

Minnesota Workers' Compensation Insurers Association, Inc. 7701 France Avenue South • Suite 450 Minneapolis, MN 55435-3200

July 2, 2014

#### **ALL ASSOCIATION MEMBERS**

Circular Letter No. 14-1656

RE: NCCI Item U-1399—Revisions to Statistical Plan for Workers' Compensation and Employers Liability Insurance

The Minnesota Department of Commerce has approved the above filing to become effective 12:01 a.m., October 1, 2014.

This purpose of this item to update the Pension Tables in the *Minnesota Statistical Plan Manual*. Additionally, this item includes reporting clarifications and maintenance updates to enhance the rules of the *Minnesota Statistical Plan Manual*.

To keep the Pension Tables reflective of changing conditions with respect to life expectancies, MWCIA periodically evaluates the Pension Tables for updates. The revised Pension Tables utilize updated source data by using life expectancies from the 2009 United States Life Tables.

The second piece of this item provides reporting rules enhancements to ensure that the *Manual* provides clear data reporting instructions.

Exhibits 7, 10, 15, and 29 illustrate all necessary changes to the *Minnesota Statistical Plan Manual*. As in past filings, strikethroughs indicate deleted text and underlining indicates new or added text. A copy of National Council's original filing memorandum is also included.

Please direct any questions you may have concerning this item to MWCIA's Actuarial staff at 952.897.1737 (Option 3) or via email at <a href="mailto:actuarial@mwcia.org">actuarial@mwcia.org</a>

#### A NOTICE TO MEMBERSHIP:

MWCIA would like to remind our membership who have filed a Limited Power of Attorney with the Minnesota Department of Commerce that no materials referenced in this Circular Letter are required to be independently filed with the Department.

Exhibit 7

## Part III—REPORTING INSTRUCTIONS—EXPOSURE AND PREMIUM 4. Exposure Amount

Current Phraseology	Proposed Phraseology
None.	D. Increased Limits. Report any additional premium for increased limits of liability to the appropriate statistical code. When there are increased limits of liability that do not correspond to the limits of a specific statistical code displayed in Part VII. Exposure Codes, 3. Premium Codes, one of the following statistical codes must be used based on the described condition:  1. Workers Compensation and Employers Liability  When the claim limits or policy limit are less than \$1,000,000/1,000,000/10,000,000 and none are greater than these limits, use Statistical Code 9837—Increased Limits—All Other Limits of Liability  When the claim limits or policy limit are greater than 1,000,000/1,000,000/10,000,000 use Statistical Code 9816—Increased Limits With Workers Compensation Coverage Over \$1,000,000/1,000,000/10,000,000  2. Employers Liability Only  When the claim limits or policy limit are less than \$1,000,000/1,000,000/10,000,000 and none are greater than these limits, use Statistical Code 9837—Increased Limits—All Other Limits
	When the claim limits or policy limit are greater than     1,000,000/1,000,000/10,000,000 use Statistical Code 9836—     Increased Limits Without Workers Compensation Coverage Over \$1,0000,000/1,000,000/10,000,000  3. Admiralty or FELA  When the accident limits is over \$500,000, use Statistical Code 9840 (Increased Limits for Admiralty or FELA Risks over \$500,000)

Exhibit 10

## Part IV—REPORTING INSTRUCTIONS—LOSSES 5. Incurred Losses

## **Current Phraseology**

#### Incurred Losses

A. Incurred Indemnity. Report the whole dollar amount of incurred indemnity costs as of the loss valuation date. These losses consist of all paid and outstanding benefits, including compensation paid to the deceased prior to death, burial expenses, payments to the state and employers liability losses and related expenses. Allocated loss adjustment expenses for other than employers liability coverage must be excluded from reported incurred indemnity losses.

If a deductible program applies, losses are to be reported on a gross basis prior to the application of the deductible.

- 1. Death and Permanent Disability Claims. The outstanding costs shall be the carrier's individual claim estimates of future payments, with the following exceptions:
  - a. The portion of the reserve for death claims where there is no surviving spouse, but a parent, brother or sister receives lifetime benefits must be calculated using Tables A, B or D in Part VIII.
  - b. The disabled life portion of the reserve for a permanent total claim where benefits are payable for life must be calculated using Tables A or B in Part VIII.
  - c. The disabled life portion of the reserve for a permanent total claim where benefits are payable until age 67 must be calculated using Table C in Part VIII.

### **Proposed Phraseology**

#### 5. Incurred Losses

A. Incurred Indemnity. Report the whole dollar amount of incurred indemnity costs as of the loss valuation date. These losses consist of all paid and outstanding benefits, including compensation paid to the deceased prior to death, burial expenses, payments to the state and employers liability losses and related expenses. Allocated loss adjustment expenses for other than employers liability coverage must be excluded from reported incurred indemnity losses.

If a deductible program applies, losses are to be reported on a gross basis prior to the application of the deductible.

- 1. Death and Permanent Disability Claims. The outstanding costs shall be the carrier's individual claim estimates of future payments, with the following exceptions:
  - a. The portion of the reserve for death claims where there is no surviving spouse, but a parent, brother or sister receives lifetime benefits must be calculated using Tables A, B, C or D in Part VIII.
  - b. The disabled life portion of the reserve for a permanent total claim where benefits are payable for life must be calculated using Tables A or B in Part VIII.
  - c. The disabled life portion of the reserve for a permanent total claim where benefits are payable until age 67 must be calculated using Tables C or D in Part VIII.

Exhibit 15

# Part IV—REPORTING INSTRUCTIONS—LOSSES 5. Incurred Losses 7. Injury Type

## **Current Phraseology**

B. **Permanent Total Disability- Code 02.** Enter as permanent total each case which has been adjudged to constitute permanent total disability or which is defined as such under the law, or which in the judgment of the carrier, will result in permanent total disability. In general, permanent total disability includes cases involving the loss, or loss of use of both hands, both arms, both feet, both legs, or both eyes. If a lump sum settlement is made, or in judgment of the carrier, will be received to settle future benefits, the injury code should be changed from a permanent total to a permanent partial. In establishing reserves on permanent total cases Annuity Tables A, B or C shall be used, as found in Part VIII.

## **Proposed Phraseology**

B. **Permanent Total Disability- Code 02.** Enter as permanent total each case which has been adjudged to constitute permanent total disability or which is defined as such under the law, or which in the judgment of the carrier, will result in permanent total disability. In general, permanent total disability includes cases involving the loss, or loss of use of both hands, both arms, both feet, both legs, or both eyes. If a lump sum settlement is made, or in judgment of the carrier, will be received to settle future benefits, the injury code should be changed from a permanent total to a permanent partial. In establishing reserves on permanent total cases Annuity Tables A, B, C, or D shall be used, as found in Part VIII.

Exhibit 29

## **Part VIII—ANNUITY TABLES**

## Effective October 1, 2014

Cu	irrent Phra	seology	Proposed Phraseology			
1.	Accidents P	rior to October 1, 1992	1.	Table Accidents Prior to	October 1, 1992	
	Table A-1 Table A-2 Table A-3	Permanent Total Benefits—Male Lives Permanent Total Benefits—Female Lives Fatal Dependency Benefits—Total Population		Table A-2 Permanen	nt Total Benefits—Male Lives nt Total Benefits—Female Lives endency Benefits—Total Population	
2.	Accidents Bo	etween October 1, 1992 and September 30,	2.	Accidents Between Octo 1995	ober 1, 1992 and September 30,	
	Table B-1 Table B-2 Table B-3	Permanent Total Benefits—Male Lives Permanent Total Benefits—Female Lives Fatal Dependency Benefits—Total Population		Table B-2 Permanen	nt Total Benefits—Male Lives nt Total Benefits—Female Lives endency Benefits—Total Population	
3.	Accidents or	n or After October 1, 1995	3.	Accidents Between Octo	<mark>ober 1, 1995 and September 30,</mark>	
	Table C-1 Table C-2	Permanent Total Benefits—Male Lives Permanent Total Benefits—Female Lives		Table C-2 Permanen	nt Total Benefits—Male Lives nt Total Benefits—Female Lives ndency Benefits—Total Population	
4.	Table D	Fatal Dependency Benefits—Total Population	4.	Accidents on or After Oc	ctober 1, 2013	
				Table D-2 Permanen	nt Total Benefits—Male Lives It Total Benefits—Female Lives It Hotal Benefits—Fotal Population	

Exhibit 29

### **Part VIII—ANNUITY TABLES**

## Effective October 1, 2014

Table A-1—Male

<u>Age</u>	Annuity <u>Value</u>	<u>Age</u>	Annuity <u>Value</u>	Age	Annuity <u>Value</u>	<u>Age</u>	Annuity <u>Value</u>	<u>Age</u>	Annuity <u>Value</u>
Age	<u>value</u>	<u> </u>	<u>value</u>	Age	<u>value</u>	<u>Agc</u>	<u>value</u>	Ago	Value
11	155.541	31	83.030	51	38.847	71	14.456	91	3.969
12	150.938	32	80.235		37.208	72	13.647	92	3.725
13	146.455	33	77.506	53	35.616	73	12.869	93	3.499
14	142.098	34	74.845	54	34.070	7.	12.124	94	3.288
15	137.865	35	72.249	55	32.572	75	11.408	95	3.091
16	133.754	36	69.717	56	31.122	76	10.720	96	2.906
17	129.757	37	67.249	57	29 7 18	77	10.058	97	2.727
18	125.867	38	64.843	58	28.361	78	9.423	98	2.554
19	122.079	39	62.499	59	27.049	79	8.816	99	2.380
20	118.389	40	60.216	60	25.779	80	8.242	100	2.232
21	114.792	41	57.993	61	24.552	81	7.702	101	2.109
22	111.284	42	55.828	62	23.368	82	7.199	102	1.985
23	107.859	43	53.721	63	22.226	23	6.731	103	1.862
24	104.510	44	51.672	64	21.124	84	6.292	104	1.745
25	101.234	45	49.681	65	20.059	85	5.883	105	1.617
26	98.027	46	47.746	66	19.031	86	5.502	106	1.503
27	94.890	47	45.867	67	18.040	87	5.14	107	1.310
28	91.821	48	44.040	68	17.086	88	4.819	107	1.039
29	88.822	49	42.262	69	16.173	89	4.514	108	0.705
30	85.863	50	40.531	70	15.297	90	4.231	110	0.246

<sup>+</sup> Based of 2000 U.S. Life Tables for male population

<sup>3.5%</sup> annual interest rate

<sup>6.0%</sup> annual escalation beginning on first anniversary of accident

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

Table A-1—Male

<u>Age</u>	Annuity Value								
11	166.194	31	89.450	51	42.635	71	16.334	91	4.010
12	161.329	32	86.502	52	40.914	72	15.408	92	3.719
13	156.585	33	83.623	53	39.244	73	14.515	93	3.451
14	151.968	34	80.812	54	37.622	74	13.657	94	3.206
15	147.477	35	78.068	55	36.047	75	12.833	95	2.982
16	143.110	36	75.389	56	34.517	76	12.040	96	2.776
17	138.860	37	72.776	57	33.031	77	11.279	97	2.588
18	134.725	38	70.226	58	31.588	78	10.550	98	2.415
19	130.701	39	67.741	59	30.187	79	9.856	99	2.255
20	126.784	40	65.318	60	28.825	80	9.194	100	2.105
21	122.971	41	62.957	61	27.502	81	8.563	101	1.966
22	119.260	42	60.658	62	26.216	82	7.962	102	1.836
23	115.641	43	58.421	63	24.968	83	7.392	103	1.711
24	112.106	44	56.246	64	23.757	84	6.852	104	1.597
25	108.648	45	54.130	65	22.584	85	6.342	105	1.490
26	105.265	46	52.073	66	21.451	86	5.877	106	1.390
27	101.956	47	50.073	67	20.358	87	5.444	107	1.313
28	98.720	48	48.128	68	19.302	88	5.043	108	1.197
29	95.558	49	46.240	69	18.281	89	4.671	109	1.032
30	92.468	50	44.410	70	17.292	90	4.327	110	0.532

<sup>+</sup> Based on 2009 U.S. Life Tables for male population

<sup>3.5%</sup> annual interest rate

<sup>6.0%</sup> annual escalation beginning on first anniversary of accident

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

Table A-2—Female

<u>Age</u>	Annuity <u>Value</u>	<u> Age</u>	Annuity <u>Value</u>	<u>Age</u>	Annuity <u>Value</u>	<u>Age</u>	Annuity <u>Value</u>	<u>Age</u>	Annuity <u>Value</u>
11	179.213	31	96.657	51	46.330	71	11.685	91	4.641
12	174.050	32	93.485		44.444	72	16.690	92	4.334
				52					
13	169.014	33	90.39	53	42.609	73	15.732	93	4.049
14	164.103	34	87.374	54	40.825	74	14.812	94	3.785
15	159.318	35	84.432	55	39.092	75	13.929	95	3.538
16	154.654	36	81.564	56	37.411	76	13.081	96	3.308
17	150.106	37	78.767	57	35.780	77	12.265	97	3.091
18	145.669	38	76.040	58	34.199	78	11.483	98	2.883
19	141.337	39	73.382	59	32.866	79	10.737	99	2.680
20	137.107	40	70.792	50	31.180	80	10.026	100	2.498
21	132.976	41	68.268	61	29.741	81	9.353	101	2.340
22	128.941	42	65.803	62	28.349	82	8.719	102	2.187
23	125.002	43	63.409	63	27.002	83	8.124	103	2.037
24	121.155	44	31.072	64	25.698	84	7.571	104	1.891
25	117.398	45	58.795	65	24.435	85	7 056	105	1.743
26	113.730	.6	56.576	66	23.211	86	6.576	106	1.584
27	110.148	47	54.415	67	22.028	87	6.130	107	1.394
28	106.652	48	52.311	68	20.885	88	5.715	108	1.146
29	103.240	49	50.263	69	19.781	89	5.330	109	0.748
30	99 308	50	48.270	70	18.715	90	4.972	110	0.246

<sup>+</sup> Based on 2000 U.S. Life Tables for female population

<sup>3 %</sup> annual interest rate

<sup>6.0%</sup> annual escalation beginning on first anniversary of accident

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

### Table A-2—Female

<u>Age</u>	<u>Annuity</u> <u>Value</u>								
11	189.065	31	102.719	51	50.107	71	19.567	91	4.801
12	183.664	32	99.406	52	48.140	72	18.483	92	4.432
13	178.393	33	96.173	53	46.225	73	17.437	93	4.093
14	173.252	34	93.019	54	44.360	74	16.429	94	3.781
15	168.239	35	89.941	55	42.543	75	15.459	95	3.495
16	163.352	36	86.938	56	40.771	76	14.525	96	3.234
17	158.585	37	84.009	57	39.045	77	13.625	97	2.994
18	153.935	38	81.153	58	37.366	78	12.760	98	2.773
19	149.398	39	78.368	59	35.733	79	11.933	99	2.570
20	144.970	40	75.654	60	34.147	80	11.142	100	2.381
21	140.648	41	73.009	61	32.608	81	10.386	101	2.206
22	136.431	42	70.432	62	31.114	82	9.661	102	2.043
23	132.314	43	67.922	63	29.664	83	8.973	103	1.893
24	128.295	44	65.480	64	28.256	84	8.322	104	1.750
25	124.373	45	63.103	65	26.890	85	7.708	105	1.616
26	120.543	46	60.788	66	25.568	86	7.131	106	1.487
27	116.804	47	58.535	67	24.288	87	6.595	107	1.341
28	113.155	48	56.341	68	23.050	88	6.096	108	1.171
29	109.592	49	54.206	69	21.851	89	5.631	109	0.929
30	106.114	50	52.128	70	20.690	90	5.200	110	0.491

<sup>+</sup> Based on 2009 U.S. Life Tables for female population

<sup>3.5%</sup> annual interest rate

<sup>6.0%</sup> annual escalation beginning on first anniversary of accident

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

Table A-3—Total Population

Annuity Table +
Fatal Dependency Benefits \*
Accidents Prior to October 1, 1992

<u>Age</u>	Annuity <u>Value</u>	<u>Age</u>	Annuity <u>Value</u>	<u>Age</u>	Annuity <u>Value</u>	<u>Age</u>	Annuity <u>Value</u>	<u>kge</u>	Annuity <u>Value</u>
0	229.053	25	109.659	50	44.656	75	12.920	100	2.439
1	223.535	25 26	106.217	51	42.842	76	12.151	101	2.287
1 2	217.398	27	102.853	52	41.079	77	11,411	102	2.141
3	211.374	28	99.566	53	39.364	78	10.701	103	1.997
4	205.475	29	96.356	54	37.698	79	10.023	104	1.856
5	199.708	30	93.220	55	36.081	80	9.379	105	1.713
6	194.074	31	90.158	56	34.515	<b>3</b> 1	8.770	106	1.555
7	188.569	32	87.170	57	32.997	82	8.198	107	1.374
8	183.192	33	84.254	58	31.528	83	7.663	108	1.143
9	177.937	34	81.410	59	30.104	84	7.163	109	0.752
10	172.804	35	78.637	60	35.727	85	6.697	110	0.246
11	167.790	36	75.933	61	27.394	86	6.262		
12	162.897	37	73.296	62	26.106	87	5.855		
13	158.129	38	70.726	63	24.862	88	5.475		
14	153.487	39	68.222	64	23.659	89	5.121		
15	148.971	40	65.782	65	22.496	90	4.791		
16	144.578	41	63.405	66	21.371	91	4.484		
17	140.300	42	61.039	67	20.284	92	4.198		
18	136.133	43	53.834	68	19.236	93	3 930		
19	132.070	44	56.639	69	18.228	94	3.630		
20	128.105	45	54.502	70	17.257	95	3.446		
21	124.238	16	52.423	71	16.322	96	3.225		
22	120.464	47	50.401	72	15.420	97	3.016		
23	116.780	48	48.434	73	14.553	98	2.813		
24	113.179	49	46.519	74	13.719	99	2.615		

<sup>+</sup> Based on 2000 U.S. Life Tables for total population

<sup>3.5%</sup> armual interest rate

<sup>6.0%</sup> annual escalation beginning on first anniversary of accident

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

**Table A-3—Total Population** 

# Annuity Table + Fatal Dependency Benefits \* Accidents Prior to October 1, 1992

<u>Age</u>	<u>Annuity</u> <u>Value</u>	<u>Age</u>	<u>Annuity</u> <u>Value</u>	<u>Age</u>	<u>Annuity</u> <u>Value</u>	<u>Age</u>	<u>Annuity</u> <u>Value</u>	<u>Age</u>	<u>Annuity</u> <u>Value</u>
0 1 2 3 4	241.663 236.514 230.070 223.745 217.554	25 26 27 28 29	116.797 113.189 109.663 106.217 102.851	50 51 52 53 54	48.487 46.588 44.743 42.950 41.207	75 76 77 78 79	14.364 13.500 12.669 11.873 11.111	100 101 102 103 104	2.346 2.182 2.031 1.888 1.751
<u>5</u> 6789	211.497 205.580 199.799 194.151 188.633	30 31 32 33 34	99.564 96.355 93.221 90.162 87.176	55 56 57 58 59	39.510 37.859 36.253 34.692 33.175	80 81 82 83 84	10.384 9.689 9.025 8.394 7.796	105 106 107 108 109	1.623 1.495 1.344 1.165 0.937
10 11 12 13 14	183.241 177.975 172.834 167.820 162.933	35 36 37 38 39	84.261 81.417 78.643 75.937 73.298	60 61 62 63 64	31.702 30.271 28.881 27.532 26.223	85 86 87 88 89	7.232 6.707 6.216 5.759 5.334	<u>110</u>	<u>0.472</u>
15 16 17 18 19	158.175 153.542 149.029 144.632 140.348	40 41 42 43 44	70.727 68.221 65.780 63.404 61.093	65 66 67 68 69	24.954 23.726 22.540 21.393 20.283	90 91 92 93 94	4.940 4.575 4.238 3.927 3.641		
20 21 22 23 24	136.172 132.103 128.137 124.267 120.489	45 46 47 48 49	58.844 56.656 54.527 52.456 50.443	70 71 72 73 74	19.208 18.168 17.163 16.194 15.260	95 96 97 98 99	3.378 3.137 2.915 2.712 2.523		

<sup>+</sup> Based on 2009 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>6.0%</sup> annual escalation beginning on first anniversary of accident

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

## **Part VIII—ANNUITY TABLES**

## Effective October 1, 2014

Table B-1—Male

Annuity Table + Permanent Total Benefits

Accidents From October 1, 1992 through September 30, 1995

	In	itial	1 <sup>st</sup> and S Accident A	subsequent nniversaries
Age at Accident	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
11	11	70.659	12	72.126
12	12	69.390	3	70.819
13	13	68.133	14	69.528
14	14	66.892	15	68.255
15	15	65.668	16	66.999
16	16	64.460	17	65.758
17	17	63.267	18	64.531
18	18	\$2.087	19	63.315
19	19	60.918	20	62.111
20	20	59.360	21	60.917
21	21	58.612	22	59.732
22	22	57.4/2	23	58.553
23	23	56.639	24	57.379
24	24	55.210	25	56.207
25	25	64.083	26	55.038
26 27 28 29 30	26 27 28 29 30	52.959 51.838 50.720 49.606 48.498	27 28 29 30	53.872 52.709 51.551 50.399 49.252
31	31	47.395	32	48.110
32	32	46.298	33	46.976
33	83	45.207	34	45.850
34	34	44.124	35	44.731
35	35	43.048	36	43.621
36	36	41.981	37	42.519
37	37	40.922	38	41.426
38	38	39.871	39	40.343
39	39	38.829	40	39.270
40	40	37.797	41	38.207

Pased on 2000 U.S. Life Tables for male population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on the second anniversary of accident date

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

### Table B-1—Male

	]	<u>Initial</u>	1st and Sub Ann	sequent Accident iversaries
Age at Accident	Current Age	Escalation Deferred 2 Years	Current Age	<u>Escalation</u> <u>Deferred</u> <u>1 Year</u>
11	11	73.553	- <u>12</u>	75.117
12	12	72.266	- <u>13</u>	73.788
13	13	70.988	- <u>14</u>	72.472
14	14	69.722	- <u>15</u>	71.171
15	15	68.471	- <u>16</u>	69.885
16	16	67.235	- 17	68.613
17	17	66.012	- 18	67.355
18	18	64.802	- 19	66.110
19	19	63.605	- 20	64.879
20	20	62.421	- 21	63.660
21	21	61.249	- <u>22</u>	62.454
22	22	60.089	- <u>23</u>	61.257
23	23	58.939	- <u>24</u>	60.066
24	24	57.793	- <u>25</u>	58.879
25	25	56.652	- <u>26</u>	57.694
26	26	55.513	- <u>27</u>	56.513
27	27	54.377	- <u>28</u>	55.335
28	28	53.244	- <u>29</u>	54.162
29	29	52.117	- <u>30</u>	52.995
30	30	50.994	- <u>31</u>	51.833
31	31	49.877	- 32	50.677
32	32	48.766	- 33	49.527
33	33	47.660	- 34	48.384
34	34	46.561	- 35	47.247
35	35	45.467	- 36	46.116
36 37 38 39 40	36 37 38 39 40	44.380 43.301 42.229 41.165 40.109	- - <u>37</u> - <u>38</u> - <u>39</u> - <u>40</u> - <u>41</u>	44.993 43.879 42.772 41.674 40.586

<sup>+</sup> Based on 2009 U.S. Life Tables for male population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on second anniversary of accident date

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

#### Table B-1—Male

	In	1 <sup>st</sup> and S Accident A	ubsequent n liversaries	
	Current	Escalation		Escalation
Age at	Age	Deferred	Current	Deferred
Accident		2 Years	Age	1 Year
41	41	36.775	42	37.153
42	41 42		43	36.111
43	43	34.760	44	35.081
44	44	33.769	45	34.063
45	45	32.790	46	33.057
46	46	31.824	47	32.065
47	47	30.870	48	31.085
48	48	29.927	49	30.115
49	49	28.995	50	29.156
50	50	28.072	51	28.206
51	51	27.150	52	27.267
51 52	51 52	26.256	53	26.340
52 53	53	25.355	53 54	25.426
54	54	24,485	55 55	24.526
5 <del>5</del>	55	28.620	56	23.642
00	00	20.020	30	20.042
56	56	22.770	57	22.774
57	57	21.936	58	21.922
58	58	21.117	59	21.086
59	59	20.313	60	20.266
60	60	19.524	61	19.462
61	61	18.751	62	18.676
62	62	17.995	63	17.906
63	63 64	17.255	64	17.154
64		16.531	65	16.417
65	65	15.823	66	15.696
60	60	1E 100	67	14.004
66 67	66 67	15.129 14.451	67 68	14.991 14.304
68	68	13.791	69	13.638
69	69	13.151	70	12.992
70	70	12.530	70 71	12.364
, ,	70	12.550	, ,	12.00

<sup>+</sup> Based on 2000 U.S. Life Tables for male population

<sup>5.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on the second anniversary of accident date

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

### Table B-1—Male

	<u>!</u>	<u>nitial</u>		sequent Accident iversaries
Age at Accident	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
41	41	39.063	- 42	39.508
42	42	38.027	- 43	38.442
43	43	37.001	- 44	37.387
44	44	35.986	- 45	36.344
45	45	34.984	- 46	35.313
46	46	33.993	- 47	34.294
47	47	33.013	- 48	33.287
48	48	32.045	- 49	32.294
49	49	31.090	- 50	31.316
50	50	30.150	- 51	30.354
51	51	29.224	- <u>52</u>	29.406
52	52	28.313	- <u>53</u>	28.472
53	53	27.415	- <u>54</u>	27.551
54	54	26.529	- <u>55</u>	26.642
55	55	25.655	- <u>56</u>	25.746
56 57 58 59 60	56 57 58 59 60	24.793 23.943 23.105 22.278 21.462	- <u>57</u> - <u>58</u> - <u>59</u> - <u>60</u>	24.862 23.990 23.130 22.282 21.444
61	61	20.657	- 62	20.618
62	62	19.863	- 63	19.803
63	63	19.079	- 64	19.002
64	64	18.308	- 65	18.214
65	65	17.551	- 66	17.442
66	66	16.809	- 67	16.687
67	67	16.082	- 68	15.948
68	68	15.372	- 69	15.223
69	69	14.675	- 70	14.510
70	70	13.990	- 71	13.811

<sup>+</sup> Based on 2009 U.S. Life Tables for male population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on second anniversary of accident date

Exhibit 29

## **Part VIII—ANNUITY TABLES**

## Effective October 1, 2014

Table B-1—Male

	In	itial	1 <sup>st</sup> and S Accident A	ubsequent ngiversaries
		Escalation		Escalation
Age at	Current	Deferred	Current	Deferred
Accident	Age	2 Years	Age	1 Year
·				
71	71	11.926	72	11.752
72	72	11.338	73	11.158
73	73	10.766	74	10.581
74	74	10.211	75	10.020
75	75	9.672	76	9.475
76	76	9.148	77	8.944
70 77	70 77	8.637	78	8.429
77 78	78	8.142	79 79	7.931
79	79	7.663	80	7.455
80	80	7205	81	7.004
00	00	1200	01	7.001
81	81	6.771	82	6.580
82	82	6.363	83	6.182
83	83	5.980	84	5.806
84	84	5.679	85	5.453
85	85	5 279	86	5.122
86	86	4.960	87	4.812
87	87	4.662	88	4.522
88	88	4.383	89	4.251
89	89	4.122	90	3.999
90	90	3.879	91	3.763
91	91	3.653	92	3.544
92	92	3.441	93	3.339
93	93	3.244	94	3.147
94	94	3.059	95	2.966
95	95	2.885	96	2.796
06	06	0.701	07	2 624
96 97	96 97	2.721 2.563	97 98	2.631 2.470
97 98	98	2.563	99	2.307
99	99	2.407	100	2.307
100	100	2.116	101	2.108
100	100	2.110	101	4000

<sup>+</sup> Based on 2000 U.S. Life Tables for male population

<sup>36%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on the second anniversary of accident date

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

### Table B-1—Male

	ļ	<u>Initial</u>		sequent Accident versaries
Age at Accident	Current Age	Escalation Deferred 2 Years	_ <u>Current</u> _ <u>Age</u>	Escalation <u>Deferred</u> <u>1 Year</u>
71	71	13.317	- 72	13.126
72	72	12.658	- 73	12.455
73	73	12.013	- 74	11.803
74	74	11.386	- 75	11.169
75	75	10.777	- 76	10.551
76	76	10.183	- 77	9.951
77	77	9.605	- 78	9.369
78	78	9.046	- 79	8.808
79	79	8.506	- 80	8.268
80	80	7.986	- 81	7.747
81	81	7.485	- 82	7.245
82	82	7.003	- 83	6.764
83	83	6.540	- 84	6.304
84	84	6.098	- 85	5.865
85	85	5.675	- 86	5.462
86	86	5.287	- <u>87</u>	5.083
87	87	4.923	- <u>88</u>	4.729
88	88	4.582	- <u>89</u>	4.399
89	89	4.265	- <u>90</u>	4.091
90	90	3.969	- <u>91</u>	3.806
91	91	3.694	- 92	3.542
92	92	3.440	- 93	3.299
93	93	3.206	- 94	3.074
94	94	2.989	- 95	2.867
95	95	2.790	- 96	2.677
96	96	2.607	- 97	2.503
97	97	2.439	- 98	2.341
98	98	2.283	- 99	2.191
99	99	2.138	- 100	2.049
100	100	2.002	- 101	1.918

<sup>+</sup> Based on 2009 U.S. Life Tables for male population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on second anniversary of accident date

Exhibit 29

## **Part VIII—ANNUITY TABLES**

## Effective October 1, 2014

Table B-1—Male

	Initial			ubsequent nniversaries
Age at Accident	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
101 102	101 102	2.005 1.893	102	1.936 1.821
103 104 105	103 104 105	1.781 1.674 1.556	104 105 106	1.710 1.588 1.481
106 107 108 109 110	106 107 108 109 110	1.453 1.274 1.019 0.699 0.246	107 108 109 110	1.295 1.032 0.703 0.246

<sup>+</sup> Based on 2000 U.S. Life Tables for male population 3/5% annual interest rate

<sup>4.0%</sup> annual escalation beginning on the second anniversary of accident date

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

Table B-1—Male

		<u>Initial</u>		sequent Accident iversaries
Age at Accident	Current Age	Escalation Deferred 2 Years	Current Age	Escalation <u>Deferred</u> <u>1 Year</u>
101 102 103 104 105	101 102 103 104 105	1.875 1.757 1.642 1.537 1.437	- 102 - 103 - 104 - 105 - 106	1.795 1.677 1.568 1.465 1.370
106 107 108 109 110	106 107 108 109 110	1.345 1.275 1.167 1.016 0.532	- <u>107</u> - <u>108</u> - <u>109</u> - <u>110</u>	1.297 1.185 1.027 0.532

<sup>+</sup> Based on 2009 U.S. Life Tables for male population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on second anniversary of accident date

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

Table B-2—Female

	In	itial	1 <sup>st</sup> and S Accident A	ubsequent rniversaries
Age at Accident	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
11	1	77.329	12	79.029
12	12	76.028	13	77.684
13	13	74.734	14	76.349
14	14	73.451	15	75.025
15	15	72.177	16	73.712
16	16	70.915	17	72.408
17	17	69.661	18	71.112
18	18	68.415	19	69.824
19	19	67.176	20	68.542
20	20	65.043	21	67.265
21	21	64.710	22	65.995
22	22	63.495	23	64.732
23	23	62.280	24	63.474
24	24	62.071	25	62.223
25	25	59.867	26	60.978
26	26	58.671	27	59.740
27	27	57.480	28	58.508
28	28	56.296	29	57.284
29	29	55.118	30	56.066
30	30	53.947	31	54.855
31	31	52.783	32	53.652
32	32	51.626	33	52.457
33	83	50.477	34	51.270
34	34	49.336	35	50.092
35	35	48.204	36	48.923
36	36	47.079	37	47.762
37	37	45.963	38	46.611
38	38	44.856	39	45.467
39	39	43.757	40	44.334
40	40	42.666	41	43.209

<sup>+</sup> Fased on 2000 U.S. Life Tables for female population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on the second anniversary of accident date

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

Table B-2—Female

		<u>Initial</u>		sequent Accident versaries
Age at Accident	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
11	11	79.775	- <u>12</u>	81.558
12	12	78.459	- <u>13</u>	80.197
13	13	77.150	- <u>14</u>	78.845
14	14	75.850	- <u>15</u>	77.503
15	15	74.560	- <u>16</u>	76.171
16	16	73.279	- 17	74.848
17	17	72.007	- 18	73.534
18	18	70.744	- 19	72.228
19	19	69.488	- 20	70.930
20	20	68.239	- 21	69.639
21	21	66.998	- <u>22</u>	68.356
22	22	65.764	- <u>23</u>	67.080
23	23	64.538	- <u>24</u>	65.811
24	24	63.318	- <u>25</u>	64.549
25	25	62.104	- <u>26</u>	63.294
26	26	60.897	- <u>27</u>	62.046
27	27	59.697	- <u>28</u>	60.804
28	28	58.503	- <u>29</u>	59.569
29	29	57.316	- <u>30</u>	58.341
30	30	56.135	- <u>31</u>	57.120
31	31	54.961	- 32	55.907
32	32	53.794	- 33	54.700
33	33	52.634	- 34	53.502
34	34	51.482	- 35	52.310
35	35	50.336	- 36	51.127
36	36	49.198	- <u>37</u>	49.951
37	37	48.068	- <u>38</u>	48.784
38	38	46.946	- <u>39</u>	47.626
39	39	45.832	- <u>40</u>	46.477
40	40	44.727	- <u>41</u>	45.337

<sup>+</sup> Based on 2009 U.S. Life Tables for female population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on second anniversary of accident date

### Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

Table B-2—Female

				Subsequent
	Ir	nitial	Accident A	Ingiversaries
		Escalation		Escalation
Age at	Current	Deferred	Current	Deferred
Accident	Age	2 Years	Age	1 Year
41	11	41.585	42	42.094
42	42	40.512	43	40.987
43	43	39.448	.4	39.889
44	44	38.393	45	38.800
45	45	37.346	46	37.721
46	46	36.308	47	36.652
47	47	35.280	48	35.592
48	48	34.261	49	34.543
49	49	33.253	50	33.505
50	50	32.254	51	32.478
51	51	31.256	52	31.461
52	52	30.28	53	30.456
53	53	29.322	54	29.463
54	54	28/367	55	28.482
55	55	27.424	56	27.515
50	50	00.404	F-7	00.500
56	56 57	26.494	57	26.562
57 50	57 50	25.578	58	25.624
58 50	58	24.676	59	24.699
59 60	59 60	23.787 22.912	60 61	23.790
60	60	22.912	01	22.896
61	61	22.053		22.018
62	62	21.208	62 63	21.155
63	3	20.379	64	20.307
64	64	19.564	65	19.474
65	65	18.763	66	18.655
05	0.5	10.703	00	10.000
66	66	17.975	67	17.851
67	67	17.202	68	17.063
68	68	16.444	69	16.292
69	69	15.703	70	5.536
70	70	14.976	71	14.796
· - /	• •		II	. 7

<sup>+</sup> Based on 2000 U.S. Life Tables for female population

<sup>5.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on the second anniversary of accident date

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

Table B-2—Female

	<u>!</u>	nitial		bsequent Accident niversaries
Age at Accident	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
41	41	43.631	- 42	44.206
42	42	42.544	- 43	43.087
43	43	41.467	- 44	41.978
44	44	40.401	- 45	40.881
45	45	39.346	- 46	39.794
46	46	38.301	- 47	38.717
47	47	37.266	- 48	37.651
48	48	36.241	- 49	36.596
49	49	35.226	- 50	35.552
50	50	34.222	- 51	34.519
5 <u>1</u>	51	33.229	- <u>52</u>	33.497
5 <u>2</u>	52	32.246	- <u>53</u>	32.485
5 <u>3</u>	53	31.273	- <u>54</u>	31.482
5 <u>4</u>	54	30.309	- <u>55</u>	30.488
5 <u>5</u>	55	29.353	- <u>56</u>	29.503
56	56	28.406	- <u>57</u>	28.526
57	57	27.467	- <u>58</u>	27.560
58	58	26.538	- <u>59</u>	26.605
59	59	25.619	- <u>60</u>	25.663
60	60	24.713	- <u>61</u>	24.733
61	61	23.820	- 62	23.817
62	62	22.938	- 63	22.913
63	63	22.069	- 64	22.022
64	64	21.212	- 65	21.144
65	65	20.368	- 66	20.280
66	66	19.538	- 67	19.432
67	67	18.722	- 68	18.599
68	68	17.921	- 69	17.781
69	69	17.134	- 70	16.976
70	70	16.361	- 71	16.187

<sup>+</sup> Based on 2009 U.S. Life Tables for female population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on second anniversary of accident date

Exhibit 29

## **Part VIII—ANNUITY TABLES**

## Effective October 1, 2014

#### Table B-2—Female

	Initial		1 <sup>st</sup> and S Accident	ubsequent nniversaries
	\	Escalation		Escalation
Age at	Current	Deferred	Current	Deferred
Accident	Age	2 Years	Age	1 Year
71	M	14.264	<b>7</b> 2	14.070
72	72	13.566	72 73	13.362
73	73	12.886	74	12.673
74	74	12.223	75	12.004
75	75	11.579	76	11.352
76	76	10.952	77	10.717
77	77	10.342	78	10.101
78	78	9.750	79	9.506
79	79	9.177	80	8.933
80	80	8.626	81	8.384
81	01	9.000	0.2	7 061
82	81 82	8.099 7.5 <b>9</b> 5	82 83	7.861 7.366
83	83	7.555	84	6.901
84	84	6.672	85	6.465
85	85	6.253	86	6.056
63	65	0.255	00	0.050
86	86	5.859	87	5.671
87	87	5.489	88	5.311
88	88	5.143	89	4.975
89	89	4.819	90	4.661
90	90	4.516	91	4.367
91	91	4.234	32	4.093
92	9/2	3.971	93	3.838
93	<u>9</u> 3	3.725	94	3.600
94	94	3.495	95	3.377
95	95	3.281	96	3.167
96	96	3.078	97	2.968
96	96 97	3.078 2.887	97 98	2.968 2.776
98	97 98	2.887	98	2.776
98	98 99	2.702 2.521	100	2.588
100			100	
100	100	2.358	101	272

<sup>+</sup> Based on 2000 U.S. Life Tables for female population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on the second anniversary of accident date

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

### Table B-2—Female

ı	nitial		sequent Accident iversaries
	Escalation	_	Escalation
			<u>Deferred</u>
<u>Age</u>	2 Years	_ <u>Age</u>	1 Year
71	15.602	- 72	<u>15.413</u>
<u>72</u>	<u>14.858</u>	<u>73</u>	<u>14.656</u>
<u>73</u>		- <u>74</u>	<u>13.917</u>
<u>74</u> 75		- <u>75</u> 76	<u>13.196</u> <u>12.492</u>
<u></u>		- <del>10</del>	
<u>76</u>		- <u>77</u>	<u>11.804</u>
77 78	11.387 10.744	- <del>78</del> 79	<u>11.135</u> 10.486
<u>79</u>	10.120	- <del>70</del> 80	9.859
<u>80</u>	<u>9.517</u>	<u>81</u>	<u>9.251</u>
81	8 932	- 82	<u>8.661</u>
<u>82</u>	8.365	- <u>82</u> - <u>83</u>	8.09 <u>5</u>
<u>83</u>	7.820	- <u>84</u>	7.554
<u>84</u> 85		- <u>85</u>	<u>7.037</u> <u>6.548</u>
<u>65</u>	<u>0.003</u>	_ <u>80</u>	0.546
<u>86</u>	<u>6.332</u>	<u>87</u>	<u>6.088</u>
<u>87</u>		- <u>88</u>	<u>5.656</u> <u>5.250</u>
<u>88</u>		- <u>89</u>	<u>3.230</u> <u>4.871</u>
90	4.719	<u>91</u>	4.517
01	4 270	- 02	<u>4.188</u>
91 92	4.379 4.062	- <u>92</u> 93	<u>4.166</u> <u>3.883</u>
93	<u>3.769</u>	94	<u>3.601</u>
<u>94</u>		- <u>95</u>	3.341
<u>95</u>	<u>3.246</u>	<u> 96</u>	<u>3.101</u>
<u>96</u>	<u>3.015</u>	<u>97</u>	<u>2.880</u>
<u>97</u>			<u>2.676</u>
98 99		- <u>99</u> 100	<u>2.487</u> <u>2.310</u>
<u>100</u>	2.253	101	2.146
	Current Age  71 72 73 74 75 76 77 78 79 80  81 82 83 84 85 86 87 88 89 90  91 92 93 94 95 96 97 98 99	Current Age         Deferred 2 Years           71         15.602           72         14.858           73         14.130           74         13.419           75         12.726           76         12.049           77         11.387           78         10.744           79         10.120           80         9.517           81         8.932           82         8.365           83         7.820           84         7.300           85         6.803           86         6.332           87         5.890           88         5.474           89         5.084           90         4.719           91         4.379           92         4.062           93         3.769           94         3.497           95         3.246           96         3.015           97         2.802           98         2.606           99         2.424	Current Age         Escalation Deferred 2 Years         Current Age         A

<sup>+</sup> Based on 2009 U.S. Life Tables for female population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on second anniversary of accident date

Exhibit 29

## **Part VIII—ANNUITY TABLES**

## Effective October 1, 2014

#### Table B-2—Female

	In	itial		Subsequent Anniversaries
Age at Accident	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
101 102 103 104 105	101 102 103 104 105	2.216 2.078 1.942 1.809 1.674	102 103 104 105 106	2.128 1.987 1.849 1.710 1.559
106 107 108 109 110	106 107 108 109	1.528 1.353 1.122 1.740 0.846	107 108 109 110	1.377 1.137 0.745 0.246

<sup>+</sup> Based on 2000 U.S. Life Tables for female population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on the second anniversary of accident date

Exhibit 29

## **Part VIII—ANNUITY TABLES**

## Effective October 1, 2014

Table B-2—Female

		<u>Initial</u>		sequent Accident iversaries
Age at Accident	Current Age	Escalation Deferred 2 Years	_ <u>Current</u> _ <u>Age</u>	Escalation <u>Deferred</u> <u>1 Year</u>
101 102 103 104 105	101 102 103 104 105	2.095 1.947 1.809 1.679 1.556	- 102 - 103 - 104 - 105 - 106	1.993 1.850 1.715 1.587 1.464
106 107 108 109 110	106 107 108 109 110	1.437 1.302 1.144 0.916 0.491	- <u>107</u> - <u>108</u> - <u>109</u> - <u>110</u>	1.324 1.161 0.924 0.491

Based on 2009 U.S. Life Tables for female population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on second anniversary of accident date

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

Table B-3—Total Population

	In	itial		Subsequent Anniversaries
		Escalation		Escalation
Age at	current	Deferred	Current	Deferred
Accident	Age	2 Years	Age	1 Year
·				
0	0	88.263	1	90.676
1	1	87.227	2	89.301
2	2 3	85.904	3	87.920
3	3	84.576	4	86.538
4	4	83.248	5	85.161
5	5	81.923	5	83.788
6	6	80.604	7	82.422
7	7	7 289	8	81.060
8	8	77.380	9	79.704
9	9	76.676	10	78.353
10	10	75.377	11	77.008
11	11	74.084	12	75.671
12	12	72.798	13	74.345
13	13	71.523	14	73.032
14	14	70.261	15	71.733
15	15	69.612	16	70.449
16	16	67.777	17	69.178
17	17	6.555	18	67.918
18	18	65.343	9	66.667
19	19	64.141	20	65.425
20	20	62.947	21	64.191
21	21	61.760	22	62.966
22	22	60.582	23	61.746
23	23	59.409	24	60.532
24	24	58.242	25	59.322
25	25	57.078	26	58.116
26	26	55.918	27	56.914
27	27	54.763	28	55.718
28	28	53.613	29	54.527
29	29	52.468	30	53.343

- + Based on 2000 U.S. Life Tables for total population
  - 3.5% annual interest rate
  - 4.9% annual escalation beginning on the second anniversary of accident date
- \* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

### **Table B-3—Total Population**

	<u>Initial</u>		1st and Subs Anni	sequent Accident versaries
Age at Accident	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
0	0	90.828	1	93.589
1	1	90.027	2	92.198
2	2	88.690	3	90.802
3	3	87.347	4	89.406
4	4	86.005	5	88.012
5	5 6 7 8 9	84.665	6	86.624
6		83.330	7	85.241
7		82.000	8	83.863
8		80.675	9	82.491
9		79.356	10	81.124
10	10	78.041	11	79.762
11	11	76.732	12	78.408
12	12	75.430	13	77.063
13	13	74.137	14	75.729
14	14	72.854	15	74.407
15	15	71.583	16	73.099
16	16	70.325	17	71.802
17	17	69.078	18	70.516
18	18	67.842	19	69.242
19	19	66.617	20	67.978
20	20	65.401	21	66.725
21	21	64.196	22	65.482
22	22	63.001	23	64.247
23	23	61.814	24	63.019
24	24	60.633	25	61.796
25	25	59.457	26	60.578
26	26	58.286	27	59.364
27	27	57.119	28	58.156
28	28	55.957	29	56.953
29	29	54.801	30	55.757

<sup>+</sup> Based on 2009 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on the second anniversary of accident date

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

### **Table B-3—Total Population**

	In	itial		Subsequent Inniversaries
		Escalation		Escalation
Age at	Current	Deferred	Current	Deferred
Accident	Age	2 Years	Age	1 Year
30	30	51.329	31	52.164
31	3	50.195	32	50.992
32	32	49.069	33	49.828
33	33	47.950	34	48.672
34	34	46.838	3,5	47.525
25	25	45.705	200	40.000
35	35	45.735	36	46.386
36 37	36 37	44.640 43.553	37 38	45.255 44.134
37 38	37 38	43.553 42.474	39	
38 39	38 39		40	43.021
39	39	4 405	40	41.919
40	40	40.344	41	40.826
41	41	39.293	42	39.743
42	42	38.252	43	38.669
43	43	37.220	44	37.606
44	44	36.158	45	36.554
		<b>'</b>		
45	45	<b>3</b> 5.186	46	35.514
46	46	34.186	47	34.485
47	47	33.196	48	33.466
48	48	32.217	49	32.459
49	49	31.248	50	31.462
50	50	30.289	51	30.475
51	51	29.340	52	29.499
52	52	28.402	53	28.534
53	56	27.475	54	27.582
54	54	26.559	55	26.644
55	55	25.657	56	25.721
56	56	24.769	57	24.813
57	57	23.896	58	28.920
58	58	23.038	59	23.042
59	59	22.194	60	22.180

- + Bases on 2000 U.S. Life Tables for total population
  - 3.5% annual interest rate
  - .0% annual escalation beginning on the second anniversary of accident date
- This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

#### Part VIII—ANNUITY TABLES

### Effective October 1, 2014

#### **Table B-3—Total Population**

	ı	nitia <u>l</u>		sequent Accident iversaries
	•	Escalation	-	Escalation
Age at	Current	Deferred	_ <u>Current</u>	Deferred
Accident	Age	2 Years	Age	1 Year
Accident	<u>Age</u>	<u> 2 Tears</u>	- <u>Age</u>	<u> </u>
30	30	53.650	- 31	54.566
31	31	52.505	- 32	53.383
32	32	51.367	- 33	52.205
33	33	50.235	- 34	51.035
34	34	49.110	- 35	49.872
35	35	47.991	- 36	48.715
36	36	46.880	- 37	47.567
37	37	45.775	- 38	46.427
38	38	44.679	- 39	45.295
39	39	43.591	- 40	44.172
40	40	42.511	- 41	43.059
41	41	41.441	- 42	41.956
42	42	40.380	- 43	40.864
43	43	39.330	- 44	39.783
44	44	38.290	- 45	38.714
45	45	37.262	- 46	37.656
46	46	36.245	- 47	36.609
47	47	35.239	- 48	35.574
48	48	34.243	- 49	34.551
49	49	33.260	- 50	33.541
50	50	32.289	- 51	32.545
51	51	31.331	- 52	31.562
52	52	30.386	- 53	30.591
53	53	29.452	- 54	29.631
54	54	28.529	- 55	28.682
55	5 <u>5</u>	27.617	- <u>56</u>	27.743
56	5 <u>6</u>	26.714	- <u>57</u>	26.815
57	5 <u>7</u>	25.822	- <u>58</u>	25.898
58	5 <u>8</u>	24.940	- <u>59</u>	24.993
59	5 <u>9</u>	24.070	- <u>60</u>	24.100

<sup>+</sup> Based on 2009 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on the second anniversary of accident date

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

#### **Table B-3—Total Population**

	In	itial		Subsequent Inniversaries
		Escalation		scalation
Age at	Current	Deferred	Current	Deferred
Accident	Age	2 Years	Age	1 Year
60	6	21.364	61	21.334
61	61	20.551	62	20.504
62	62	19.753	63	19.691
63 64	63 64	18.971	64 65	18.894
04	04	18.205	<b>7</b>	18.112
65	65	17.453	66	17.345
66	66	16.715	67	16.593
67	67	15.993	68	15.859
68	68	15.286	69	15.143
69	69	14.598	70	14.445
70	70	42.00	74	40.704
70 71	70 74	13.927	71 72	13.764
71 72	71 72	13.271 12.631	72	13.098 12.449
72 73	72 73	12.007	73 74	11.818
73 74	73 74	11.461	75	11.205
7-7	7-7	11.401	73	11.200
75	75	1.811	76	10.608
76	76	10.237	77	10.027
77	77	9.679	78	9.463
78	78	9.136	79	8.918
79	79	8.611	80	8.394
80	80	8.108	81	7.894
81	81	7.627	82	7.420
82	82	7.171	83	6.972
83	83	6.740	84	6.551
84	<b>8</b> 4	6.335	85	6.155
-				
85	85	5.954	86	5.781
86	86	5.595	87	5.430
87	87	5.257	88	100
88	88	4.939	89	4.790
89	89	4.641	90	4.499

- + Based on 2000 U.S. Life Tables for total population
  - 3.5% annual interest rate
  - 40% annual escalation beginning on the second anniversary of accident date
- \* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

### **Table B-3—Total Population**

	<u>!</u>	<u>nitial</u>		sequent Accident versaries
Age at Accident	Current Age	Escalation <u>Deferred</u> <u>2 Years</u>	<u>Current</u> <u>Age</u>	<u>Escalation</u> <u>Deferred</u> <u>1 Year</u>
60	60	23.211	61	23.219
61	61	22.364	62	22.350
62	62	21.528	63	21.494
63	63	20.705	64	20.650
64	64	19.893	65	19.819
65	65	19.094	66	19.004
66	66	18.310	67	18.204
67	67	17.542	68	17.421
68	68	16.788	69	16.652
69	69	16.049	70	15.896
70	70	15.322	7 <u>1</u>	15.153
71	71	14.608	7 <u>2</u>	14.427
72	72	13.909	73	13.715
73	73	13.225	74	13.022
74	74	12.558	75	12.347
75	75	11.909	76	11.688
76	76	11.276	77	11.046
77	77	10.659	78	10.423
78	78	10.059	79	9.820
79	79	9.479	80	9.238
80	80	8.919	81	8.674
81	81	8.378	82	8.129
82	82	7.853	83	7.606
83	83	7.350	84	7.106
84	84	6.869	85	6.627
85	85	6.409	86	6.179
86	86	5.977	87	5.756
87	87	5.571	88	5.359
88	88	5.189	89	4.987
89	89	4.830	90	4.638

<sup>+</sup> Based on 2009 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on the second anniversary of accident date

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

### **Table B-3—Total Population**

	In	Initial		Subsequent Inniversaries
Age at Accident	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
90 91 92 93	90 91 92 93	4.361 4.098 3.852 3.621	91 92 93 94	4.226 3.971 3.731 3.505
94 95 96 97 98 99	94 95 96 97 98 99	3.404 3.200 3.006 2.820 2.840 2.462	96 97 98 99 100	3.293 3.091 2.899 2.712 2.527 2.363
100 101 102 103 104	100 101 102 103 104	2.304 2.168 2.036 1.906 1.777	101 102 103 104 105	2.222 2.085 1.949 1.817 1.681
105 106 107 108 109	105 106 107 108 109	1.646 1.502 1.334 1.120 0.745	106 107 108 109 110	1.531 1.358 1.135 0.750 0.246
110	110	0.246		

<sup>+</sup> Base on 2000 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>1.0%</sup> annual escalation beginning on the second anniversary of accident date

This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

**Table B-3—Total Population** 

	<u>!</u>	<u>Initial</u>		sequent Accident versaries
Age at Accident	Current Age	Escalation Deferred 2 Years	Current Age	Escalation <u>Deferred</u> <u>1 Year</u>
90	90	4.495	- 91	4.314
91	91	4.183	- 92	4.012
92	92	3.892	- 93	3.732
93	93	3.622	- 94	3.472
94	94	3.373	- 95	3.232
9 <u>5</u>	9 <u>5</u>	3.142	- <u>96</u>	3.011
9 <u>6</u>	9 <u>6</u>	2.929	- <u>97</u>	2.807
9 <u>7</u>	97	2.732	- <u>98</u>	2.618
9 <u>8</u>	98	2.550	- <u>99</u>	2.442
99	99	2.381	- <u>100</u>	2.277
100	100	2.222	- <u>101</u>	2.123
101	101	2.073	- <u>102</u>	1.980
102	102	1.935	- <u>103</u>	1.846
103	103	1.805	- <u>104</u>	1.716
104	104	1.680	- <u>105</u>	1.594
105	105	1.562	- 106	1.472
106	106	1.445	- 107	1.327
107	107	1.304	- 108	1.155
108	108	1.138	- 109	0.933
109	109	0.924	- 110	0.472
<u>110</u>	<u>110</u>	0.472	-  -	

<sup>+</sup> Based on 2009 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>4.0%</sup> annual escalation beginning on the second anniversary of accident date

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

Table C-1—Male

Annuity Table +
Permanent Total Benefits
Accidents On or After October 1, 1995

			1st An	niversary	2nd An	niversary	3rd and S	ubsequent cident
	lr.	nitial		ccident		ccident		ersaries
		Escalation		Escalation		Escalation		Escalation
Age at	Current	Deferred	Current	Deferred	Current	Deferred	Current	Deferred
Accident	Age	4 Years	Age	3 Years	Age	2 Years	Age	1 Year
11	11	33.888	12	34.062	13	34 246	14	34.441
12	12	33.450	13	33.612	14	23.785	15	33.970
13	13	33.009	14	33.160	15	33.323	16	33.497
14	14	32.566	15	32.707	16	32.860	17	33.023
15	15	32.122	16	32.253	17	32.394	18	32.545
16	16	31.677	17	31.797	.8	31.926	19	32.063
17	17	31.229	18	31.338	19	31.454	20	31.578
18	18	30.779	19	30.875	20	30.978	21	31.087
19	19	30.325	20	30.408	21	30.497	22	30.591
20	20	29.868	21	29.937	22	30.011	23	30.089
21	21	29.405	22	29.460	23	29.518	24	29.578
22	22	28.938	23	28.977	23	29.017	25	29.059
23	23	28.465	24	28.486	25	28.508	26	28.530
24	24	27.984	25	27.987		27.990	27	27.992
2 <del>4</del> 25	25	27.494	26	27.479	26 27	27.463	28	27.446
23	23	27.494	20	21.419	2	27.403	20	27.440
26	26	26.996	27	26.962	28	26.927	29	26.891
27	27	26.489	28	26.437	29	26.383	30	26.328
28	28	25.974	29	25.903	30	25.831	31	25.756
29	29	25.451	30	25.362	31	25,270	32	25.176
30	30	24.92	31	24.813	32	24.702	33	24.589
31	31	24.382	32	24.256	33	24.126	34	23.994
32	32	23.836	33	23.691	34	23.543	35	23.392
33	33	23.282	34	23.119	35	22.953	36	22.783
34	34	22.722	35	22.541	36	22.355	37	22.166
35	35	22.154	36	21.955	37	21.750	38	21.541

<sup>+</sup> Based on 2000 U.S. Life Tables for male population

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

<sup>3.5%</sup> a mual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

Exhibit 29

## Part VIII—ANNUITY TABLES

# Effective October 1, 2014

Table C-1—Male

# Annuity Table + Permanent Total Benefits \* Accidents From October 1, 1995 through September 30, 2013

	<u>In</u>	<u>iitial</u>		niversary ccident		<u>iniversary</u> ccident	3rd and Accident	Subsequent Anniversaries
Age at Accident	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
11	11	34.289	12	34.474	13	34.669	- 14	34.873
12	12	33.854	13	34.027	14	34.208	- 15	34.401
13	13	33.415	14	33.575	15	33.745	- 16	33.926
14	14	32.973	15	33.122	16	33.280	- 17	33.448
15	15	32.528	16	32.665	17	32.812	- 18	32.968
16	16	32.081	17	32.206	18	32.340	- 19	32.483
17	17	31.631	18	31.744	19	31.866	- 20	31.996
18	18	31.178	19	31.279	20	31.388	- 21	31.505
19	19	30.721	20	30.810	21	30.906	- 22	31.009
20	20	30.262	21	30.338	22	30.421	- 23	30.509
21	21	29.799	22	29.862	23	29.930	- <u>24</u>	30.002
22	22	29.332	23	29.381	24	29.433	- <u>25</u>	29.486
23	23	28.861	24	28.893	25	28.927	- <u>26</u>	28.961
24	24	28.383	25	28.397	26	28.412	- <u>27</u>	28.427
25	25	27.896	26	27.893	27	27.889	- <u>28</u>	27.884
26	26	27.402	27	27.380	28	27.357	- <u>29</u>	27.333
27	27	26.899	28	26.858	29	26.816	- <u>30</u>	26.774
28	28	26.387	29	26.328	30	26.268	- <u>31</u>	26.207
29	29	25.868	30	25.791	31	25.712	- <u>32</u>	25.631
30	30	25.341	31	25.246	32	25.148	- <u>33</u>	25.048
31	31	24.807	32	24.693	33	24.576	- 34	24.456
32	32	24.264	33	24.132	34	23.995	- 35	23.856
33	33	23.714	34	23.563	35	23.407	- 36	23.247
34	34	23.157	35	22.986	36	22.811	- 37	22.631
35	35	22.591	36	22.401	37	22.206	- 38	22.007

<sup>+</sup> Based on 2009 U.S. Life Tables for male population

<sup>3.5%</sup> annual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Exhibit 29

#### Part VIII—ANNUITY TABLES

# Effective October 1, 2014

Table C-1—Male

Annuity Table +
Permanent Total Benefits
Accidents On or After October 1, 1995

		vitial		niversary ccident		niversary ccident	3 <sup>rd</sup> and Subsequent Accident Anniversaries		
		Escalation		Escalation		Escalation		Escalation	
Age at	Current	Deferred	Current	Deferred	Current	Deferred	Current	Deferred	
Accident	Age	4 Years	Age	3 Years	Age	2 Years	Age	1 Year	
36	36	21.580	37	21.362	38	21.128	39	20.910	
37	37	20.998	38	20.762	39	20.519	40	20.272	
38	38	20.410	39	20.155	40	19.894	41	19.627	
39	39	19.815	40	19.541	41	19.261	42	18.974	
40	40	19.214	41	18.921	42	18.621	43	18.315	
41	41	18.606	42	18.294	42	17.975	44	17.648	
42	42	17.991	43	17.660	44	17.322	45	16.976	
43	43	17.369	44	17.020	45	16.662	46	16.296	
44	44	16.742	45	10 373	46	15.996	47	15.610	
45	45	16.108	46	15.720	47	15.324	48	14.917	
46	46	15.467	47	15,061	48	14.644	49	14.215	
47	47	14.821	48	4.394	49	13.955	50	13.504	
48	48	14.167	49	13.719	50	13.258	51	12.783	
49	49	13.506	50	13.036	31	12.551	52	12.052	
50	50	12.835	51	12.343	52	11.835	53	11.312	
51	51	12.156	52	11.641	53	11.110	54	10.563	
52	52	11.468	53	10.930	54	10.375	55	9.803	
53	53	10.770	54	10.209	55	9 630	56	9.034	
54	54	10.064	55	9.479	56	8.876	57	8.253	
55	55	9.348	56	8.739	57	8.111	58	7.461	
56	56	3.623	57	7.989	58	7.334	59	6.655	
57	57	7.887	58	7.227	59	6.544	60	5.835	
58	58	7.141	59	6.453	60	5.739	61	4.998	
59	59	6.381	60	5.664	61	4.919	62	4.143	
60	60	5.608	61	4.860	62	4.081	63	3.267	

<sup>+</sup> Based op 2000 U.S. Life Tables for male population

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

<sup>3.5%</sup> annual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

Exhibit 29

## Part VIII—ANNUITY TABLES

# Effective October 1, 2014

Table C-1—Male

# Annuity Table + Permanent Total Benefits \* Accidents From October 1, 1995 through September 30, 2013

	<u>In</u>	<u>iitial</u>		niversary ccident		niversary ccident	3rd and	d Subsequent t Anniversaries
Age at Accident	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
36	36	22.018	37	21.809	38	21.594	- <u>39</u>	21.375
37	37	21.437	38	21.209	39	20.975	- <u>40</u>	20.735
38	38	20.849	39	20.601	40	20.348	- <u>41</u>	20.088
39	39	20.253	40	19.987	41	19.713	- <u>42</u>	19.433
40	40	19.650	41	19.365	42	19.072	- <u>43</u>	18.772
41	41	19.041	42	18.736	43	18.423	- <u>44</u>	18.104
42	42	18.424	43	18.100	44	17.768	- <u>45</u>	17.429
43	43	17.800	44	17.457	45	17.106	- <u>46</u>	16.747
44	44	17.171	45	16.809	46	16.437	- <u>47</u>	16.057
45	45	16.535	46	16.153	47	15.761	- <u>48</u>	15.359
46	46	15.892	47	15.490	48	15.077	- 49	14.655
47	47	15.242	48	14.820	49	14.387	- 50	13.944
48	48	14.584	49	14.143	50	13.690	- 51	13.225
49	49	13.921	50	13.459	51	12.985	- 52	12.499
50	50	13.250	51	12.768	52	12.273	- 53	11.764
51	51	12.573	52	12.070	53	11.553	- <u>54</u>	11.020
52	52	11.889	53	11.364	54	10.823	- <u>55</u>	10.264
53	53	11.196	54	10.648	55	10.082	- <u>56</u>	9.498
54	54	10.495	55	9.922	56	9.331	- <u>57</u>	8.719
55	55	9.783	56	9.185	57	8.568	- <u>58</u>	7.928
56	56	9.060	57	8.437	58	7.792	- <u>59</u>	7.123
57	57	8.327	58	7.676	59	7.002	- <u>60</u>	6.302
58	58	7.581	59	6.902	60	6.197	- <u>61</u>	5.465
59	59	6.822	60	6.113	61	5.377	- <u>62</u>	4.609
60	60	6.048	61	5.309	62	4.538	- <u>63</u>	3.734

<sup>+</sup> Based on 2009 U.S. Life Tables for male population

<sup>3.5%</sup> annual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Exhibit 29

#### Part VIII—ANNUITY TABLES

# Effective October 1, 2014

Table C-1—Male

Annuity Table +
Permanent Total Benefits
Accidents On or After October 1, 1995

<u> </u>				niversary ccident			3 <sup>rd</sup> and Subsequent Accident Anniversaries	
		Escalation		Escalation		Escalation		Escalation
Age at	Current	Deferred	Current	Deferred	Current	Deferred	Current	Deferred
Accident	Age	4 Years	Age	3 Years	Age	2 Years	Age	1 Year
	·							
61	61	4.819	62	4.038	63	3.222	64	2.368
62	62	4.013	63	3.196	64	2.341	65	1.442
63	63	3.188	64	2.332	65	1.433	66	0.486
64	64	2.332	65	1.433	66	0.486	67	0.000
65	65	1.433	66	0.486	67	0.000	68	0.000
66	66	0.486	67	0.000	65	0.000	69	0.000

+ Based or 2000 U.S. Life Tables for male population

3.5% annual interest rate

.0% annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Exhibit 29

#### **Part VIII—ANNUITY TABLES**

# Effective October 1, 2014

Table C-1—Male

# Annuity Table + Permanent Total Benefits \* Accidents From October 1, 1995 through September 30, 2013

	<u>Initial</u>			<u>niversary</u> ccident		niversary ccident		and Subsequent ent Anniversaries
Age at Accident	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Currer Age	Escalation <u>Deferred</u> 1 Year
61 62 63 64 65 66	61 62 63 64 65 66	5.259 4.453 3.629 2.784 1.901 0.974	62 63 64 65 66	4.486 3.646 2.784 1.901 0.974	63 64 65 66	3.680 2.802 1.901 0.974	- 64 - 65 - 66 	2.838 1.919 0.974

<sup>+</sup> Based on 2009 U.S. Life Tables for male population

<sup>3.5%</sup> annual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Exhibit 29

#### Part VIII—ANNUITY TABLES

# Effective October 1, 2014

Table C-2—Female

Annuity Table + Permanent Total Benefits

Accidents On or After October 1, 1995

	<b>Nitial</b>					3 and Subsequent Accident Anniversaries		
		Escalation		Escalation		Escalation		Escalation
Age at	Current	Deferred	Current	Deferred	Current	Deferred	Current	Deferred
Accident	Age	4 Years	Age	3 Years	Age	2 Years	Age	1 Year
11	11	34.685	12	34.887	13	35.096	14	35.315
12	12	34.258	13	34.446	14	34.642	15	34.847
13	13	33.826	14	34.000	15	34.183	16	34.374
14	14	33.390	15	33.551	16	33.719	17	33.896
15	15	32.949	16	33.096	17	33.250	18	33.411
40	40	00.500	47	00.000	10	00.775	40	20.000
16	16	32.503	17	32.636	18	32.775	19	32.920
17	17	32.052	18	32.171	19	32.294	20	32.422
18	18	31.596	19	31.699	20	31.806	21	31.916
19	19	31.133	20	31,220	21	31.310	22	31.404
20	20	30.663	21	30.794	22	30.807	23	30.883
21	21	30.187	22	30.241	23	30.297	24	30.355
22	22	29.704	23	29.741	23	29.780	24 25	29.820
23	23	29.704	23 24	29.741	25	29.760	25 26	29.820 29.277
23 24	23 24	28.716	25	28.719		28.722	20 27	28.726
24 25	24 25		25 26		26 27		28	
25	25	28.212	26	28.197	21	28.182	28	28.168
26	26	27.700	27	27.667	28	27.635	29	27.601
27	27	27.181	28	27.131	29	27.079	30	27.027
28	28	26.654	29	26.586	30	26.517	31	26.445
29	29	26.121	30	26.034	31	25.046	32	25.856
30	30	25.580	31	25.475	32	25.368	33	25.259
31	31	25.031	32	24.908	33	24.783	34	24.654
32	32	24.476	33	24.334	34	24.190	35	24.042
33	33	23.913	34	23.753	35	23.590	36	23.422
34	34	23.343	35	23.165	36	22.982	37	22.795
35	<b>3</b> 5	22.767	36	22.569	37	22.367	38	22.159

<sup>+</sup> Based on 2000 U.S. Life Tables for female population

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

<sup>3.5%</sup> annual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

Exhibit 29

## Part VIII—ANNUITY TABLES

# Effective October 1, 2014

Table C-2—Female

# Annuity Table + Permanent Total Benefits \* Accidents From October 1, 1995 through September 30, 2013

	<u>In</u>	nitia <u>l</u>		niversary ccident		niversary ccident		nd Subsequent nt Anniversaries
Age at Accident	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
11	11	34.956	12	35.166	13	35.384	- <u>14</u>	35.610
12	12	34.532	13	34.728	14	34.931	- <u>15</u>	35.143
13	13	34.103	14	34.284	15	34.474	- <u>16</u>	34.671
14	14	33.668	15	33.836	16	34.011	- <u>17</u>	34.194
15	15	33.228	16	33.382	17	33.543	- <u>18</u>	33.710
16	16	32.783	17	32.923	18	33.069	- 19	33.221
17	17	32.333	18	32.458	19	32.589	- 20	32.725
18	18	31.878	19	31.988	20	32.102	- 21	32.222
19	19	31.416	20	31.511	21	31.609	- 22	31.712
20	20	30.949	21	31.027	22	31.109	- 23	31.195
21	21	30.475	22	30.537	23	30.603	- <u>24</u>	30.672
22	22	29.994	23	30.041	24	30.090	- <u>25</u>	30.141
23	23	29.508	24	29.538	25	29.569	- <u>26</u>	29.602
24	24	29.014	25	29.027	26	29.041	- <u>27</u>	29.057
25	25	28.514	26	28.510	27	28.506	- <u>28</u>	28.503
26	26	28.007	27	27.985	28	27.963	- <u>29</u>	27.942
27	27	27.492	28	27.453	29	27.413	- <u>30</u>	27.373
28	28	26.971	29	26.913	30	26.855	- <u>31</u>	26.796
29	29	26.442	30	26.366	31	26.289	- <u>32</u>	26.211
30	30	25.905	31	25.812	32	25.716	- <u>33</u>	25.618
31	31	25.362	32	25.250	33	25.135	- <u>34</u>	25.018
32	32	24.811	33	24.680	34	24.546	- <u>35</u>	24.409
33	33	24.252	34	24.103	35	23.950	- <u>36</u>	23.792
34	34	23.686	35	23.518	36	23.345	- <u>37</u>	23.167
35	35	23.113	36	22.925	37	22.732	- <u>38</u>	22.535

<sup>+</sup> Based on 2009 U.S. Life Tables for female population

<sup>3.5%</sup> annual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Exhibit 29

#### Part VIII—ANNUITY TABLES

# Effective October 1, 2014

Table C-2—Female

Annuity Table +
Permanent Total Benefits
Accidents On or After October 1, 1995

	Initial Escalation		1 <sup>st</sup> Anniversary 2 <sup>nd</sup> Anniversary of Accident of Accident				3 <sup>rd</sup> and Subsequent Accident Anniversaries		
		Escalatio		Escalatio		Escalatio		Escalatio	
Age at	Curre	n	Curre	n	Curre	n	Curren	n	
Acciden	nt	Deferred	nt	Deferred	nt	Deferred	t	Deferred	
t	Age	4 Years	Age	3 Years	Age	2 Years	Age	1 Year	
36	36	22.183	37	21.966	38	21,744	39	21.516	
37	37	21.591	38	21.356	39	21.114	40	20.865	
38	38	20.993	39	20.737	40	20.475	41	20.206	
39	39	20.387	10	20.112	41	19.829	42	19.539	
40	40	19.773	41	19.478	42	19.175	43	18.864	
41	41	19.152	42	18.837	43	18.513	44	18.179	
42	42	18.524	43	18.188	44	17.842	45	17.487	
43	43	17.887	44	17,530	45	17.163	46	16.785	
44	44	17.242	45	16.864	46	16.475	47	16.075	
45	45	16.589	46	16.190	47	15.779	48	15.355	
46	46	15.928	47	15.507	48	15.074	49	14.627	
47	47	15.259	48	14.816	49	14.360	50	13.890	
48	48	14.581	49	14.116	30	13.637	51	13.143	
49	49	13.895	50	13.407	51	12.904	52	12.386	
50	50	13.200	51	12.689	52	12.163	53	11.620	
51	51	12.496	52	11.962	53	11.411	54	10.843	
52	52	11.783	53	11.225	54	10,649	55	10.055	
53	53	11.060	54	10.478	55	9.877	56	9.257	
54	54	10.328	55	9.722	56	9.095	57	8.448	
55	55	9.586	56	8.954	57	8.302	58	7.627	
56	56	3.834	57	8.177	58	7.497	59	6.793	
57	57	8.072	58	7.387	59	6.679	60	5.945	
58	58	7.298	59	6.586	60	5.848	<b>C</b> 1	5.083	
59	59	6.512	60	5.771	61	5.002	62	4.204	
60	60	5.713	61	4.942	62	4.140	63	3.307	

<sup>+</sup> Based on 2000 U.S. Life Tables for female population

Senefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

<sup>3.5%</sup> apriual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

Exhibit 29

## Part VIII—ANNUITY TABLES

# Effective October 1, 2014

Table C-2—Female

# Annuity Table + Permanent Total Benefits \* Accidents From October 1, 1995 through September 30, 2013

	<u>In</u>	<u>itial</u>	1st An of A	niversary ccident		niversary ccident		Subsequent Anniversaries
		Escalation		Escalation		Escalation	- <u>-</u>	Escalation
Age at Accident	Current Age	<u>Deferred</u> 4 Years	Current Age	<u>Deferred</u> 3 Years	<u>Curren</u> <u>t</u> <u>Age</u>	Deferred 2 Years	Current Age	<u>Deferred</u> <u>1 Year</u>
36	36	22.531	37	22.325	38	22.112	- 39	21.894
37	37	21.943	38	21.716	39	21.484	- 40	21.245
38	38	21.346	39	21.101	40	20.848	- 41	20.589
39	39	20.743	40	20.477	41	20.204	- 42	19.924
40	40	20.131	41	19.846	42	19.553	- 43	19.252
41	41	19.513	42	19.207	43	18.894	- 44	18.572
42	42	18.886	43	18.561	44	18.227	- 45	17.885
43	43	18.253	44	17.908	45	17.553	- 46	17.189
44	44	17.612	45	17.247	46	16.871	- 47	16.485
45	45	16.964	46	16.578	47	16.181	- 48	15.772
46	46	16.309	47	15.901	48	15.482	- 49	15.050
47	47	15.645	48	15.216	49	14.774	- 50	14.319
48	48	14.973	49	14.522	50	14.057	- 51	13.579
49	49	14.293	50	13.819	51	13.332	- 52	12.829
50	50	13.604	51	13.108	52	12.596	- 53	12.069
51	51	12.907	52	12.387	53	11.851	- 54	11.297
52	52	12.200	53	11.657	54	11.095	- 55	10.514
53	53	11.484	54	10.915	55	10.327	- 56	9.719
54	54	10.757	55	10.163	56	9.548	- 57	8.911
55	55	10.019	56	9.398	57	8.756	- 58	8.090
56	56	9.269	57	8.622	58	7.951	- <u>59</u>	7.257
57	57	8.508	58	7.833	59	7.133	- <u>60</u>	6.409
58	58	7.734	59	7.031	60	6.303	- <u>61</u>	5.547
59	59	6.949	60	6.217	61	5.458	- <u>62</u>	4.670
60	60	6.150	61	5.388	62	4.597	- <u>63</u>	3.776

<sup>+</sup> Based on 2009 U.S. Life Tables for female population

<sup>3.5%</sup> annual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Exhibit 29

#### Part VIII—ANNUITY TABLES

# Effective October 1, 2014

Table C-2—Female

Annuity Table +
Permanent Total Benefits
Accidents On or After October 1, 1995

Initial			niversary ccident		niversary ccident	Acc	cident rersaries	
		Escalation		Escalation		Escalation	<u> </u>	Escalation
Age at	Current	Deferred	Current	Deferred	Current	Deferred	Current	Deferred
Accident	Age	Years	Age	3 Years	Age	2 Years	Age	1 Year
61	61	4.900	62	4.097	63	3.261	64	2.390
62	62	4.071	63	3.235	64	2.362	65	1.451
63	63	3.226	64	2.354	65	1.442	66	0.488
64	64	2.354	65	1.442	66	0.488	67	0.000
65	65	1.442	66	0.488	67	0.000	68	0.000
66	66	0.488	67	0.000	68	0.000	69	0.000

+ Based 2000 U.S. Life Tables for female population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Exhibit 29

## **Part VIII—ANNUITY TABLES**

# Effective October 1, 2014

Table C-2—Female

# Annuity Table + Permanent Total Benefits \* Accidents From October 1, 1995 through September 30, 2013

	<u>Initial</u>			niversary ccident		2nd Anniversary of Accident		Subsequent Anniversaries
Age at Accident	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
61 62 63 64 65 66	61 62 63 64 65 66	5.338 4.511 3.668 2.808 1.912 0.977	62 63 64 65 66	4.545 3.685 2.808 1.912 0.977	63 64 65 66	3.721 2.826 1.912 0.977	64 65 66	2.863 1.931 0.977

<sup>+</sup> Based on 2009 U.S. Life Tables for female population

<sup>3.5%</sup> annual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Exhibit 29

#### Part VIII—ANNUITY TABLES

# Effective October 1, 2014

#### **Table D—Total Population**

	<u>Initial</u>		1 <sup>st</sup> Anniversary of Accident			2 <sup>nd</sup> Anniversary of Accident		3 and Subsequent Accident Anniversaries	
		Escalation		Escalation		Escalation		Escalation	
Age at	Current	Deferred	Current	Deferred	Current	Deferred	Current	Deferred	
Accident	Age	4 Years	Age	3 Years	Age	2 Years	Age	1 Year	
0	0	42.483	1	43.115	2 3	43 626	3	44.149	
1	1	42.326	2 3	42.809	3	43.303	4	43.811	
2	2	42.025	3	42.491	4	42.971	5	43.466	
3	3	41.714	4	42.166	5	42.633	6	43.116	
4	4	41.395	5	41.835	6	42.290	7	42.760	
5	5	41.071	6	41.498	7	41.941	8	42.398	
6	6	40.741	7	41.156	8	41.586	9	42.031	
7	7	40.405	8	40.809	9	41.226	10	41.657	
8	8	40.064	9	40.455	10	40.859	11	41.277	
9	9	39.718	10	40,096	11	40.487	12	40.893	
10	10	39.366	11	30.7	12	40.111	13	40.506	
11	11	39.008	12	39.731 35.362	13	39.731	14	40.117	
12	12	38.646	13	38.990	14	39.349	15	39.727	
13	13	38.281	14	38.616	15	38.967	16	39.335	
14	14	37.914	15	38.241	16	38.583	17	38.942	
14	14	37.914	15	30.241	10	30.303	17	30.942	
15	15	37.547	16	37.865	17	38.198	18	38.546	
16	16	37.178	17	37.487	18	37.810	19	38.147	
17	17	36.807	18	37.106	19	37.418	20	37.743	
18	18	36.435	19	36.723	20	37.023	21	37.336	
19	19	36.058	20	36.335	21	36.623	22	36.923	
20	20	35.678	21	35.943	22	36.2.9	23	36.506	
21	21	35.294	22	35.546	23	35.809	24	36.081	
22	22	34.905	23	35.145	24	35.393	25	35.650	
23	23	34.511	24	34.737	25	34.971	26	35.212	
24	24	34.112	25	34.323	26	34.541	27	34.767	

<sup>+</sup> Based on 200 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse of children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

#### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

**Table C-3—Total Population** 

# Annuity Table + Lifetime Fatal Dependency Benefits \* Accidents From October 1, 1995 through September 30, 2013

	<u>lr</u>	<u>nitial</u>		<u>niversary</u> ccident		nniversary ccident		<u>Subsequent</u> Anniversaries
Age at Accident	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
0	0	43.000	1	43.770	2	44.303	- 3	44.849
1	1	42.968	2	43.472	3	43.989	- 4	44.520
2	2	42.676	3	43.164	4	43.667	- 5	44.185
3	3	42.373	4	42.848	5	43.338	- 6	43.844
4	4	42.064	5	42.526	6	43.003	- 7	43.497
5 6 7 8 9	<u>5</u> 161718191	41.748 41.426 41.100 40.768 40.430	6 7 8 9 10	42.198 41.865 41.526 41.182 40.832	7 8 9 10 11	42.663 42.318 41.967 41.610 41.247	- <u>8</u> - <u>9</u> - <u>10</u> - <u>11</u> - <u>12</u>	43.145 42.786 42.422 42.052 41.677
10	10	40.087	11	40.476	12	40.879	- 13	41.298
11	11	39.739	12	40.116	13	40.508	- 14	40.916
12	12	39.385	13	39.751	14	40.133	- 15	40.532
13	13	39.028	14	39.384	15	39.756	- 16	40.146
14	14	38.668	15	39.015	16	39.378	- 17	39.757
15	15	38.306	16	38.643	17	38.997	- <u>18</u>	39.365
16	16	37.942	17	38.270	18	38.613	- <u>19</u>	38.971
17	17	37.575	18	37.894	19	38.226	- <u>20</u>	38.574
18	18	37.206	19	37.515	20	37.837	- <u>21</u>	38.174
19	19	36.835	20	37.133	21	37.444	- <u>22</u>	37.770
20	20	36.461	21	36.748	22	37.049	- <u>23</u>	37.362
21	21	36.083	22	36.360	23	36.649	- <u>24</u>	36.949
22	22	35.703	23	35.968	24	36.244	- <u>25</u>	36.530
23	23	35.319	24	35.571	25	35.833	- <u>26</u>	36.104
24	24	34.929	25	35.168	26	35.415	- <u>27</u>	35.671

<sup>+</sup> Based on 2009 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

#### Part VIII—ANNUITY TABLES

# Effective October 1, 2014

#### **Table D—Total Population**

		nitial 1st Anniversary of Accident Escalation Escalation			niversary ccident	3rd and Subsequent Accident Anniversaries		
						Escalation		Escalation
Age at	Current	Deferred	Current	Deferred	Current	Deferred	Current	Deferred
Accident	Age	4 Years	Age	3 Years	Age	2 Years	Age	1 Year
25	25	33.706	26	33.902	27	34 105	28	34.315
26	26	33.293	27	33.474	28	33.662	29	33.857
27	27	32.873	28	33.040	29	33.213	30	33.393
28	28	32.447	29	32.599	30	32.757	31	32.922
29	29	32.016	30	32.153	31	32.296	32	32.445
30	30	31.578	31	31.700	32	31.829	33	31.963
31	31	31.134	32	31.242	33	31.356	34	31.476
32	32	30.685	33	30.779	34	30.878	35	30.984
33	33	30.231	34	30.311	35	30.396	36	30.487
34	34	29.772	35	29.838	36	29.909	37	29.985
35	35	29.308	36	29.360	37	29.417	38	29.479
36	36	28.840	37	28.878	38	28.920	39	28.968
37	37	28.367	38	28.391	39	28.419	40	28.453
38	38	27.890	39	27.900	40	27.914	41	27.933
39	39	27.408	40	27.404	41	27.405	42	27.410
40	40	26.923	41	26.905	42	26.892	43	26.883
41	41	26.434	42	26.402	43	26.375	44	26.352
42	42	25.940	43	25.896	44	25.855	45	25.818
43	43	25.444	44	25.386	45	25.331	46	25.282
44	44	24.943	45	24.872	46	24.805	47	24.743
	4-	24.42	40	04.057	4-	04.077	4.0	04.004
45	45	24.440	46	24.357	47	24.277	48	24.201
46	46	23.935	47	23.838	48	23.745	49	23.656
47	47	23.427	48	23.317	49	23.211	50	23.107
48	48	22.916	49	22.794	51	22.673	51	22.556
49	49	22.402	50	22.267	51	22.133	32	22.002

<sup>+</sup> Based or 2000 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

#### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

**Table C-3—Total Population** 

# Annuity Table + Lifetime Fatal Dependency Benefits \* Accidents From October 1, 1995 through September 30, 2013

	<u>Initial</u>		1st Anniversary of Accident		2nd Anniversary of Accident		3rd and Subsequent Accident Anniversaries	
Age at Accident	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	_ <u>Current</u> _ <u>Age</u>	Escalation Deferred 1 Year
25	25	34.534	26	34.758	27	34.991	- <u>28</u>	35.232
26	26	34.133	27	34.343	28	34.560	- <u>29</u>	34.786
27	27	33.725	28	33.920	29	34.124	- <u>30</u>	34.335
28	28	33.311	29	33.492	30	33.681	- <u>31</u>	33.877
29	29	32.891	30	33.058	31	33.232	- <u>32</u>	33.414
30	30	32.466	31	32.619	32	32.778	- 33	32.944
31	31	32.035	32	32.173	33	32.318	- 34	32.469
32	32	31.598	33	31.722	34	31.852	- 35	31.988
33	33	31.156	34	31.265	35	31.380	- 36	31.501
34	34	30.708	35	30.803	36	30.903	- 37	31.009
35	35	30.254	36	30.335	37	30.420	- 38	30.512
36	36	29.796	37	29.862	38	29.933	- 39	30.010
37	37	29.332	38	29.384	39	29.440	- 40	29.503
38	38	28.863	39	28.901	40	28.944	- 41	28.992
39	39	28.390	40	28.414	41	28.442	- 42	28.477
40	40	27.912	41	27.923	42	27.937	- 43	27.958
41	41	27.431	42	27.427	43	27.429	- 44	27.437
42	42	26.945	43	26.929	44	26.918	- 45	26.913
43	43	26.457	44	26.428	45	26.405	- 46	26.387
44	44	25.966	45	25.925	46	25.889	- 47	25.857
45	45	25.472	46	25.419	47	25.370	- 48	25.325
46	46	24.976	47	24.910	48	24.848	- 49	24.792
47	47	24.477	48	24.399	49	24.325	- 50	24.257
48	48	23.976	49	23.886	50	23.800	- 51	23.721
49	49	23.473	50	23.371	51	23.275	- 52	23.185

<sup>+</sup> Based on 2009 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

#### Part VIII—ANNUITY TABLES

# Effective October 1, 2014

#### **Table D—Total Population**

							3 <sup>rr</sup> and S	ubsequent
			1 <sup>st</sup> Anı	niversary	2 <sup>nd</sup> An	niversary	Acc	ident
	No.	itial		ccident	of A	ccident	Anniv	ersaries
		Escalation		Escalation		Escalation		Escalation
Age at	Current	Deferred	Current	Deferred	Current	Deferred	Current	Deferred
Accident	Age	4 Years	Age	3 Years	Age	2 Years	Age	1 Year
50	50	21.885	51	21.737	52	21,590	53	21.446
51	51	21.366	52	21.204	53	21.044	54	20.888
52	52	20.844	53	20.670	54	20.498	55	20.331
53	53	20.320	54	20.134	55	19.951	56	19.774
54	54	19.794	35	19.598	56	19.405	57	19.218
55	55	19.269	56	19.062	<i>5</i> 7	18.860	58	18.664
56	56	18.744	57	18.528	58	18.317	59	18.112
57	57	18.220	58	17.996	59	17.776	60	17.561
58	58	17.698	59	7.465	60	17.236	61	17.013
59	59	17.177	60	16.935	61	16.699	62	16.469
				X				
60	60	16.658	61	16.409	62	16.166	63	15.929
61	61	16.142	62	15.886	63	15.636	64	15.392
62	62	15.629	63	15.367	64	15.109	65	14.858
63	63	15.120	64	14.850	65	14.586	66	14.327
64	64	14.614	65	14.337	60	14.065	67	13.800
65	65	14.110	<b>36</b>	13.827	67	13.548	68	13.278
66	66	13.610	67	13.320	68	13.037	69	12.763
67	67	13.113	68	12.818	69	12.532	70	12.255
68	68	12.621	69	12.323	70	12 034	71	11.753
69	69	12.136	70	11.835	71	11.541	72	11.256
70	70	1.656	71	11.352	72	11.054	73	10.765
71	71	11.183	72	10.874	73	10.573	74	10.283
72	72	10.714	73	10.403	74	10.100	75	9.809
73	73	10.252	74	9.939	75	9.636	76	9.342
74	74	9.797	75	9.483	76	9.178	77	8.882

<sup>+</sup> Based on 2000 U.S. Life Tables for total population

<sup>3.5%</sup> Innual interest rate

<sup>25%</sup> annual escalation beginning on fourth anniversary of accident

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but here is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

#### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

**Table C-3—Total Population** 

# Annuity Table + Lifetime Fatal Dependency Benefits \* Accidents From October 1, 1995 through September 30, 2013

	<u>Initial</u>			1st Anniversary of Accident		niversary ccident	3rd and Subseque	
Age at Accident	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	_ <u>Current</u> _ <u>Age</u>	Escalation Deferred 1 Year
50	50	22.969	51	22.857	52	22.749	- 53	22.647
51	51	22.464	52	22.341	53	22.222	- 54	22.106
52	52	21.958	53	21.824	54	21.692	- 55	21.564
53	53	21.451	54	21.305	55	21.160	- 56	21.019
54	54	20.942	55	20.783	56	20.626	- 57	20.471
55	55	20.431	56	20.259	57	20.089	- 58	19.922
56	56	19.917	57	19.733	58	19.551	- 59	19.372
57	57	19.401	58	19.205	59	19.011	- 60	18.821
58	58	18.884	59	18.676	60	18.471	- 61	18.269
59	59	18.365	60	18.146	61	17.930	- 62	17.716
60	60	17.846	61	17.616	62	17.388	- 63	17.163
61	61	17.325	62	17.085	63	16.846	- 64	16.611
62	62	16.805	63	16.553	64	16.304	- 65	16.059
63	63	16.283	64	16.022	65	15.763	- 66	15.510
64	64	15.762	65	15.491	66	15.225	- 67	14.964
65	65	15.242	66	14.963	67	14.689	- 68	14.421
66	66	14.725	67	14.439	68	14.158	- 69	13.882
67	67	14.210	68	13.917	69	13.629	- 70	13.344
68	68	13.699	69	13.399	70	13.101	- 71	12.809
69	69	13.190	70	12.882	71	12.576	- 72	12.277
70	70	12.683	71	12.367	72	12.056	- 73	11.750
71	71	12.178	72	11.856	73	11.539	- 74	11.230
72	72	11.677	73	11.350	74	11.029	- 75	10.718
73	73	11.181	74	10.850	75	10.527	- 76	10.211
74	74	10.690	75	10.357	76	10.030	- 77	9.711

<sup>+</sup> Based on 2009 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

#### Part VIII—ANNUITY TABLES

# Effective October 1, 2014

#### **Table D—Total Population**

nitial			1 <sup>st</sup> Anniversary of Accident		2 <sup>nd</sup> Anniversary of Accident		3rd and Subsequent Accident Anniversaries	
		Escalation		Escalation		Escalation		Escalation
Age at	Current	Deferred	Current	Deferred	Current	Deferred	Current	Deferred
Accident	Age	4 Years	Age	3 Years	Age	2 Years	Age	1 Year
75	75	9.350	76	9.034	77	8.726	78	8.430
76	76	8.909	77	8.591	78	2.283	79	7.988
77	77	8.475	78	8.157	79	7.850	80	7.559
78	78	8.048	79	7.732	80	7.429	81	7.146
79	79	7.631	80	7.319	81	7.024	82	6.750
80	80	7.226	81	6.922	82	6.636	83	6.374
81	81	6.836	82	6.541	83	6.267	84	6.017
82	82	6.463	83	6.179	84	5.917	85	5.678
83	83	6.107	84	5.836	85	5.585	86	5.357
84	84	5.769	85	5.510	86	5.270	87	5.052
85	85	5.449	86	5,201	87	4.972	88	4.764
86	86	5.146	87	4.907	88	4.689	89	4.492
87	87	4.857	88	4.630	89	4.422	90	4.234
88	88	4.585	89	4.367	90	4.169	91	3.992
89	89	4.326	90	4.120	9	3.931	92	3.763
90	90	4.083	<b>9</b> 1	3.886	92	3.707	93	3.547
91	91	3.853	92	3.665	93	3.495	94	3.343
92	92	3.635	93	3.457	94	3.295	95	3.150
93	93	3.430	94	3.261	95	3.105	96	2.966
94	94	3.237	95	3.074	96	2.925	97	2.789
95	95	3.053	96	2.897	97	2.751	98	2.616
96	96	2.878	97	2.726	98	2.582	99	2.444
97	97	2.710	98	2.560	99	2.413	100	2.291
98	98	2.546	99	2.393	100	2.263	101	2.159
99	99	2.381	100	2.245	101	2.133	102	2.031

<sup>+</sup> Based on 2000 U.S. Life Tables for total population

<sup>3.5%</sup> Innual interest rate

<sup>25%</sup> annual escalation beginning on fourth anniversary of accident

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

#### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

**Table C-3—Total Population** 

# Annuity Table + Lifetime Fatal Dependency Benefits \* Accidents From October 1, 1995 through September 30, 2013

	<u>Ir</u>	<u>iitial</u>		niversary ccident		niversary ccident		d Subsequent t Anniversaries
Age at Accident	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
75	75	10.207	76	9.870	77	9.540	- <u>78</u>	9.220
76	76	9.729	77	9.389	78	9.058	- <u>79</u>	8.740
77	77	9.258	78	8.917	79	8.587	- <u>80</u>	8.270
78	78	8.794	79	8.455	80	8.127	- <u>81</u>	7.811
79	79	8.341	80	8.003	81	7.676	- <u>82</u>	7.361
80	80	7.898	81	7.562	82	7.236	- <u>83</u>	6.925
81	81	7.465	82	7.129	83	6.808	- <u>84</u>	6.504
82	82	7.040	83	6.710	84	6.395	- <u>85</u>	6.097
83	83	6.629	84	6.305	85	5.996	- <u>86</u>	5.713
84	84	6.231	85	5.913	86	5.619	- <u>87</u>	5.347
85	85	5.846	86	5.543	87	5.261	- <u>88</u>	5.001
86	86	5.483	87	5.192	88	4.921	- <u>89</u>	4.674
87	87	5.137	88	4.858	89	4.600	- <u>90</u>	4.365
88	88	4.809	89	4.543	90	4.298	- <u>91</u>	4.076
89	89	4.499	90	4.246	91	4.014	- <u>92</u>	3.805
90	90	4.207	91	3.967	92	3.748	- <u>93</u>	3.551
91	91	3.933	92	3.706	93	3.499	- <u>94</u>	3.316
92	92	3.676	93	3.462	94	3.268	- <u>95</u>	3.097
93	93	3.435	94	3.234	95	3.053	- <u>96</u>	2.893
94	94	3.211	95	3.023	96	2.854	- <u>97</u>	2.705
95	95	3.003	96	2.827	97	2.668	- <u>98</u>	2.530
96	96	2.809	97	2.645	98	2.497	- <u>99</u>	2.366
97	97	2.630	98	2.476	99	2.336	- <u>100</u>	2.212
98	98	2.463	99	2.318	100	2.185	- <u>101</u>	2.067
99	99	2.307	100	2.168	101	2.042	- <u>102</u>	1.932

<sup>+</sup> Based on 2009 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

#### Part VIII—ANNUITY TABLES

# Effective October 1, 2014

#### **Table D—Total Population**

	nitial		1 <sup>st</sup> Anniversary of Accident		2 <sup>nd</sup> Anniversary of Accident		3 <sup>rd</sup> and Subsequent Accident Anniversaries	
	_	Escalation	_	Escalation	_	Escalation	_	Escalation
Age at	Current	Deferred	Current	Deferred	Current	Deferred	Current	Deferred
Accident	Age	4 Years	Age	3 Years	Age	2 Years	Age	1 Year
100	100	2.235	101	2.118	102	2.007	103	1.903
101	101	2.109	102	1.994	103	1.882	104	1.778
102	102	1.986	103	1.870	104	1.759	105	1.650
103	103	1.864	104	1.749	105	1.633	106	1.507
104	104	1.744	105	1.624	106	1.493	107	1.341
105	105	1.621	106	1.487	107	1.330	108	1.126
106	106	1.484	107	1.326	108	1.119	109	0.747
107	107	1.325	108	1.117	109	0.745	110	0.246
108	108	1.117	109	0.745	110	0.246		
109	109	0.745	110	0.245				
110	110	0.246						

- + Based of 2000 U.S. Life Tables for total population
  - 3.5% annual interest rate
  - 2.0% annual escalation beginning on fourth anniversary of accident
- This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

#### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

**Table C-3—Total Population** 

# Annuity Table + Lifetime Fatal Dependency Benefits \* Accidents From October 1, 1995 through September 30, 2013

	<u>Initial</u>		1st Anniversary of Accident		2nd Anniversary of Accident		3rd and Subsequent Accident Anniversaries	
Age at Accident	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
100 101 102 103 104	100 101 102 103 104	2.159 2.020 1.891 1.769 1.651	101 102 103 104 105	2.028 1.898 1.774 1.655 1.542	102 103 104 105 106	1.910 1.785 1.664 1.550 1.436	- 103 - 104 - 105 - 106 - 107	1.805 1.682 1.565 1.450 1.310
105 106 107 108 109 110	105 106 107 108 109 110	1.539 1.428 1.294 1.134 0.924 0.472	106 107 108 109 110	1.430 1.295 1.134 0.924 0.472	107 108 109 110	1.299 1.136 0.924 0.472	- <u>108</u> - <u>109</u> - <u>110</u> -	1.144 0.928 0.472

<sup>+</sup> Based on 2009 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>2.0%</sup> annual escalation beginning on fourth anniversary of accident

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

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#### Part VIII—ANNUITY TABLES

# Effective October 1, 2014

Table D-1—Male

# Annuity Table + Permanent Total Benefits Accidents On or After October 1, 2013

	<u>]ı</u>	nitia <u>l</u>		niversary ccident		Subsequent Anniversaries
Age at Accident	Current Age	Escalation <u>Deferred</u> <u>3 Years</u>	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
11	11	43.360	12	43.864	- 13	44.388
12	12	42.643	13	43.124	- 14	43.626
13	13	41.924	14	42.384	- 15	42.866
14	14	41.206	15	41.646	- 16	42.107
15	15	40.489	16	40.909	- 17	41.349
16	16	39.774	17	40.174	- 18	40.593
17	17	39.060	18	39.439	- 19	39.837
18	18	38.346	19	38.705	- 20	39.081
19	19	37.634	20	37.972	- 21	38.327
20	20	36.922	21	37.239	- 22	37.572
21	21	36.211	22	36.506	- 23	36.816
22	22	35.499	23	35.772	- 24	36.056
23	23	34.787	24	35.035	- 25	35.292
24	24	34.071	25	34.292	- 26	34.521
25	25	33.350	26	33.545	- 27	33.746
26	26	32.624	27	32.792	- <u>28</u>	32.965
27	27	31.893	28	32.034	- <u>29</u>	32.180
28	28	31.157	29	31.272	- <u>30</u>	31.391
29	29	30.417	30	30.506	- <u>31</u>	30.598
30	30	29.673	31	29.736	- <u>32</u>	29.802
31	31	28.926	32	28.962	- 33	29.001
32	32	28.175	33	28.185	- 34	28.197
33	33	27.420	34	27.404	- 35	27.389
34	34	26.662	35	26.620	- 36	26.578
35	35	25.901	36	25.832	- 37	25.764

<sup>+</sup> Based on 2009 U.S. Life Tables for male population

<sup>3.5%</sup> annual interest rate

<sup>3.0%</sup> annual escalation beginning on third anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Exhibit 29

#### Part VIII—ANNUITY TABLES

# Effective October 1, 2014

Table D-1—Male

# Annuity Table + Permanent Total Benefits Accidents On or After October 1, 2013

	<u>!</u>	nitial		<u>nniversary</u> ccident	2nd and Subsequent Accident Anniversaries		
Age at Accident	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year	
36 37 38 39 40	36 37 38 39 40	25.136 24.369 23.599 22.826 22.051	37 38 39 40 41	25.042 24.249 23.453 22.655 21.855	- - <u>38</u> - <u>39</u> - <u>40</u> - <u>41</u> - <u>42</u>	24.947 24.127 23.305 22.481 21.655	
41	41	21.275	42	21.053	- <u>43</u>	20.828	
42	42	20.496	43	20.250	- <u>44</u>	20.000	
43	43	19.717	44	19.446	- <u>45</u>	19.171	
44	44	18.936	45	18.641	- <u>46</u>	18.341	
45	45	18.155	46	17.835	- <u>47</u>	17.509	
46	46	17.372	47	17.027	- <u>48</u>	16.675	
47	47	16.587	48	16.218	- <u>49</u>	15.841	
48	48	15.802	49	15.408	- <u>50</u>	15.006	
49	49	15.015	50	14.597	- <u>51</u>	14.170	
50	50	14.228	51	13.786	- <u>52</u>	13.333	
51	5 <u>1</u>	13.440	52	12.973	- 53	12.493	
52	5 <u>2</u>	12.651	53	12.158	- 54	11.650	
53	5 <u>3</u>	11.859	54	11.339	- 55	10.803	
54	5 <u>4</u>	11.065	55	10.517	- 56	9.951	
55	5 <u>5</u>	10.266	56	9.690	- 57	9.094	
56	56	9.463	57	8.858	- <u>58</u>	8.231	
57	57	8.656	58	8.020	- <u>59</u>	7.361	
58	58	7.842	59	7.175	- <u>60</u>	6.483	
59	59	7.022	60	6.323	- <u>61</u>	5.596	
60	60	6.194	61	5.461	- <u>62</u>	4.698	

<sup>+</sup> Based on 2009 U.S. Life Tables for male population

<sup>3.5%</sup> annual interest rate

<sup>3.0%</sup> annual escalation beginning on third anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Exhibit 29

#### Part VIII—ANNUITY TABLES

# Effective October 1, 2014

Table D-1—Male

# Annuity Table + Permanent Total Benefits Accidents On or After October 1, 2013

	<u>l</u> ı	<u>Initial</u>		<u>1st Anniversary</u> <u>of Accident</u>			Subsequent Anniversaries
Age at Accident	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	-   - 	Current Age	Escalation Deferred 1 Year
61 62 63 64 65 66	61 62 63 64 65 66	5.358 4.511 3.654 2.784 1.901 0.974	62 63 64 65 66	4.589 3.706 2.811 1.901 0.974	- - - - -	63 64 65 66	3.788 2.866 1.928 0.974

<sup>+</sup> Based on 2009 U.S. Life Tables for male population

<sup>3.5%</sup> annual interest rate

<sup>3.0%</sup> annual escalation beginning on third anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Exhibit 29

## Part VIII—ANNUITY TABLES

# Effective October 1, 2014

Table D-2—Female

# Annuity Table + Permanent Total Benefits \* Accidents On or After October 1, 2013

	<u>Initial</u>		1st Anniversary of Accident		2nd and Subsequent Accident Anniversaries		
Age at Accident	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	_ <u>Current</u> _ <u>Age</u>	Escalation <u>Deferred</u> <u>1 Year</u>	
11	11	44.350	12	44.889	- 13	45.448	
12	12	43.638	13	44.153	- 14	44.688	
13	13	42.923	14	43.415	- 15	43.926	
14	14	42.207	15	42.675	- 16	43.162	
15	15	41.488	16	41.933	- 17	42.396	
16	16	40.768	17	41.190	- 18	41.628	
17	17	40.046	18	40.444	- 19	40.857	
18	18	39.322	19	39.696	- 20	40.083	
19	19	38.596	20	38.944	- 21	39.306	
20	20	37.866	21	38.190	- 22	38.526	
21	21	37.134	22	37.432	- 23	37.743	
22	22	36.398	23	36.672	- 24	36.956	
23	23	35.660	24	35.908	- 25	36.166	
24	24	34.919	25	35.142	- 26	35.373	
25	25	34.174	26	34.371	- 27	34.576	
26	26	33.427	27	33.598	- <u>28</u>	33.776	
27	27	32.675	28	32.821	- <u>29</u>	32.972	
28	28	31.921	29	32.040	- <u>30</u>	32.165	
29	29	31.163	30	31.257	- <u>31</u>	31.354	
30	30	30.402	31	30.469	- <u>32</u>	30.540	
31	31	29.638	32	29.679	- <u>33</u>	29.723	
32	32	28.871	33	28.886	- <u>34</u>	28.903	
33	33	28.101	34	28.089	- <u>35</u>	28.079	
34	34	27.328	35	27.290	- <u>36</u>	27.253	
35	35	26.551	36	26.487	- <u>37</u>	26.423	

<sup>+</sup> Based on 2009 U.S. Life Tables for female population

<sup>3.5%</sup> annual interest rate

<sup>3.0%</sup> annual escalation beginning on third anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Exhibit 29

#### Part VIII—ANNUITY TABLES

# Effective October 1, 2014

Table D-2—Female

# Annuity Table + Permanent Total Benefits \* Accidents On or After October 1, 2013

	Initial		1st Anniversary of Accident		2nd and Subsequent Accident Anniversaries	
Age at Accident	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
36	36	25.772	37	25.682	- 38	25.591
37	37	24.990	38	24.874	- 39	24.756
38	38	24.206	39	24.063	- 40	23.918
39	39	23.419	40	23.250	- 41	23.078
40	40	22.629	41	22.435	- 42	22.236
41	41	21.838	42	21.617	- 43	21.392
42	42	21.044	43	20.798	- 44	20.546
43	43	20.248	44	19.976	- 45	19.699
44	44	19.451	45	19.153	- 46	18.849
45	45	18.652	46	18.328	- 47	17.996
46	46	17.851	47	17.501	- 48	17.142
47	47	17.047	48	16.671	- 49	16.284
48	48	16.241	49	15.838	- 50	15.424
49	49	15.433	50	15.003	- 51	14.561
50	50	14.622	51	14.165	- 52	13.695
51	5 <u>1</u>	13.809	52	13.325	- 53	12.825
52	5 <u>2</u>	12.993	53	12.480	- 54	11.951
53	5 <u>3</u>	12.173	54	11.632	- 55	11.072
54	5 <u>4</u>	11.349	55	10.778	- 56	10.188
55	5 <u>5</u>	10.520	56	9.919	- 57	9.298
56	56	9.687	57	9.056	- <u>58</u>	8.402
57	57	8.848	58	8.186	- <u>59</u>	7.502
58	58	8.004	59	7.312	- <u>60</u>	6.595
59	59	7.155	60	6.431	- <u>61</u>	5.681
60	60	6.300	61	5.544	- <u>62</u>	4.760

<sup>+</sup> Based on 2009 U.S. Life Tables for female population

<sup>3.5%</sup> annual interest rate

<sup>3.0%</sup> annual escalation beginning on third anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Exhibit 29

#### Part VIII—ANNUITY TABLES

# Effective October 1, 2014

Table D-2—Female

Annuity Table +
Permanent Total Benefits \*
Accidents On or After October 1, 2013

	<u>Initial</u>			1st Anniversary of Accident		2nd and Subsequent Accident Anniversaries		
Age at Accident	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	-   - 	Current Age	Escalation Deferred 1 Year	
61 62 63 64 65 66	61 62 63 64 65 66	5.439 4.570 3.694 2.808 1.912 0.977	62 63 64 65 66	4.650 3.747 2.835 1.912 0.977	- - - -	63 64 65 66	3.830 2.891 1.940 0.977	

<sup>+</sup> Based on 2009 U.S. Life Tables for female population

<sup>3.5%</sup> annual interest rate

<sup>3.0%</sup> annual escalation beginning on third anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Exhibit 29

#### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

**Table D-3—Total Population** 

	<u>Initial</u>		1st Anniversary of Accident		2nd and Subsequent Accident Anniversaries		
Age at Accident	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	- <u>Current</u> - <u>Age</u>	Escalation Deferred 1 Year	
0	0	60.276	1	61.765	- <u>2</u>	62.935	
1	1	60.022	2	61.131	- <u>3</u>	62.270	
2	2	59.407	3	60.485	- <u>4</u>	61.598	
3	3	58.780	4	59.832	- <u>5</u>	60.919	
4	4	58.146	5	59.173	- <u>6</u>	60.236	
5	5	57.506	6	58.510	- 7	59.549	
6	6	56.862	7	57.843	- 8	58.858	
7	7	56.215	8	57.172	- 9	58.162	
8	8	55.563	9	56.497	- 10	57.462	
9	9	54.907	10	55.817	- 11	56.758	
10	10	54.248	11	55.134	- 12	56.051	
11	11	53.584	12	54.447	- 13	55.343	
12	12	52.918	13	53.760	- 14	54.634	
13	13	52.250	14	53.072	- 15	53.927	
14	14	51.582	15	52.385	- 16	53.221	
15	1 <u>5</u>	50.916	16	51.699	- 17	52.516	
16	1 <u>6</u>	50.250	17	51.015	- 18	51.811	
17	1 <u>7</u>	49.585	18	50.331	- 19	51.107	
18	1 <u>8</u>	48.921	19	49.647	- 20	50.402	
19	1 <u>9</u>	48.257	20	48.963	- 21	49.698	
20	20	47.593	21	48.279	- <u>22</u>	48.993	
21	21	46.929	22	47.595	- <u>23</u>	48.287	
22	22	46.265	23	46.910	- <u>24</u>	47.579	
23	23	45.599	24	46.222	- <u>25</u>	46.866	
24	24	44.932	25	45.530	- <u>26</u>	46.149	

<sup>+</sup> Based on 2009 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>3.0%</sup> annual escalation beginning on third anniversary of accident

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Exhibit 29

#### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

**Table D-3—Total Population** 

	<u>Initial</u>		1st Anniversary of Accident		2nd and Subsequent Accident Anniversaries		
Age at Accident	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	- <u>Current</u> - <u>Age</u>	Escalation Deferred 1 Year	
25	25	44.260	26	44.834	- 27	45.429	
26	26	43.584	27	44.134	- 28	44.704	
27	27	42.905	28	43.431	- 29	43.976	
28	28	42.222	29	42.724	- 30	43.245	
29	29	41.536	30	42.014	- 31	42.511	
30	30	40.846	31	41.301	- 32	41.774	
31	31	40.155	32	40.586	- 33	41.035	
32	32	39.460	33	39.868	- 34	40.293	
33	33	38.763	34	39.148	- 35	39.548	
34	34	38.064	35	38.425	- 36	38.802	
35	35	37.362	36	37.700	- 37	38.054	
36	36	36.659	37	36.974	- 38	37.305	
37	37	35.954	38	36.247	- 39	36.554	
38	38	35.247	39	35.518	- 40	35.804	
39	39	34.540	40	34.790	- 41	35.053	
40	40	33.832	41	34.061	- 42	34.303	
41	41	33.125	42	33.332	- 43	33.554	
42	42	32.418	43	32.605	- 44	32.806	
43	43	31.711	44	31.879	- 45	32.061	
44	44	31.007	45	31.156	- 46	31.318	
45	45	30.305	46	30.435	- 47	30.577	
46	46	29.604	47	29.715	- 48	29.837	
47	47	28.905	48	28.997	- 49	29.101	
48	48	28.209	49	28.282	- 50	28.369	
49	49	27.515	50	27.571	- 51	27.641	

<sup>+</sup> Based on 2009 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>3.0%</sup> annual escalation beginning on third anniversary of accident

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

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#### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

**Table D-3—Total Population** 

	<u>Initial</u>		1st Anniversary of Accident		2nd and Subsequent Accident Anniversaries		
Age at Accident	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year	
50	50	26.824	51	26.865	- 52	26.917	
51	51	26.138	52	26.162	- 53	26.197	
52	52	25.456	53	25.462	- 54	25.479	
53	53	24.777	54	24.765	- 55	24.763	
54	54	24.100	55	24.071	- 56	24.050	
55	5 <u>5</u>	23.425	56	23.378	- <u>57</u>	23.339	
56	5 <u>6</u>	22.753	57	22.688	- <u>58</u>	22.632	
57	5 <u>7</u>	22.083	58	22.001	- <u>59</u>	21.928	
58	5 <u>8</u>	21.416	59	21.318	- <u>60</u>	21.228	
59	5 <u>9</u>	20.752	60	20.638	- <u>61</u>	20.532	
60	60	20.093	61	19.962	- 62	19.841	
61	61	19.437	62	19.291	- 63	19.154	
62	62	18.785	63	18.624	- 64	18.472	
63	63	18.138	64	17.963	- 65	17.797	
64	64	17.495	65	17.307	- 66	17.129	
65	65	16.858	66	16.658	- 67	16.469	
66	66	16.228	67	16.018	- 68	15.818	
67	67	15.607	68	15.386	- 69	15.175	
68	68	14.993	69	14.762	- 70	14.539	
69	69	14.387	70	14.143	- 71	13.909	
70	7 <u>0</u>	13.787	71	13.532	- <u>72</u>	13.288	
71	71	13.193	72	12.930	- <u>73</u>	12.677	
72	72	12.608	73	12.336	- <u>74</u>	12.077	
73	73	12.032	74	11.754	- <u>75</u>	11.490	
74	74	11.466	75	11.183	- <u>76</u>	10.913	

<sup>+</sup> Based on 2009 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>3.0%</sup> annual escalation beginning on third anniversary of accident

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

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#### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

**Table D-3—Total Population** 

	<u>Initial</u>		1st Anniversary of Accident		2nd and Subsequent Accident Anniversaries		
Age at Accident	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year	
7 <u>5</u>	7 <u>5</u>	10.912	76	10.623	- 77	10.347	
7 <u>6</u>	7 <u>6</u>	10.368	77	10.074	- 78	9.794	
7 <u>7</u>	77	9.834	78	9.537	- 79	9.256	
7 <u>8</u>	7 <u>8</u>	9.313	79	9.015	- 80	8.734	
7 <u>9</u>	7 <u>9</u>	8.806	80	8.507	- 81	8.225	
80	80	8.313	81	8.014	- 82	7.731	
81	81	7.834	82	7.534	- 83	7.254	
82	82	7.367	83	7.070	- 84	6.795	
83	83	6.917	84	6.624	- 85	6.354	
84	84	6.483	85	6.196	- 86	5.939	
8 <u>5</u> 8 <u>6</u> 8 <u>7</u> 8 <u>8</u> 8 <u>9</u>	85 86 87 88 89	6.067 5.675 5.304 4.954 4.624	86 87 88 89 90	5.793 5.412 5.051 4.712 4.394	- - 87 - 88 - 89 - 90 - 91	5.546 5.175 4.826 4.499 4.192	
90	90	4.315	91	4.096	- 92	3.906	
91	91	4.025	92	3.818	- 93	3.640	
92	92	3.754	93	3.560	- 94	3.392	
93	93	3.502	94	3.319	- 95	3.163	
94	94	3.268	95	3.097	- 96	2.951	
95	9 <u>5</u>	3.051	96	2.890	- 97	2.755	
96	96	2.850	97	2.700	- 98	2.573	
97	97	2.664	98	2.523	- 99	2.404	
98	98	2.491	99	2.358	- 100	2.244	
99	99	2.330	100	2.203	- 101	2.095	

<sup>+</sup> Based on 2009 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>3.0%</sup> annual escalation beginning on third anniversary of accident

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

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#### Part VIII—ANNUITY TABLES

## Effective October 1, 2014

**Table D-3—Total Population** 

			1st Anniversary			2nd and Subsequent		
	<u>l</u>	<u>Initial</u>		of Accident		Accident Anniversaries		
		<b>Escalation</b>		<b>Escalation</b>	_		<b>Escalation</b>	
Age at	<u>Current</u>	<u>Deferred</u>	<u>Current</u>	<u>Deferred</u>		<u>Current</u>	<u>Deferred</u>	
<u>Accident</u>	<u>Age</u>	3 Years	<u>Age</u>	2 Years	_	<u>Age</u>	<u>1 Year</u>	
					_			
<u>100</u>	<u>100</u>	<u>2.178</u>	<u>101</u>	<u>2.057</u>		<u>102</u>	<u>1.956</u>	
<u>101</u>	<u>101</u>	<u>2.036</u>	<u>102</u>	<u>1.922</u>	_	<u>103</u>	<u>1.825</u>	
<u>102</u>	<u>102</u>	<u>1.904</u>	<u>103</u>	<u>1.795</u>	_	<u>104</u>	<u>1.699</u>	
<u>103</u>	<u>103</u>	<u>1.779</u>	<u>104</u>	<u>1.672</u>	_	<u>105</u>	<u>1.579</u>	
<u>104</u>	<u>104</u>	<u>1.658</u>	<u>105</u>	<u>1.556</u>	_	<u>106</u>	<u>1.461</u>	
					_			
<u>105</u>	<u>105</u>	<u>1.545</u>	<u>106</u>	<u>1.440</u>	_	<u>107</u>	<u>1.319</u>	
<u>106</u>	<u>106</u>	<u>1.431</u>	<u>107</u>	<u>1.302</u>	_	<u>108</u>	<u>1.149</u>	
<u>107</u>	<u>107</u>	<u>1.296</u>	<u>108</u>	<u>1.137</u>	_	<u>109</u>	<u>0.930</u>	
<u>108</u>	<u>108</u>	<u>1.134</u>	<u>109</u>	<u>0.924</u>	_	<u>110</u>	<u>0.472</u>	
<u>109</u>	<u>109</u>	<u>0.924</u>	<u>110</u>	0.472	_			
<u>110</u>	<u>110</u>	<u>0.472</u>			_			

<sup>+</sup> Based on 2009 U.S. Life Tables for total population

<sup>3.5%</sup> annual interest rate

<sup>3.0%</sup> annual escalation beginning on third anniversary of accident

<sup>\*</sup> This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.