

Ratios and Rankings for Schedule 1

Individual Life Cash Value Products - Includes VL, UL, VUL, Whole Life and Equity Index Life

Replacements to policies issued	1035 Exchanges to Policies Issued	Surrenders to Policies Issued	Loans to Policies In Force	Claims Paid >60 to Total Claims Paid	Claims Denied to Total Claims Closed	Total Complaints per 1,000 Policies	% DOI to Total Complaints
8.779%	3.935%	53.462%	6.931%	1.133%	0.206%	0.292%	15.900%