%
Over the Counter Class 1	0.40%	0.30%	5.00%	5.00%
Over the Counter Class 2	1.30%	0.96%	5.00%	5.00%
Over the Counter Class 3	4.60%	3.39%	5.00%	5.00%
Over the Counter Class 4	10.00%	7.38%	5.00%	5.00%
Over the Counter Class 5	23.00%	16.96%	5.00%	5.00%
Over the Counter Class 6	30.00%	19.50%	5.00%	5.00%

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Instrument	AVR (pre-tax)	AVR (post-tax)	Non-AVR (no Tax Adjustment)	
	Life	Life	P&C	Health
Schedule BA Assets				
BA - Real Estate				
Real Estate	23.00%	14.95%	20.00%	20.00%
Real Estate Encumbrances	20.00%	13.00%	20.00%	20.00%
BA -Working Capital Finance Notes				
NAIC 01	0.50%	0.33%	0.38%	0.38%
NAIC 02	1.63%	0.33%	1.25%	1.25%
BA - Collateral Loans				
	6.80%	5.02%	5.00%	5.00%
BA -Bonds, Preferred Stock, Surplus Notes, Capital Notes				
NAIC 01 - U.S. Government - Direct and Gtd (Bonds)	0.00%	0.00%	20.00%	20.00%
NAIC 01 - Other	0.40%	0.30%	20.00%	20.00%
NAIC 02	1.30%	0.96%	20.00%	20.00%
NAIC 03	4.60%	3.39%	20.00%	20.00%
NAIC 04	10.00%	7.38%	20.00%	20.00%
NAIC 05	23.00%	16.96%	20.00%	20.00%
NAIC 06	30.00%	19.50%	20.00%	20.00%
BA - Common Stock and All Other				
Unaffiliated Common Stock - Public	30%+/-beta	19.50% +/- beta	20.00%	20.00%
Unaffiliated Common Stock - Private and All Other	30.00%	19.50%	20.00%	20.00%
Miscellaneous Assets				
Cash	0.40%	0.30%	0.30%	0.30%
Cash Equivalents	0.40%	0.30%	0.30%	0.30%
Short-Term Investment	0.40%	0.30%	0.30%	0.30%
Premium Notes	6.80%	5.02%	N/A	N/A
Receivable for Securities	0.14%	0.10%	2.30%	2.40%
Aggregate Write-ins for Invested Assets	6.80%	5.02%	5.00%	5.00%
Common Stocks (Unaffiliated)				
Common Stock excluding Federal Home Loan Bank Stock	30%+/-beta (22.5%-45%)	19.5%+/-beta (14.625%-29.25%)	15.00%	15.00%
Non-government money market mutual funds	0.40%	0.26%	15.00%	15.00%
Federal Home Loan Bank Stock	1.10%	0.72%	15.00%	2.30%

Investment RBC Charges

Instrument	AVR (pre-tax)	AVR (post-tax)	Non-AVR (no Tax Adjustment)	
	Life	Life	P&C	Health
Preferred and Common Stocks (Affiliated) * (Summary)				
U.S. Insurance or Investment Subsidiaries subject to RBC	Sub's RBC After Covar/0.65		Sub's RBC After Covar (excluding Investment Subsidiaries)	Affiliate's RBC (excluding Investment Subsidiaries)
For Health & P/C - Investment Subsidiaries			22.5%	30%
Alien Insurance Affiliates	MCCSR/0.65 or 100%		50%	100%
Holding Company in Excess of Indirect Subs, Investment in Parent and Other Affiliates	30%	19.50%	22.5%	30%
Fair Value Excess Affiliate Common Stock				22.5%

Investment RBC Charges

Instrument	AVR (pre-tax)	AVR (post-tax)	Non-AVR (no Tax Adjustment)	
	Life	Life	P&C	Health
Preferred and Common Stocks (Affiliated) * (Complete List)				
Directly Owned U.S. P&C Subsidiaries	Sub's RBC After Covar/0.65		Sub's RBC After Covar	Affiliate's RBC**
Indirectly Owned U.S. P&C Subsidiaries	Sub's RBC After Covar/0.65		Sub's RBC After Covar	Affiliate's RBC**
Directly Owned U.S. Life Subsidiaries	Sub's RBC After Covar/0.65		Sub's RBC After Covar	Affiliate's RBC**
Indirectly Owned U.S. Life Subsidiaries	Sub's RBC After Covar/0.65		Sub's RBC After Covar	Affiliate's RBC**
Directly Owned U.S Health Subsidiaries	Sub's RBC After Covar/0.65		Sub's RBC After Covar	Affiliate's RBC**
Indirectly Owned U.S Health Subsidiaries	Sub's RBC After Covar/0.65		Sub's RBC After Covar	Affiliate's RBC**
Directly Owned MCO Subject to RBC				Affiliate's RBC**
Indirectly Owned MCO Not Subject to RBC				Affiliate's RBC**
Investment Subsidiaries	Sub's RBC After Covar/0.65		22.50%	30%
Directly Owned Alien Insurance Affiliates			50%	100%
Indirectly Owned Alien Insurance Subsidiaries			50%	100%
Alien Insurance Subsidiaries - Canadian Life	Subs' MCCSR/0.65			
Alien Insurance Subsidiaries - Other	100% x B.A.C.V.			
Investment in Parent	30% x B.A.C.V.		22.5%	30%
Holding Company in Excess of Indirect Subsidiaries			22.5%	30%
Other Affiliate - P&C Insurers not subject to RBC	30% x B.A.C.V.		22.5%	
Other Affiliate - Life Insurers not subject ot RBC	30% x B.A.C.V.		22.5%	
Other Affiliate - Health Insurance Not Subject to RBC			22.5%	
Other Affiliate - All Other	30% x B.A.C.V.			30.0%
Fair Value Excess Affiliate Common Stock				Total of Type Codes 1-5 of

*Minor variances between here and full text in terminology between business lines

MCCSR = Minimum Continuing Capital and Surplus Requirement (Canadian Life Ins)

MCO = Managed Care Organization

Health Companies: Affiliate's RBC** = capped at book/adjusted carrying value

Updated as of: 03/05/2018