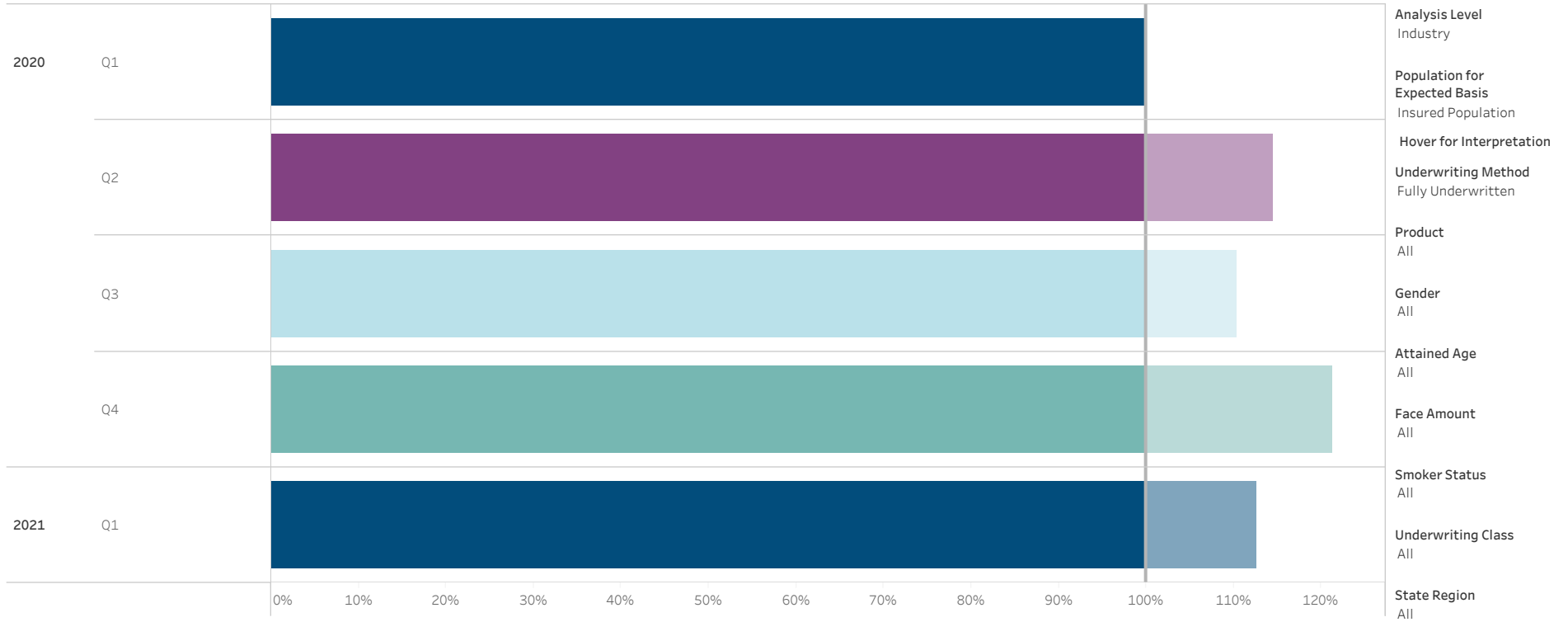
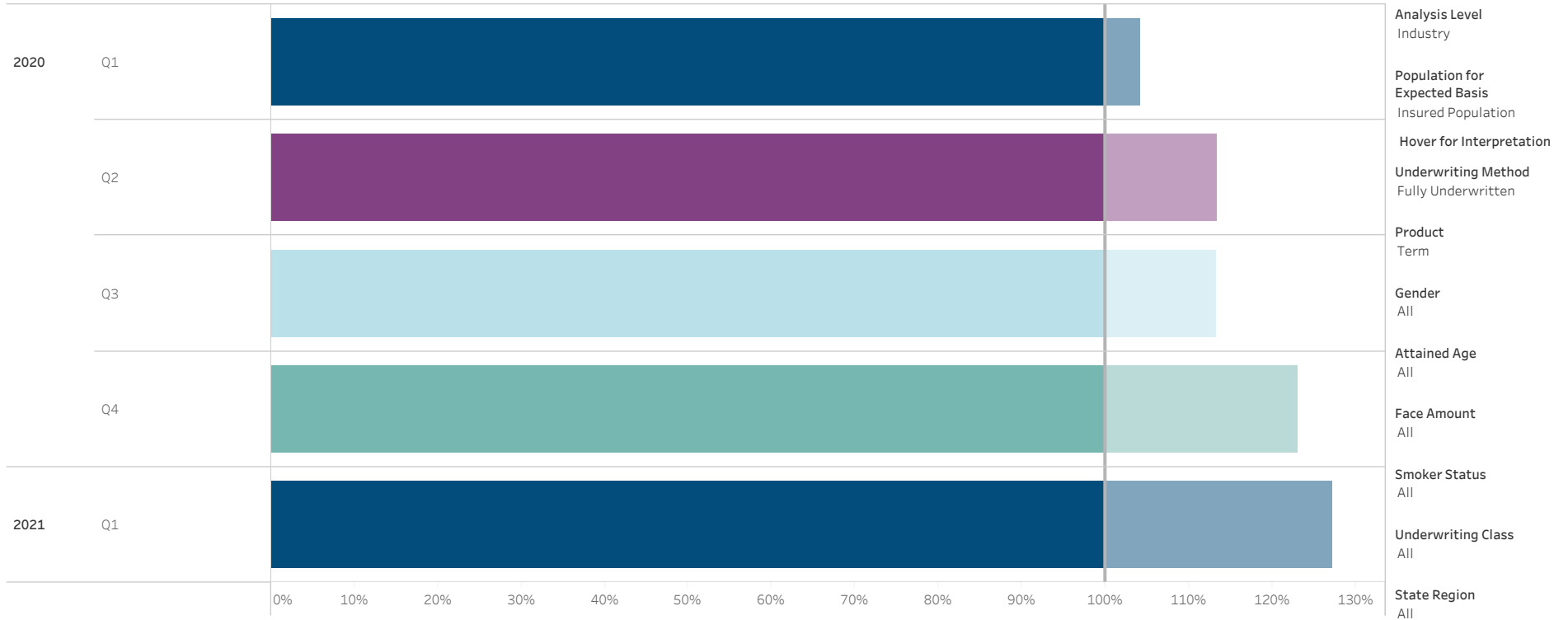


2020 & 2021 Ratio of Actual to Expected Relative Mortality Ratios



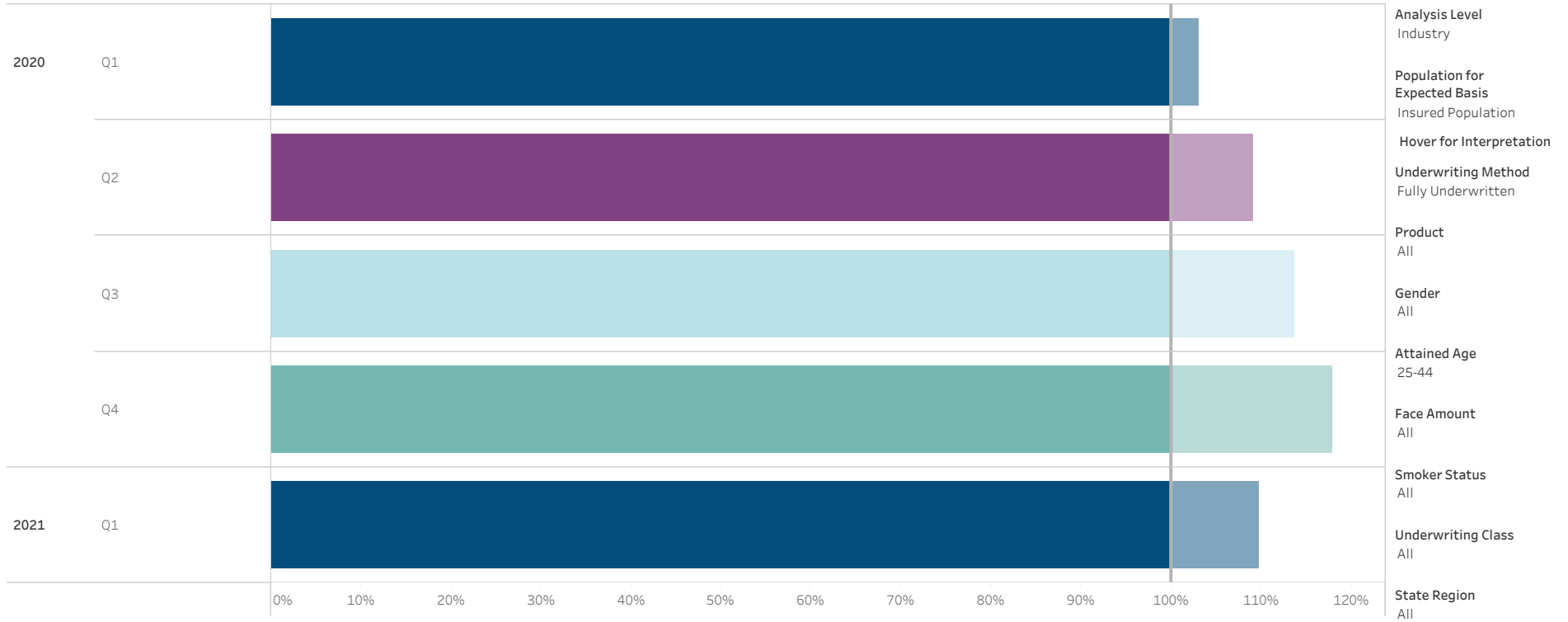
		Actual Claim Count	Expected Claim Count (std industry table)	Actual Relative Mortality Ratio	Expected Relative Mortality Ratio	Actual to Expected Relative Mortality Ratios
2020	Q1	84,802	75,348	113%	114%	99%
	Q2	88,828	76,925	115%	101%	115%
	Q3	83,191	79,363	105%	95%	110%
	Q4	97,685	80,979	121%	99%	121%
2021	Q1	94,033	74,187	127%	113%	113%

2020 & 2021 Ratio of Actual to Expected Relative Mortality Ratios



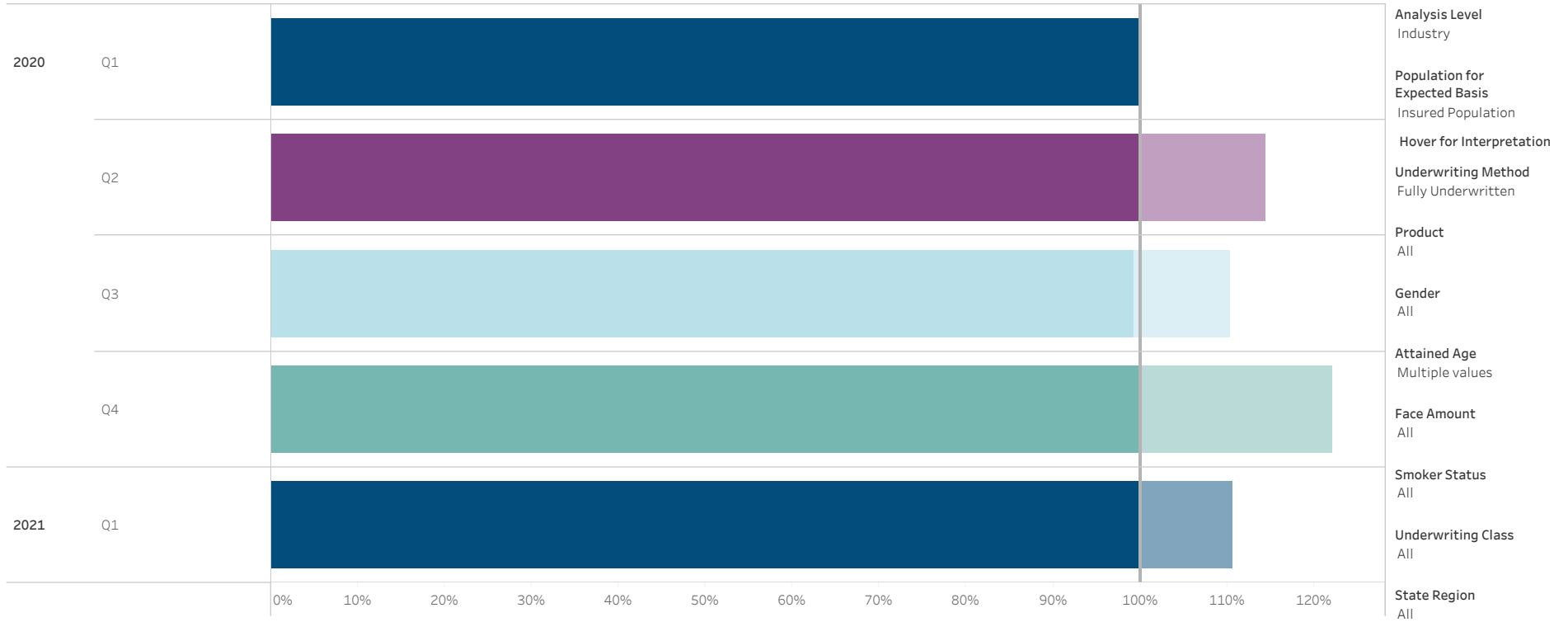
		Actual Claim Count	Expected Claim Count (std industry table)	Actual Relative Mortality Ratio	Expected Relative Mortality Ratio	Actual to Expected Relative Mortality Ratios
2020	Q1	8,631	8,252	105%	100%	104%
	Q2	9,208	8,347	110%	97%	113%
	Q3	8,889	8,534	104%	92%	113%
	Q4	10,264	8,628	119%	97%	123%
2021	Q1	10,354	8,297	125%	98%	127%

2020 & 2021 Ratio of Actual to Expected Relative Mortality Ratios



		Actual Claim Count	Expected Claim Count (std industry table)	Actual Relative Mortality Ratio	Expected Relative Mortality Ratio	Actual to Expected Relative Mortality Ratios
2020	Q1	1,917	1,377	139%	135%	103%
	Q2	2,126	1,381	154%	141%	109%
	Q3	2,204	1,399	158%	138%	114%
	Q4	2,182	1,402	156%	132%	118%
2021	Q1	2,050	1,373	149%	136%	110%

2020 & 2021 Ratio of Actual to Expected Relative Mortality Ratios



		Actual Claim Count	Expected Claim Count (std industry table)	Actual Relative Mortality Ratio	Expected Relative Mortality Ratio	Actual to Expected Relative Mortality Ratios
2020	Q1	71,452	64,208	111%	114%	98%
	Q2	74,595	65,805	113%	99%	115%
	Q3	69,562	68,143	102%	92%	110%
	Q4	82,942	69,790	119%	97%	122%
2021	Q1	78,849	63,311	125%	113%	111%

Participants: COVID-19 Mortality Study – 2021 Q1

AIG Life
Allstate
Ameritas Life Insurance Corp.
Amica Life
CNO Financial Group
Global Atlantic Financial Group
Government Personnel Mutual Life
Kansas City Life
Lincoln Financial
MetLife
Mutual of Omaha
Mutual Trust
Nationwide
New York Life Insurance Company
Northwestern Mutual
OneAmerica
Pacific Life
Pan-American Life
Pavonia Life Insurance Co of MI (Global Bankers)
Principal Financial Group
Protective Life
Prudential Financial
Sammons Financial
SBLI
Securian Financial
State Farm
Symetra
The Independent Order of Foresters
Thrivent Financial
Western & Southern
Woodmen Life