### Actual and Expected Relative Mortality Ratios

<table>
<thead>
<tr>
<th>Year</th>
<th>Quarter</th>
<th>Actual Claim Count</th>
<th>Expected Claim Count (std industry table)</th>
<th>Actual Relative Mortality Ratio</th>
<th>Expected Relative Mortality Ratio</th>
<th>Actual to Expected Relative Mortality Ratios</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>Q1</td>
<td>92,380</td>
<td>75,769</td>
<td>122%</td>
<td>120%</td>
<td>101%</td>
</tr>
<tr>
<td>2016</td>
<td>Q1</td>
<td>87,938</td>
<td>76,323</td>
<td>115%</td>
<td>119%</td>
<td>97%</td>
</tr>
<tr>
<td>2017</td>
<td>Q1</td>
<td>89,888</td>
<td>75,533</td>
<td>119%</td>
<td>118%</td>
<td>101%</td>
</tr>
<tr>
<td>2018</td>
<td>Q1</td>
<td>90,125</td>
<td>75,268</td>
<td>120%</td>
<td>116%</td>
<td>103%</td>
</tr>
<tr>
<td>2019</td>
<td>Q1</td>
<td>84,825</td>
<td>74,995</td>
<td>113%</td>
<td>115%</td>
<td>98%</td>
</tr>
<tr>
<td>2020</td>
<td>Q1</td>
<td>84,802</td>
<td>75,348</td>
<td>113%</td>
<td>114%</td>
<td>99%</td>
</tr>
<tr>
<td>2021</td>
<td>Q1</td>
<td>94,033</td>
<td>74,187</td>
<td>127%</td>
<td>113%</td>
<td>113%</td>
</tr>
</tbody>
</table>
### Actual and Expected Relative Mortality Ratios

<table>
<thead>
<tr>
<th></th>
<th>Actual Claim Count</th>
<th>Expected Claim Count (std industry table)</th>
<th>Actual Relative Mortality Ratio</th>
<th>Expected Relative Mortality Ratio</th>
<th>Actual to Expected Relative Mortality Ratios</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>8,819</td>
<td>7,738</td>
<td>114%</td>
<td>112%</td>
<td>102%</td>
</tr>
<tr>
<td>2016</td>
<td>8,525</td>
<td>7,998</td>
<td>107%</td>
<td>109%</td>
<td>98%</td>
</tr>
<tr>
<td>2017</td>
<td>8,407</td>
<td>8,089</td>
<td>104%</td>
<td>107%</td>
<td>97%</td>
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<tr>
<td>2018</td>
<td>8,980</td>
<td>8,211</td>
<td>109%</td>
<td>105%</td>
<td>97%</td>
</tr>
<tr>
<td>2019</td>
<td>8,372</td>
<td>8,260</td>
<td>101%</td>
<td>103%</td>
<td>99%</td>
</tr>
<tr>
<td>2020</td>
<td>8,631</td>
<td>8,252</td>
<td>105%</td>
<td>100%</td>
<td>104%</td>
</tr>
<tr>
<td>2021</td>
<td>10,354</td>
<td>8,297</td>
<td>125%</td>
<td>98%</td>
<td>127%</td>
</tr>
</tbody>
</table>
## Actual and Expected Relative Mortality Ratios

<table>
<thead>
<tr>
<th>Quarter</th>
<th>2015 Q1</th>
<th>2016 Q1</th>
<th>2017 Q1</th>
<th>2018 Q1</th>
<th>2019 Q1</th>
<th>2020 Q1</th>
<th>2021 Q1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actual Claim Count</td>
<td>1,809</td>
<td>1,881</td>
<td>1,856</td>
<td>1,802</td>
<td>1,816</td>
<td>1,917</td>
<td>2,050</td>
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<tr>
<td>Expected Claim Count (std industry table)</td>
<td>1,422</td>
<td>1,407</td>
<td>1,374</td>
<td>1,366</td>
<td>1,366</td>
<td>1,377</td>
<td>1,373</td>
</tr>
<tr>
<td>Actual Relative Mortality Ratio</td>
<td>127%</td>
<td>134%</td>
<td>135%</td>
<td>132%</td>
<td>133%</td>
<td>139%</td>
<td>149%</td>
</tr>
<tr>
<td>Expected Relative Mortality Ratio</td>
<td>130%</td>
<td>131%</td>
<td>132%</td>
<td>133%</td>
<td>134%</td>
<td>135%</td>
<td>136%</td>
</tr>
<tr>
<td>Actual to Expected Relative Mortality Ratios</td>
<td>98%</td>
<td>102%</td>
<td>102%</td>
<td>99%</td>
<td>99%</td>
<td>103%</td>
<td>110%</td>
</tr>
</tbody>
</table>

**Analysis Level**
- Industry

**Population for Expected Basis**
- Insured Population

**Hover for Interpretation**

**Underwriting Method**
- Fully Underwritten

**Product Type**
- All

**Gender**
- All

**Attained Age**
- 25-44

**Face Amount**
- All

**Smoker Status**
- All

**Underwriting Class**
- All

**Region**
- All

**Quarter**
- Q1
<table>
<thead>
<tr>
<th></th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actual Claim Count</td>
<td>71,452</td>
<td>71,780</td>
<td>76,210</td>
<td>76,438</td>
</tr>
<tr>
<td>Expected Claim Count (std industry table)</td>
<td>64,208</td>
<td>63,731</td>
<td>63,944</td>
<td>63,834</td>
</tr>
<tr>
<td>Actual Relative Mortality Ratio</td>
<td>111%</td>
<td>113%</td>
<td>119%</td>
<td>120%</td>
</tr>
<tr>
<td>Expected Relative Mortality Ratio</td>
<td>114%</td>
<td>117%</td>
<td>119%</td>
<td>120%</td>
</tr>
<tr>
<td>Actual to Expected Relative Mortality Ratios</td>
<td>98%</td>
<td>98%</td>
<td>101%</td>
<td>103%</td>
</tr>
</tbody>
</table>

**Analysis Level**
- Industry

**Population for Expected Basis**
- Insured Population

**Hover for Interpretation**
- Underwriting Method
- Fully Underwritten

**Product Type**
- All

**Gender**
- All

**Attained Age**
- Multiple values

**Face Amount**
- All

**Smoker Status**
- All

**Underwriting Class**
- All

**Region**
- All

**Quarter**
- Q1
Participants: COVID-19 Mortality Study – 2021 Q1

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