

## MCAS State Ratio Distribution Report for Data Year 2015

### Fixed Annuity Products - Overall Industry Statistics

Ratio 1: Replacements issued to contracts issued.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	23	4	7	6	4	2	0	0	0	0	4	0	17.93%
AL	24	14	11	17	10	5	1	0	0	0	1	0	16.55%
AR	1	9	6	6	5	1	1	0	0	0	0	1	18.88%
AZ	25	16	15	18	16	7	1	1	0	0	0	2	23.33%
CA	30	18	31	14	8	2	2	0	1	1	1	2	19.41%
CO	23	11	25	19	7	4	2	3	1	0	0	2	15.40%
DC	23	5	5	9	0	5	0	2	0	0	3	0	12.68%
DE	15	8	11	8	8	6	2	1	0	0	3	0	16.03%
FL	32	20	15	28	10	3	1	0	2	0	0	2	20.79%
GA	33	20	28	12	6	3	1	0	0	0	1	1	14.83%
HI	18	5	10	15	6	7	5	2	1	0	1	1	24.39%
IA	27	5	20	13	18	7	1	1	0	0	1	1	26.92%
ID	21	10	9	21	7	3	0	1	1	0	1	1	21.50%
IL	27	21	20	18	10	6	6	1	1	1	1	1	22.45%
IN	23	14	21	18	12	9	5	0	0	0	1	1	22.91%
KS	26	14	16	14	10	12	2	0	0	0	1	2	22.58%
KY	21	18	18	19	5	3	2	1	2	0	1	0	18.14%
LA	30	9	21	16	8	8	2	0	0	0	0	1	18.61%
MA	16	12	17	23	3	3	2	1	0	0	1	2	24.32%
MD	23	12	23	11	10	3	3	0	1	0	0	1	18.30%
ME	11	8	19	14	4	3	1	1	0	0	3	0	21.04%
MI	18	13	17	20	14	4	4	3	1	0	0	1	20.97%
MN	27	14	18	19	11	6	1	0	1	0	0	0	16.67%
MO	26	16	20	24	6	3	1	2	0	0	0	2	18.40%
MS	18	16	14	13	6	4	1	1	0	1	1	0	13.86%
MT	22	3	16	6	9	5	2	1	0	0	4	0	18.95%
NC	32	16	21	22	7	1	5	0	0	0	1	1	17.24%
NE	23	7	12	23	11	3	5	0	3	0	1	2	26.52%
NH	9	12	10	19	8	3	2	1	0	2	0	0	21.10%
NJ	16	8	17	18	15	5	0	1	0	0	0	2	22.38%
NM	25	16	19	7	7	2	0	3	0	0	2	1	17.05%
NV	24	9	14	19	10	2	0	1	0	0	4	0	20.80%
OH	19	15	18	23	19	7	1	0	0	0	1	1	22.78%
OK	31	17	17	16	9	2	0	4	1	0	2	1	14.71%
OR	25	11	14	20	6	5	2	0	1	0	0	2	19.63%
PA	26	16	15	18	19	7	0	1	0	1	1	2	20.69%
RI	18	7	8	19	10	1	0	0	1	1	1	0	19.68%
SC	28	14	16	16	6	5	3	0	0	0	2	1	18.19%
TN	29	18	15	26	8	5	0	0	1	0	2	0	17.11%
TX	41	17	21	20	12	7	6	3	0	1	1	2	20.12%
UT	15	4	17	17	12	6	4	1	0	1	1	2	23.66%
VA	25	13	20	22	5	8	1	1	0	1	0	0	16.71%
VT	12	5	11	9	9	4	3	1	0	1	1	2	28.39%
WA	26	14	15	13	14	3	2	1	1	1	1	1	21.18%
WI	21	14	16	17	17	3	1	3	0	0	1	1	22.34%
WV	16	10	21	14	10	2	1	2	0	0	4	1	18.31%
WY	23	4	12	9	3	3	3	0	0	1	2	0	23.33%

## MCAS State Ratio Distribution Report for Data Year 2015

### Fixed Annuity Products - Overall Industry Statistics

Ratio 2: Replacements for annuitants age > 80 to total replacements.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	21	1	1	1	1	0	1	0	0	0	2	0	11.56%
AL	21	9	12	6	2	3	1	1	0	0	4	0	11.11%
AR	8	4	11	2	2	1	0	0	0	0	1	0	8.96%
AZ	27	19	14	3	5	4	2	0	1	0	1	0	9.69%
CA	19	17	25	9	4	2	0	1	1	0	2	0	7.56%
CO	29	16	9	10	4	3	1	1	0	0	1	0	8.70%
DC	23	0	2	1	0	0	0	1	0	0	2	0	10.28%
DE	28	3	6	4	3	2	0	0	0	0	1	0	8.70%
FL	12	22	22	8	3	10	0	1	0	0	3	0	9.47%
GA	25	17	16	2	7	3	1	0	0	0	1	0	7.55%
HI	28	7	3	7	5	3	0	0	0	0	0	0	8.90%
IA	15	16	12	14	2	3	3	1	0	0	1	0	14.93%
ID	24	8	6	5	4	3	0	3	1	0	0	0	11.12%
IL	24	21	18	11	6	4	0	1	0	0	1	0	10.54%
IN	25	17	17	6	5	6	1	3	1	0	0	0	10.22%
KS	26	13	11	6	4	4	1	1	0	1	4	0	10.45%
KY	33	11	14	5	3	2	0	0	0	0	1	0	9.45%
LA	23	16	10	7	3	4	1	0	0	0	1	0	8.98%
MA	16	16	17	7	5	1	0	0	1	0	1	0	9.71%
MD	18	23	12	6	3	1	0	0	0	0	1	0	7.84%
ME	26	9	8	1	2	4	0	1	0	0	3	0	8.65%
MI	27	19	13	8	6	4	0	0	0	0	0	0	8.45%
MN	28	11	11	6	6	2	2	3	0	0	1	0	11.81%
MO	19	11	20	7	8	3	1	1	0	0	4	0	12.21%
MS	27	17	9	1	1	1	0	0	0	0	1	0	6.09%
MT	30	2	2	1	2	2	1	0	0	0	6	0	12.74%
NC	22	18	19	7	4	1	0	1	0	0	2	0	8.57%
NE	19	9	15	6	7	3	3	0	2	0	3	0	15.85%
NH	32	11	5	2	2	1	0	0	0	0	4	0	6.31%
NJ	18	11	22	5	5	1	0	2	1	0	1	0	9.94%
NM	36	4	7	3	1	2	0	2	0	0	2	0	6.56%
NV	29	11	8	3	1	2	1	1	0	0	3	0	5.36%
OH	26	22	19	7	2	2	1	2	1	0	3	0	10.32%
OK	29	9	7	6	4	6	0	4	1	0	3	0	11.36%
OR	23	8	17	3	3	3	0	0	0	0	4	0	15.32%
PA	19	21	22	8	5	3	1	0	0	0	1	0	9.95%
RI	26	9	6	2	1	3	0	0	0	0	1	0	7.69%
SC	22	14	16	2	5	2	0	0	0	0	2	0	8.07%
TN	22	16	18	7	4	4	0	2	1	0	1	0	10.04%
TX	21	24	22	11	10	0	0	0	1	0	1	0	8.51%
UT	25	11	9	11	2	4	3	0	0	0	0	0	8.78%
VA	28	21	16	1	3	0	1	0	0	0	1	0	8.01%
VT	27	3	10	1	2	2	0	0	0	0	1	0	7.60%
WA	18	14	15	6	7	2	1	2	0	0	1	0	14.95%
WI	23	19	14	9	2	2	1	1	0	0	2	0	10.72%
WV	30	14	4	6	3	2	0	1	0	0	5	0	10.83%
WY	23	2	2	3	4	2	0	0	0	0	1	0	9.79%

## MCAS State Ratio Distribution Report for Data Year 2015

### Fixed Annuity Products - Overall Industry Statistics

Ratio 3: Deferred contracts issued to annuitants age > 80 to total deferred contracts issued.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	33	3	5	2	0	1	1	1	0	0	1	0	7.85%
AL	27	22	15	7	2	3	0	0	1	0	1	0	8.06%
AR	5	16	7	0	0	0	0	0	0	0	1	0	6.51%
AZ	28	34	13	7	3	3	2	0	2	0	2	0	7.95%
CA	27	41	19	3	5	0	2	2	1	0	1	0	5.16%
CO	31	28	13	8	2	5	0	1	0	1	1	0	5.04%
DC	29	7	3	0	3	3	0	0	0	0	1	0	5.38%
DE	24	17	9	3	1	0	0	2	0	0	0	0	9.03%
FL	29	37	18	8	5	3	0	0	1	1	2	0	7.18%
GA	31	37	15	5	4	2	1	3	1	0	1	1	5.85%
HI	22	19	12	3	0	2	0	0	0	0	0	0	5.43%
IA	28	22	24	5	3	1	2	0	1	0	3	0	10.90%
ID	24	15	18	1	2	5	1	0	1	1	1	0	9.53%
IL	29	36	25	6	2	3	0	2	2	0	1	0	8.14%
IN	29	35	18	6	5	1	2	3	0	1	1	0	8.87%
KS	34	25	15	4	5	3	1	2	1	0	0	0	8.39%
KY	32	24	12	6	4	2	1	2	0	0	0	0	7.84%
LA	34	27	11	6	4	4	1	0	1	0	0	0	11.66%
MA	21	37	5	4	3	2	1	0	0	1	0	0	6.92%
MD	26	34	9	6	6	0	1	1	0	0	1	0	9.30%
ME	23	23	6	2	1	0	1	1	0	0	0	0	6.23%
MI	19	39	15	8	2	5	0	1	0	0	0	0	6.96%
MN	36	28	15	6	0	2	2	1	0	1	0	0	19.42%
MO	30	31	18	4	3	1	3	0	1	1	1	0	7.45%
MS	27	24	12	3	5	1	0	1	0	0	1	0	12.65%
MT	34	14	2	2	2	3	2	1	0	0	4	0	6.81%
NC	32	35	15	7	2	1	3	1	0	0	2	0	8.62%
NE	29	18	15	8	2	4	1	1	2	1	3	0	11.43%
NH	22	23	3	4	4	3	0	0	0	0	0	0	6.05%
NJ	29	32	13	1	2	0	0	1	0	0	1	0	6.25%
NM	42	18	8	5	0	3	2	2	1	0	0	0	9.37%
NV	35	22	14	1	0	3	1	0	0	0	2	0	6.10%
OH	25	38	17	6	5	2	1	2	0	1	1	0	11.73%
OK	33	19	18	12	7	3	3	1	0	0	0	0	13.52%
OR	25	22	15	7	3	3	1	0	1	0	2	0	12.83%
PA	28	36	17	8	4	1	1	1	0	1	2	0	12.26%
RI	32	18	4	4	0	2	0	0	0	0	0	0	6.32%
SC	24	35	9	9	1	2	0	1	2	1	1	0	7.29%
TN	30	39	15	2	5	4	2	0	1	0	2	0	8.25%
TX	38	45	14	12	5	2	3	0	1	0	4	0	10.92%
UT	31	19	17	4	1	2	1	1	0	0	2	0	6.22%
VA	34	33	11	5	2	1	0	2	1	0	1	0	6.70%
VT	25	16	3	1	1	1	0	1	0	0	1	0	4.88%
WA	30	28	6	10	6	2	0	0	0	0	3	0	9.40%
WI	29	31	22	2	3	0	1	1	0	1	1	0	13.60%
WV	32	24	11	4	2	0	0	2	0	0	1	0	9.34%
WY	31	17	1	3	2	0	0	0	0	1	2	0	4.10%

## MCAS State Ratio Distribution Report for Data Year 2015

### Fixed Annuity Products - Overall Industry Statistics

Ratio 4: Contract surrenders < 10 years from contract issuance to total contract surrenders.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	3	0	2	4	5	5	3	2	5	4	17	0	60.86%
AL	10	0	2	2	9	7	3	6	14	9	36	0	72.88%
AR	0	0	0	1	5	1	2	3	5	4	11	0	69.78%
AZ	8	2	1	4	5	13	4	12	17	19	23	0	70.57%
CA	18	4	7	6	8	12	12	10	21	6	25	0	62.09%
CO	10	1	5	7	4	11	10	11	15	13	26	0	63.17%
DC	5	0	1	1	3	4	3	5	5	4	16	0	62.78%
DE	5	1	0	2	6	5	5	4	12	6	20	0	63.47%
FL	16	1	5	9	14	9	7	16	18	16	28	0	72.20%
GA	15	1	0	3	8	13	5	8	16	19	26	0	68.62%
HI	7	2	5	7	3	4	5	8	8	5	18	0	62.34%
IA	9	3	5	5	9	7	8	17	10	8	26	0	62.73%
ID	8	1	0	3	2	8	6	7	18	8	21	0	66.80%
IL	13	4	3	6	9	15	13	12	15	13	25	0	64.32%
IN	7	1	4	6	7	12	11	7	14	20	25	0	65.25%
KS	5	1	5	4	9	7	9	17	14	4	29	0	58.89%
KY	6	3	1	6	3	8	6	10	15	11	26	0	68.85%
LA	10	1	1	1	6	8	4	3	19	11	36	0	74.86%
MA	10	4	2	2	3	9	9	9	16	10	24	0	70.56%
MD	9	2	1	4	6	9	5	12	11	11	26	0	65.94%
ME	3	0	0	2	4	6	10	12	9	6	22	0	66.23%
MI	11	0	4	5	8	6	8	13	10	18	27	0	66.95%
MN	18	3	1	9	10	20	6	8	5	14	16	0	57.30%
MO	8	0	7	4	5	9	8	16	10	16	24	0	64.24%
MS	8	1	2	4	4	6	4	11	8	9	28	0	68.97%
MT	10	0	4	2	5	10	4	9	6	6	13	0	55.01%
NC	13	3	2	4	5	13	11	9	10	22	26	0	69.00%
NE	14	2	1	6	7	9	6	10	17	8	19	0	60.94%
NH	3	1	1	3	3	6	4	14	5	9	23	0	68.20%
NJ	12	1	5	8	8	7	5	10	13	10	23	0	66.38%
NM	11	0	4	3	5	9	6	7	7	5	27	0	59.44%
NV	7	0	1	1	7	8	10	7	13	8	26	0	67.03%
OH	11	2	3	5	12	7	10	13	14	18	24	0	70.51%
OK	14	0	2	5	11	8	6	14	11	14	21	0	60.19%
OR	12	2	4	3	9	10	6	10	15	6	18	0	62.58%
PA	11	4	2	2	10	13	13	10	16	14	23	0	65.03%
RI	4	1	2	3	4	6	5	9	9	2	23	0	72.94%
SC	9	0	2	3	6	6	9	6	10	18	29	0	73.73%
TN	12	0	1	6	10	4	6	14	11	15	35	0	68.44%
TX	19	1	8	6	11	12	10	16	14	17	41	0	68.17%
UT	4	0	1	2	5	6	10	15	12	13	21	0	68.62%
VA	12	1	4	3	12	7	10	10	14	12	24	0	67.31%
VT	5	0	1	3	8	2	4	6	7	10	13	0	65.46%
WA	12	2	6	3	4	10	13	14	11	6	22	0	55.58%
WI	12	1	3	4	10	8	7	11	14	10	27	0	65.23%
WV	7	0	1	3	3	5	6	12	10	10	22	0	69.71%
WY	4	1	2	3	3	8	2	5	8	5	16	0	60.39%

## MCAS State Ratio Distribution Report for Data Year 2015

### Fixed Annuity Products - Overall Industry Statistics

Ratio 7: Complaints received from consumers per 1,000 contracts in force.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	60	0	0	1	1	1	1	0	0	1	0	2	0.61
AL	87	2	4	5	2	3	3	1	0	0	0	0	0.21
AR	27	3	2	2	0	0	0	0	0	0	0	0	0.12
AZ	89	2	9	7	1	7	4	5	0	0	1	0	0.57
CA	85	9	16	12	4	10	3	1	0	0	0	1	0.44
CO	100	2	3	11	1	7	2	0	0	0	0	0	0.32
DC	64	0	0	0	0	3	1	0	0	0	0	2	0.56
DE	77	0	2	1	3	1	0	0	0	1	0	0	0.24
FL	91	11	12	12	9	7	1	2	0	0	0	4	0.52
GA	101	7	8	7	4	0	3	2	0	0	0	3	0.33
HI	72	3	3	2	1	3	3	0	0	1	0	0	0.25
IA	88	5	7	3	2	7	0	1	0	1	0	1	0.28
ID	79	0	0	1	1	8	1	0	0	0	0	3	0.37
IL	90	12	14	9	1	7	6	2	0	1	0	0	0.31
IN	104	7	6	3	3	4	1	0	0	0	0	1	0.26
KS	101	1	5	3	3	5	1	0	0	0	0	1	0.28
KY	90	3	6	4	3	6	2	1	0	0	0	0	0.29
LA	92	1	8	4	4	3	2	0	2	1	0	0	0.28
MA	72	6	9	4	2	12	0	0	0	0	0	2	0.40
MD	81	4	5	6	3	6	2	2	0	1	0	1	0.34
ME	77	0	1	1	0	1	4	0	1	0	0	1	0.32
MI	77	17	10	4	7	4	2	2	0	1	0	0	0.33
MN	91	2	11	4	3	4	2	3	0	0	0	2	0.27
MO	99	6	11	3	3	2	1	1	0	1	0	0	0.26
MS	85	2	2	1	2	3	2	1	1	0	0	1	0.20
MT	78	0	0	0	0	4	0	0	0	1	1	0	0.21
NC	98	10	10	5	2	4	3	1	0	1	0	0	0.32
NE	96	1	3	4	1	6	1	3	0	0	0	2	0.27
NH	71	0	6	3	2	3	0	1	1	0	0	1	0.38
NJ	77	7	9	5	4	5	1	4	0	0	0	2	0.36
NM	90	1	4	2	1	1	2	0	2	0	0	1	0.25
NV	86	0	3	2	1	6	1	1	0	2	2	1	0.46
OH	88	15	15	6	1	6	1	0	0	0	0	1	0.27
OK	100	5	3	2	2	4	0	0	1	0	0	2	0.19
OR	85	5	2	6	5	2	1	0	1	0	0	1	0.30
PA	83	11	16	5	4	9	2	1	0	1	0	1	0.31
RI	73	0	0	5	0	3	1	0	0	1	0	1	0.45
SC	84	2	14	3	6	1	2	1	1	0	0	1	0.34
TN	99	6	8	7	6	2	2	0	1	0	0	2	0.28
TX	115	11	16	6	4	16	1	0	0	1	0	1	0.31
UT	82	0	6	5	1	4	0	1	0	1	0	0	0.39
VA	90	5	9	10	3	3	2	2	1	0	1	1	0.34
VT	61	0	0	1	2	3	1	2	0	1	0	1	0.56
WA	84	5	7	4	6	6	1	0	0	0	1	3	0.36
WI	82	10	4	6	5	6	3	0	0	0	0	2	0.27
WV	81	1	2	1	3	5	3	0	0	1	0	0	0.34
WY	72	0	1	0	1	2	0	0	0	0	0	1	0.27

## MCAS State Ratio Distribution Report for Data Year 2015

### Variable Annuity Products - Overall Industry Statistics

Ratio 1: Replacements issued to contracts issued.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	7	2	8	5	4	2	0	1	1	0	1	0	20.05%
AL	7	4	4	9	10	1	2	0	0	2	1	2	26.22%
AR	0	4	4	5	5	2	0	2	0	0	0	0	21.73%
AZ	9	5	6	7	10	3	1	1	2	1	1	1	28.70%
CA	8	8	9	11	6	1	3	1	1	1	2	1	25.51%
CO	7	5	6	5	10	3	2	2	1	1	1	1	25.73%
DC	7	4	1	5	3	6	1	2	0	1	3	0	13.12%
DE	8	4	7	6	7	2	1	2	0	1	2	1	21.05%
FL	11	5	5	10	10	4	2	0	2	1	1	1	27.57%
GA	12	5	9	7	7	3	0	1	1	1	2	1	22.76%
HI	7	1	6	5	5	3	3	1	3	0	3	0	30.56%
IA	10	7	5	7	5	5	2	1	2	0	2	0	24.85%
ID	5	4	6	5	5	3	4	1	0	1	1	0	23.45%
IL	12	4	11	4	7	4	0	3	3	0	3	1	22.16%
IN	10	2	6	6	11	6	2	2	0	1	2	1	28.27%
KS	7	3	5	11	4	6	4	0	2	0	1	0	28.76%
KY	9	3	4	9	7	2	2	3	1	1	0	1	24.81%
LA	6	6	4	6	6	7	2	1	1	0	1	1	27.36%
MA	5	6	6	5	10	3	3	2	0	1	4	1	24.97%
MD	3	2	8	10	6	3	2	2	1	1	1	1	26.17%
ME	8	7	4	3	4	3	2	2	4	0	2	0	23.24%
MI	13	4	7	3	9	6	6	0	1	0	1	1	27.36%
MN	13	5	4	8	5	4	2	1	3	1	0	1	26.49%
MO	5	5	7	5	7	4	1	1	1	2	3	2	31.76%
MS	6	3	5	9	6	1	1	2	1	2	0	0	26.21%
MT	4	4	5	7	4	4	2	3	0	0	3	1	23.58%
NC	10	5	5	9	8	4	1	1	2	1	0	1	24.67%
NE	8	3	3	11	5	2	3	0	1	2	3	1	27.59%
NH	5	6	3	4	7	3	4	0	3	1	2	1	25.64%
NJ	7	5	7	7	10	3	1	1	2	1	1	1	22.74%
NM	8	6	5	6	7	1	3	1	0	2	1	1	21.91%
NV	8	3	6	6	6	4	3	1	0	1	2	1	26.15%
OH	8	2	10	7	9	6	2	2	0	0	2	1	28.51%
OK	6	5	6	7	6	5	1	1	2	1	2	1	20.69%
OR	6	4	5	10	5	4	1	1	2	1	1	1	24.46%
PA	10	6	9	6	10	2	2	3	0	0	3	1	25.06%
RI	4	4	4	7	5	3	2	3	2	0	3	1	27.50%
SC	6	5	6	8	8	3	1	2	0	2	1	1	26.05%
TN	9	5	8	4	8	5	2	1	1	0	2	1	27.53%
TX	9	7	8	9	4	5	1	2	1	1	0	1	22.21%
UT	4	5	7	5	6	5	4	0	2	0	4	1	24.84%
VA	7	3	11	5	8	5	1	1	1	2	1	1	24.12%
VT	5	3	5	6	6	4	3	1	1	0	2	0	23.41%
WA	8	6	6	10	6	4	2	0	0	1	0	1	23.22%
WI	9	3	7	5	8	2	4	2	2	2	1	1	33.97%
WV	5	5	6	5	7	2	2	0	0	1	3	0	18.82%
WY	8	4	3	4	4	6	1	1	1	0	3	0	20.86%

## MCAS State Ratio Distribution Report for Data Year 2015

### Variable Annuity Products - Overall Industry Statistics

Ratio 2: Replacements for annuitants age > 80 to total replacements.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	22	2	1	0	0	0	0	0	0	0	0	0	2.47%
AL	15	16	1	2	0	0	0	1	0	0	1	0	5.16%
AR	8	5	6	1	0	1	0	0	0	0	1	0	9.38%
AZ	15	17	3	3	0	0	1	0	0	0	0	0	6.40%
CA	14	21	8	0	0	1	0	0	0	0	2	0	5.76%
CO	13	18	3	1	0	2	0	0	0	0	0	0	5.27%
DC	16	7	0	1	0	1	0	0	0	0	1	0	5.78%
DE	21	7	2	0	2	1	0	0	0	0	0	0	4.62%
FL	11	22	6	1	0	0	1	1	0	0	0	0	6.27%
GA	17	17	3	0	1	0	0	0	0	0	0	0	4.99%
HI	15	8	4	2	1	0	0	0	0	0	0	0	4.12%
IA	12	16	7	0	0	1	0	0	0	0	1	0	7.78%
ID	18	4	5	2	0	1	0	0	0	0	0	0	6.17%
IL	16	15	7	1	0	0	1	1	0	0	0	0	6.37%
IN	16	16	5	0	0	1	1	0	0	0	1	0	5.59%
KS	20	12	3	1	1	0	0	0	0	0	0	0	7.79%
KY	17	14	2	0	0	0	1	1	0	0	0	0	6.01%
LA	15	16	3	0	1	0	0	0	1	0	0	0	4.96%
MA	18	18	3	2	1	0	0	0	0	0	0	0	4.16%
MD	14	18	3	0	1	1	0	0	0	0	0	0	3.31%
ME	19	8	4	0	0	0	1	0	0	0	0	0	3.78%
MI	14	19	4	0	2	0	0	0	0	0	0	0	5.61%
MN	14	14	5	1	1	0	0	0	0	0	0	0	6.59%
MO	15	17	4	1	1	0	1	0	0	0	0	0	6.12%
MS	13	12	3	0	0	2	0	0	0	0	1	0	4.55%
MT	23	3	5	0	0	2	0	0	0	0	0	0	8.61%
NC	11	18	4	1	2	1	0	0	0	0	0	0	6.45%
NE	14	9	9	0	2	0	0	0	0	0	1	0	8.10%
NH	21	7	4	1	0	0	0	0	0	0	1	0	3.26%
NJ	13	22	1	2	1	1	0	0	0	0	0	0	4.00%
NM	23	8	2	1	0	0	0	0	0	0	0	0	4.39%
NV	18	11	3	0	0	0	0	1	0	0	1	0	3.70%
OH	15	22	3	1	0	0	0	0	0	0	1	0	4.58%
OK	21	10	2	2	0	0	0	0	0	0	2	0	5.68%
OR	16	14	3	3	1	0	0	0	0	0	0	0	6.88%
PA	8	24	5	0	2	1	0	0	0	0	3	0	4.20%
RI	18	9	3	1	2	0	0	0	0	0	1	0	3.26%
SC	13	16	6	0	1	0	1	0	0	0	0	0	5.72%
TN	17	14	5	1	0	1	0	0	0	0	0	0	5.95%
TX	13	24	3	0	0	1	0	0	0	0	0	0	4.98%
UT	15	15	5	0	0	2	1	0	0	0	1	0	9.45%
VA	13	19	5	0	0	0	1	0	0	0	1	0	5.72%
VT	23	4	2	2	0	0	0	0	0	0	0	0	4.03%
WA	13	15	6	0	0	1	1	0	0	0	0	0	5.74%
WI	15	17	4	0	0	1	0	0	0	0	0	0	7.23%
WV	22	10	0	0	1	0	0	0	0	0	0	0	2.91%
WY	21	4	1	1	0	0	0	0	0	0	0	0	3.58%

## MCAS State Ratio Distribution Report for Data Year 2015

### Variable Annuity Products - Overall Industry Statistics

Ratio 3: Deferred contracts issued to annuitants age > 80 to total deferred contracts issued.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	26	4	0	0	0	0	0	0	0	0	1	0	1.04%
AL	17	22	1	0	0	0	1	0	0	0	0	1	2.39%
AR	5	14	2	0	0	0	0	1	0	0	0	0	3.36%
AZ	16	23	3	1	1	0	1	0	0	0	0	0	3.02%
CA	16	29	4	0	1	0	0	0	0	0	1	0	2.61%
CO	17	23	2	0	1	0	0	0	0	0	0	0	2.37%
DC	19	10	3	0	0	0	0	0	0	0	1	0	1.59%
DE	28	10	2	0	1	0	0	0	0	0	0	0	1.96%
FL	12	31	5	0	0	2	0	0	0	0	0	0	2.84%
GA	23	22	0	0	1	0	0	0	0	0	0	0	2.19%
HI	19	13	2	1	0	1	0	0	0	0	0	0	2.20%
IA	17	21	3	1	0	1	0	0	0	0	0	0	3.36%
ID	19	12	3	1	0	0	0	0	0	0	0	0	2.66%
IL	16	30	3	0	0	2	0	0	0	0	0	0	2.63%
IN	21	23	2	1	1	0	0	0	0	0	1	0	2.83%
KS	19	21	1	0	1	0	0	0	0	0	0	0	3.70%
KY	17	21	0	1	0	1	1	0	0	0	0	0	2.45%
LA	16	23	0	0	0	0	1	0	0	0	0	0	2.33%
MA	19	24	1	0	2	0	0	0	0	0	0	0	2.06%
MD	14	24	0	0	0	1	0	0	0	0	0	0	1.86%
ME	21	16	1	0	1	0	0	0	0	0	0	0	1.94%
MI	22	24	1	1	1	0	0	0	0	0	0	0	2.83%
MN	19	24	1	0	1	0	0	0	0	0	0	0	2.82%
MO	15	23	4	0	0	1	0	0	0	0	0	0	3.43%
MS	14	17	2	1	1	1	0	0	0	0	0	0	2.13%
MT	19	16	1	0	1	0	0	0	0	0	0	0	3.43%
NC	16	23	5	0	2	0	0	0	0	0	0	0	2.77%
NE	15	22	2	1	1	0	0	0	0	0	1	0	3.65%
NH	21	14	4	0	0	0	0	0	0	0	0	0	1.78%
NJ	13	29	1	0	1	0	0	0	0	0	1	0	1.70%
NM	23	14	3	0	0	0	0	0	0	0	0	0	2.07%
NV	22	15	1	0	1	1	1	0	0	0	0	0	1.67%
OH	18	26	3	1	0	0	0	0	0	0	0	0	2.10%
OK	21	18	3	0	0	0	1	0	0	0	0	0	2.56%
OR	14	21	3	1	1	0	0	0	0	0	0	0	2.73%
PA	12	29	4	2	1	1	0	0	0	0	0	0	2.13%
RI	18	14	2	1	2	0	0	0	0	0	1	0	1.43%
SC	19	21	2	0	0	0	1	0	0	0	0	0	2.43%
TN	20	21	2	0	0	2	0	0	0	0	0	0	2.96%
TX	14	30	1	0	1	0	0	0	0	0	0	0	1.96%
UT	17	21	3	1	0	1	0	0	0	0	0	0	2.68%
VA	18	24	1	0	0	0	1	0	0	0	0	0	2.23%
VT	21	11	2	0	1	0	0	0	0	0	1	0	2.08%
WA	15	25	1	1	1	0	0	0	0	0	0	0	2.59%
WI	16	24	3	0	0	1	0	0	0	0	0	0	3.32%
WV	19	17	0	0	0	0	0	0	0	0	0	0	1.50%
WY	22	6	4	0	1	1	0	0	0	0	0	0	1.78%



## MCAS State Ratio Distribution Report for Data Year 2015

### Variable Annuity Products - Overall Industry Statistics

Ratio 4: Contract surrenders < 10 years from contract issuance to total contract surrenders.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	6	1	0	2	7	6	6	4	1	2	7	0	45.20%
AL	10	1	2	3	3	11	5	11	7	1	12	0	60.09%
AR	3	0	0	1	1	3	9	4	3	1	3	0	61.55%
AZ	9	2	3	3	8	8	7	12	11	4	7	0	62.12%
CA	15	3	4	3	5	8	16	9	9	2	4	0	58.93%
CO	12	3	3	2	9	12	9	9	6	4	5	0	60.18%
DC	8	0	0	2	3	3	6	3	6	2	6	0	64.37%
DE	10	0	0	3	3	5	8	8	3	2	9	0	61.99%
FL	10	2	4	7	5	9	11	11	11	3	4	0	63.47%
GA	9	1	1	4	6	12	12	11	6	3	6	0	55.78%
HI	8	1	5	3	5	7	6	6	4	1	8	0	56.75%
IA	10	3	2	4	6	10	11	7	7	2	6	0	56.87%
ID	6	1	2	5	6	6	2	9	12	3	4	0	60.12%
IL	12	5	7	3	6	12	13	9	3	4	3	0	55.41%
IN	5	2	5	1	4	9	13	7	6	7	8	0	57.99%
KS	6	2	6	3	6	8	10	8	6	5	3	0	56.90%
KY	7	1	1	4	6	10	13	5	6	2	6	0	61.08%
LA	7	1	3	6	5	6	9	13	6	4	4	0	63.56%
MA	6	5	3	3	4	8	11	8	2	7	6	0	59.73%
MD	10	1	0	7	5	11	8	5	8	2	6	0	57.00%
ME	12	0	1	3	9	11	3	4	5	3	7	0	54.62%
MI	10	1	5	4	6	11	10	8	7	6	3	0	59.17%
MN	9	4	5	4	5	13	11	8	8	1	2	0	58.13%
MO	11	1	6	2	4	9	11	10	6	3	5	0	59.52%
MS	10	3	1	1	3	7	11	7	7	2	4	0	59.58%
MT	7	1	2	2	6	11	6	5	5	1	3	0	51.91%
NC	10	2	4	3	6	4	11	15	9	1	6	0	59.30%
NE	8	2	3	5	6	11	7	5	8	6	2	0	56.01%
NH	6	0	1	5	2	9	7	6	8	5	5	0	59.99%
NJ	8	2	2	5	7	5	8	10	9	4	7	0	61.28%
NM	10	0	3	2	5	12	11	10	3	1	3	0	55.85%
NV	6	2	2	4	5	6	11	8	7	3	6	0	61.17%
OH	9	5	1	5	3	6	13	12	11	2	3	0	61.59%
OK	4	4	1	1	7	18	6	6	5	5	5	0	59.36%
OR	5	4	2	2	4	8	13	12	3	3	7	0	57.40%
PA	6	6	4	2	5	8	13	16	6	2	4	0	58.81%
RI	4	1	4	4	2	9	8	5	6	4	5	0	62.00%
SC	7	1	4	4	3	5	11	10	8	3	7	0	61.77%
TN	11	3	4	4	3	7	13	10	5	5	6	0	58.72%
TX	9	4	2	5	4	9	11	11	10	5	5	0	63.55%
UT	7	1	2	5	3	8	9	5	11	2	4	0	66.76%
VA	8	1	7	4	6	9	14	7	6	3	7	0	56.90%
VT	8	3	2	0	7	10	7	2	4	1	6	0	51.61%
WA	9	3	4	4	6	8	10	14	3	2	7	0	58.40%
WI	10	6	3	6	3	10	9	9	8	2	4	0	54.33%
WV	8	0	1	3	4	6	9	12	6	1	3	0	58.18%
WY	10	0	3	3	3	6	4	4	4	1	7	0	54.77%

## MCAS State Ratio Distribution Report for Data Year 2015

### Variable Annuity Products - Overall Industry Statistics

Ratio 7: Complaints received from consumers per 1,000 contracts in force.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	48	0	2	1	0	0	1	0	0	0	0	0	0.25
AL	53	5	5	2	0	1	0	0	1	0	0	1	0.29
AR	19	1	5	2	0	1	0	1	0	0	0	0	0.38
AZ	51	4	6	6	5	4	2	0	0	0	0	0	0.42
CA	43	15	9	5	5	3	1	0	0	0	0	0	0.37
CO	58	4	6	4	3	1	1	0	1	0	0	0	0.42
DC	45	0	0	1	1	0	1	0	0	0	0	2	0.83
DE	56	0	1	1	1	1	0	0	0	0	0	0	0.14
FL	44	11	9	8	6	5	0	0	0	0	0	0	0.43
GA	54	5	6	4	2	4	0	0	0	0	0	1	0.31
HI	49	3	0	1	0	2	2	1	0	0	0	1	0.26
IA	51	6	7	2	0	2	1	0	0	0	0	1	0.26
ID	50	1	2	3	0	1	1	0	0	0	0	2	0.28
IL	49	13	9	5	3	3	0	0	0	0	0	1	0.28
IN	47	9	6	4	1	3	0	1	1	0	0	0	0.27
KS	53	6	5	2	4	1	0	0	0	0	0	0	0.28
KY	54	3	2	4	0	2	1	0	0	0	0	0	0.29
LA	50	4	9	3	1	3	0	0	0	0	0	0	0.27
MA	45	9	6	2	1	5	1	0	0	0	0	0	0.39
MD	41	6	7	5	2	6	0	0	0	0	0	1	0.37
ME	47	3	2	1	3	3	2	0	0	0	0	0	0.42
MI	46	10	12	4	1	3	2	0	0	0	0	0	0.31
MN	54	10	6	4	1	3	0	0	0	0	0	0	0.24
MO	51	7	11	1	2	1	1	1	0	0	0	1	0.26
MS	52	2	1	4	1	2	1	1	0	0	0	1	0.33
MT	49	1	1	3	1	2	0	1	0	1	0	0	0.38
NC	50	8	8	5	3	1	2	1	0	0	0	1	0.33
NE	52	5	6	2	1	3	1	1	0	0	0	0	0.29
NH	48	4	2	2	1	2	1	0	0	0	0	2	0.31
NJ	48	11	4	5	1	3	2	0	0	0	0	4	0.39
NM	52	2	1	2	1	5	1	0	0	0	0	2	0.51
NV	55	0	4	3	1	5	1	0	0	0	0	0	0.42
OH	44	11	10	8	2	1	0	1	0	0	0	0	0.26
OK	53	2	5	2	1	3	0	0	0	1	0	0	0.28
OR	48	5	5	3	2	4	0	0	1	0	0	0	0.45
PA	42	12	8	6	4	3	0	0	0	0	0	2	0.37
RI	49	0	5	1	1	3	1	0	0	0	0	1	0.43
SC	49	6	3	3	1	4	1	1	0	0	0	1	0.27
TN	48	4	7	5	2	6	0	1	0	0	0	1	0.30
TX	48	11	10	6	1	2	1	0	0	1	0	0	0.28
UT	48	3	2	4	1	3	0	0	0	0	0	0	0.31
VA	48	9	5	8	2	5	0	0	0	0	0	0	0.37
VT	45	0	4	5	0	0	0	1	0	0	0	0	0.39
WA	56	7	3	2	1	3	0	1	0	0	0	0	0.40
WI	48	5	10	5	0	4	0	1	0	0	0	0	0.25
WV	50	2	3	2	0	2	0	0	0	1	1	0	0.25
WY	47	0	2	2	1	0	1	0	0	1	0	0	0.31