

OFF-BALANCE SHEET ITEMS

LR015

Basis of Factors

The potential for risk exists in off-balance sheet items. For items other than derivative instruments, a 1.3 percent factor was chosen on a judgment basis. The 1.3 percent pre-tax factor will differentiate between the companies that have small and large exposures to this risk. Since there is no firm actuarial bas

Collateral included in General Interrogatories, Part 1, Line 22.5 of the annual statement should be included on Line (1).

Line (2)

Collateral from all other securities lending programs should be reported General Interrogatories, Part 1, Line 22.6 and included in Line (2).

Lines (3) through (11)

Noncontrolled assets are the amount of all assets not exclusively under the control of the company, or assets that have been so

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		(1)	(2)	(3)	(4)
	<u>Annual Statement Source</u>	<u>Statement Value</u>	Less Noncontrolled Assets Funding Guaranteed Separate Accounts or Synthetic GIC's	<u>Subtotal</u>	<u>RBC Requirement</u>
<u>Noncontrolled Assets</u>					
(1)	Loaned to Others - Conforming Securities Lending Program	General Interrogatories Part 1 Line 22.5		X 0.002 =	
(2)	Loaned to Others - Securities Lending Programs - Other	General Interrogatories Part 1 Line 22.6		X 0.013 =	
(3)	Subject to Repurchase Agreements	General Interrogatories Part 1 Line 23.21		X 0.013 =	
(4)	Subject to Reverse Repurchase Agreements	General Interrogatories Part 1 Line 23.22		X 0.013 =	
(5)	Subject to Dollar Repurchase Agreements	General Interrogatories Part 1 Line 23.23		X 0.013 =	
(6)	Subject to Reverse Dollar Repurchase Agreements	General Interrogatories Part 1 Line 23.24		X 0.013 =	
(7)	Pledged as Collateral	General Interrogatories Part 1 Line 23.25 Company Records		X 0.013 =	
(8)	Assets Placed Under Option Agreements	General Interrogatories Part 1 Line 23.26		X 0.013 =	
(9)	Letter Stock or Other Securities Restricted	General Interrogatories Part 1 Line 23.27		X 0.013 =	
(10)	On Deposit with State or Other Regulatory Body	General Interrogatories Part 1 Line 23.28		X 0.013 =	
(11)	Other	General Interrogatories Part 1 Line 23.29		X 0.013 =	
(12)	Total Noncontrolled Assets	Sum of Lines (1) through (11)			
<u>Derivative Instruments</u>					
(13)	Exchange Traded	Schedule DB Part E Section 1 Column 11, Line 0199999		X 0.004 =	
(14)	Off-Balance Sheet Exposure Class 1	Schedule DB Part E Section 1 Column 11, Line 0299999		X 0.004 =	
(15)	Exposure Class 1	Schedule DB Part 1 ole DB P13le DB Part E Section 1 Column 11, Line 6299999		X 0.004 =	
(15e)	Exposure Class 4t 1 ole DB P13le DB Part E Section 1 mtCe DB Part E Section 1 Column 11, Line 6799999			X 0.004 =	
(15e)	Exposure Class 45 1 ole DB P13le DB Part E Section 1 100e DB Part E Section 1 Column 11, Line 6899999			X 0.004 =	
(15e)	Exposure Class 46 1 ole DB P13le DB Part E Section 1 230e DB Part E Section 1 Column 11, Line 6999999			X 0.004 =	
(15e)	Exposure Class 47 1 ole DB P13le DB Part E Section 1 300e DB Part E Section 1 Column 11, Line 2099999			X 0.004 =	
(22)	Contingent Liabilities	Notes to Financial Statements Number 14A1		X 0.013 =	
(23)	Long Term Leases	Notes to Financial Statements Number 15A2a1		X 0.000 =	
(24)	Total Off-Balance Sheet Items (pre-MODCO/Funds Withheld)	Lines (12) + (20) + (21) + (22) + (23)			
(25)	Reduction in RBC for MODCO/Funds Withheld Reinsurance Ceded Agreements	Company Records (enter a pre-tax amount)			
(26)	Increase in RBC for MODCO/Funds Withheld Reinsurance Assumed Agreements	Company Records (enter a pre-tax amount)			
(27)	Total Off-Balance Sheet Items (including MODCO/Funds Withheld.)	Lines (24) - (25) + (26)			
Denotes items that must be manually entered on the filing software.					