2015-2024 Deferred Annuity Mortality Study Data Request

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Request for Data Contributions

The Society of Actuaries (SOA) Research Institute's Individual Annuity Experience Committee (IAEC) and LIMRA are soliciting mortality experience data for deferred annuities for calendar years 2015 through 2024.

This document describes the procedures for submitting the contract-level data for the study. Please also refer to the Data Request for Deferred Annuity Mortality.xlsx spreadsheet for examples on how to submit data for spousal continuation and joint life contracts.

Purpose of the Study

The SOA Research Institute and LIMRA are partnering together to complete industry experience studies. Under this partnership, the SOA Research Institute's IAEC and LIMRA plan to complete an update to the Deferred Annuity Mortality Experience Study previously completed in 2023 and covering experience for calendar years 2011-2015. The goals of this update are to:

- provide more current mortality experience for Principles-Based Reserving for deferred annuities, assist companies in setting assumptions, designing, pricing, valuing, and managing the risk of deferred annuities; and
- analyze mortality experience in a period that includes the COVID pandemic.

Scope of the Study

The scope of this experience study is for deferred annuity contracts in the deferral period, with and without market value adjustments (MVAs), and with and without guaranteed living benefits. Included deferred annuity product types are as follows:

- Fixed-rate deferred annuities
- Fixed indexed annuities
- Variable annuities
- Registered indexed linked annuities (RILA)

Deferred annuity contracts that change to annuity payout status, or annuitize, for any reason, should be included in the data submission up to the point of annuitization. After annuitization, the contract drops out of the deferred annuity mortality study and enters the payout annuity mortality study.

This study **does not** include payout annuity contracts or structured settlement contracts, which are studied separately. Please also exclude annuities sold within employer-sponsored plans such as 401(k), 403(b), 457, Keogh, SEP-IRAs, and SIMPLE plans. Also exclude any contracts sold outside the US and its territories.

Form of Data Contributions

A detailed description of the data request documents can be found in Appendices A and B.

Contract Level Data

The information at the individual contract level should be submitted on a seriatim basis for deferred annuity contracts from your company's in-force business for the calendar years of observation 2015-2024. This should include records for the group of contracts in force as of January 1, 2015 or issued between January 1, 2015 and December 31, 2024. The dataset should include contracts that remained in force until December 31, 2024 and contracts that terminated between January 1, 2015 and December 31, 2024.

Calendar year 2015 data is being collected to aid in identifying deaths on contracts that did not terminate due to spousal continuation. Due to data and administrative limitations, these types of deaths have historically been identified by a change in primary annuitant/owner from one year to the next. As such, 2015 data will be used to a baseline to identify spousal continuations which occurred in 2016.

Contract level data can be submitted in one of the following file formats, which must use the ASCII character set:

- Fixed width Text (.txt) using specified columns to denote data elements.
- Delimited text files (comma separated values (CSV), tab delimited or other)
- For formats that do not match the enclosed format specifications, column headings and/or attached mapping instructions are required.

Important Dates

Your timely voluntary data submission is a valuable contribution to this Study. We request your data, as described in the following section, no later than **September 30, 2025.** If you would like to contribute, but find that this timing is challenging, please contact StudyPro@soa.org.

Also, please communicate your intent to participate in the study to StudyPro@soa.org by **July 31, 2025.** When you do so, you will be sent a confidential company ID code that needs to be included in your data submission.

Data Transmission Instructions

The SOA Research Institute and LIMRA have partnered to validate, compile, and aggregate the data for this effort. When you are ready to submit your data, please send an email to SOADataTransmissions@limra.com and LIMRA will send you a secure link to facilitate the data transmission.

Study Outputs

A report with high level summary results of the study will be made publicly available.

In an effort to ensure these important industry studies can be funded on a sustainable basis, the SOA Research Institute and LIMRA are offering the detailed outputs of this work as part of a paid subscription to Experience Studies Pro.

The following may be included in the outputs made available for subscribers:

- detailed experience study report with analysis and commentary;
- a set of data visualization dashboards with the ability to filter on and drill down into the detail of the results of the study;
- dataset(s) containing the aggregated experience collected for the purpose of this study. The datasets may be made available in excel files, text files or downloads from the data visualization tool;
- models or other tools developed to support the analyses completed in the study; and
- other outputs as determined by the SOA Research Institute and LIMRA.

Any output of the study, whether publicly available or available through an Experience Studies Pro subscription, will not contain any private information or any confidential contributor level information.

Benefits to Data Contributors

Data contributors will be acknowledged in the study output. Their experience data will be part of a broad industry study that will benefit the industry. The experience data for this study may be compared against current industry standard valuation assumptions and significant variance from the current standard may trigger the development of new standards. In such a situation, the data from this study may be used as the basis to develop new valuation standards. Data contributors will benefit from having their company's data be included in the comparison to standard valuation assumptions and from being included in the basis for any new valuation standards.

Data contributors whose data is retained for inclusion in the study and who subscribe to Experience Studies Pro will also receive the following benefits:

- the ability to see their own experience results compared to the industry results in any non-public, data visualization dashboards or excel pivot tables;
- the option to choose a group of no less than 5 peer companies from the companies who provided data to the study and receive a comparison of the aggregated results of these peer companies to their own company results;
    - o If your company is chosen to be in another company's peer group, your company's confidentiality will be protected in any peer group analysis in the following ways:
        - A peer group must contain at least five (5) companies.
        - If needed, any company with data that dominates the rest of the group (i.e., represents more than 25% of the exposure for the group) will be scaled back to 25%.
    - o If you submit data for more than one company, please contact StudyPro@soa.org if you prefer the data for all the companies to be combined as one 'company group' or kept as separate individual companies in your peer group analysis.
    - o By being a data contributor, you acknowledge and agree that your company's data may be part of another company's peer group analysis. If you want to exclude your company's data from another company's peer group analysis, please notify StudyPro@soa.org. In this case, your company will not have the option to receive a peer group analysis.
- the opportunity to have a meeting with the SOA Research Institute and LIMRA researcher(s) who performed the analyses for the study. At this meeting, the contributor will be able to quickly gain deeper insights into the results and questions in specific areas of interest.

Data Access, Ownership and Retention

The SOA Research Institute and LIMRA have partnered together to collect and process experience data for this effort. The data collected under this partnership will be processed and housed within LIMRA's existing study data infrastructure. The agreement between the SOA Research Institute and LIMRA includes provisions to ensure the data is kept secure and confidential. Only SOA Research Institute and LIMRA staff directly involved with the project will have access to the original data. SOA Research Institute volunteers working on the experience analysis and table development will not have access to original data. For more information on LIMRA's information security program, please see the LLG (LIMRA) Governing Information Security Policy in the Appendix D.

The SOA Research Institute and LIMRA will create aggregated datasets from the original data contributions for the purpose of completing this effort. These aggregated datasets will not contain any personally identifiable information (PII). All aggregated datasets compiled by the SOA Research Institute and LIMRA from the original data contributions will be the property of the SOA Research Institute and LIMRA. Only SOA Research Institute staff, LIMRA staff, or contracted independent consultants will have access to contributor-level data. The aggregated datasets may be used for future research, education or other purposes and offerings, as deemed appropriate by the SOA Research Institute or LIMRA.

APPENDIX A – Data Request Description

Data submissions for this study will include contract level data. Please refer to the accompanying Excel form Data Request for Deferred Annuity Mortality.xlsx for examples of how to submit data on joint-life contracts as well as contracts with spousal continuation.

Contract Level Data

The information at the individual contract level should be submitted on a seriatim basis for deferred annuity contracts from your company's in-force business for each calendar year 2015 through 2024.

Draw the records from the group of deferred annuity contracts in force at the beginning of each calendar year or issued between January 1 and December 31 of that year. The dataset should include both contracts that remain in force until the end of that calendar year and contracts that terminated before the end of the year.

For this study, a contract is considered in force if spousal continuation has been elected after the death of the first owner until the death of the new spousal owner. **However, information on the death of the first owner is necessary and is requested in the spousal continuation section.** *Please see the Data Request for Deferred Annuity Mortality excel form for examples on how to handle spousal continuation in the data submission.*

Please refer to the "Data Request Layout" in Appendix B when assembling your company's data.

Contract level data can be submitted in one of the following file formats, which must use the ASCII character set:

- Fixed width Text (.txt) using specified columns to denote data elements.
- Delimited text files (comma separated values (CSV), tab delimited or other)
- For formats that do not match the enclosed format specifications, column headings and/or attached mapping instructions are required.

APPENDIX B – Data Request Layout (Contract Level)

If any data item is not available, leave the field blank; do not code missing items as zero. For dollar amounts, do not include dollar signs, commas, decimal points, or cents – round to the nearest dollar. Express percentages as their decimal value multiplied by 100: for example "50" for 50 percent, "7.5" for 7.5 percent.

Please note that the Month, Day, and Year of a date are separate fields to ensure our data ingestion processes operate smoothly.

Data Item #	Length	Data Item	Description
1	4	Company Code	You will receive a 4-digit code after committing to participate in the study
2	4	Calendar Year of Observation	Individual calendar year of observation (2015 – 2024)
3	20	Contract ID	A unique identifier for each contract in the data submission. For contracts present for multiple study years, consistent IDs should be used across study observation years This number should be scrambled or masked by the contributing company so that the actual contract number is not provided in the dataset.
4	1	Product Type	1 = Fixed-rate Annuity 2 = Fixed Indexed Annuity (FIA) 3 = Variable Annuity (VA) 4 = Registered Indexed Linked Annuity (RILA)
5	2	Contract Issue Date: MONTH	Month contract was issued, 1 – 12
6	2	Contract Issue Date: DAY	Day of month contract was issued, 1 – 31
7	4	Contract Issue Date: YEAR	Year contract was issued, 4-digit (YYYY)
8	1	Guaranteed Death Benefit Type	1 = Current contract value 2 = Any guarantee (other than current contract value)
9	1	Enhanced Death Benefit Type	1 = Return of Premium 2 = Roll-up 3 = Ratchet or highest anniversary value 4 = Combo (maximum of Roll-up and Ratchet) 5 = Other 6 = None

Data Item #	Length	Data Item	Description
10	1	Death Benefit Tax Offset Rider	This rider pays a percentage of the gain on the contract to help offset income tax on the gain and can be issued in conjunction with or separate from an enhanced death benefit option. Does the contract have a tax offset rider? 1 = Yes 2 = No
11	1	Guaranteed Living Benefit Rider Type	1 = GLWB 2 = GMWB (non-lifetime) 3 = GMAB 4 = GMIB 5 = Other 6 = None
12	1	Market Type	1 = Qualified, including IRA (excluding employer facilitated retirement arrangements) 2 = Nonqualified
13	1	Entity owned contract	If Market Type is Nonqualified, please indicate if the contract is entity or trust owned. 1 = Yes 2 = No 3 = Unknown For Qualified contracts, please code as 2.
14	1	Distribution Channel	Indicate the distribution channel through which the contract was sold: 1 = Career or affiliated agent 2 = Independent agent 3 = Full-service broker-dealer 4 = Independent broker-dealer 5 = Banks/S&Ls 6 = Direct response 7 = RIA/advisor 9 = Unknown
15	1	Contract Type	Should reflect original contract status, so joint life contracts should continue to be classified as joint after the first death: 1 = Single 2 = Joint first-to-die 3 = Joint second-to-die 4 = Joint, unknown if first- or second-to-die 5 = Other or unknown whether Single or Joint
16	2	Primary Annuitant Birthdate: MONTH	Provide the month of birth for the annuitant, 1-12

Data Item #	Length	Data Item	Description
17	2	Primary Annuitant Birthdate: DAY	Provide the day of month for the birth of the annuitant, 1-31
18	4	Primary Annuitant Birthdate: YEAR	Provide the year of birth for the annuitant, 4-digit (YYYY)
19	1	Primary Annuitant Sex	Provide the sex of the annuitant. If the sex is unknown, please leave field blank. 1 = Male 2= Female
20	2	Primary Annuitant Date of Death (if any): MONTH	Provide the month of death for the primary annuitant, 1-12. Leave blank if primary annuitant is still alive. If an actual date of death is unavailable, please provide an approximate where possible. *Please fill in these date of death fields even if the contract is still in force after the death (i.e. if the contract is a joint contract or if the contract persists due to spousal continuation)*
21	2	Primary Annuitant Date of Death (if any): DAY	Provide the day of month for the death of the primary annuitant, 1-31. Leave blank if primary annuitant is still alive. If an actual date of death is unavailable, please provide an approximate where possible.
22	4	Primary Annuitant Date of Death (if any): YEAR	Provide the year of death for the primary annuitant, 4-digit (YYYY). Leave blank if primary annuitant is still alive. If an actual date of death is unavailable, please provide an approximate where possible.
23	2	Secondary Annuitant Birthdate (if any): MONTH	Provide the month of birth for the Secondary annuitant, 1-12. Leave blank if not joint
24	2	Secondary Annuitant Birthdate (if any): DAY	Provide the day of month for the birth of the Secondary annuitant, 1-31. Leave blank if not joint
25	4	Secondary Annuitant Birthdate (if any): YEAR	Provide the year of birth for the Secondary annuitant, 4-digit (YYYY). Leave blank if not joint

Data Item #	Length	Data Item	Description
26	1	Secondary Annuitant (if any) Sex	Provide the sex of the Secondary annuitant. If the sex is unknown or if contract is not joint, please leave field blank. 1 = Male 2 = Female
27	2	Secondary Annuitant Date of Death (if any): MONTH	Provide the month of death for the Secondary annuitant, 1-12. Leave blank if Secondary annuitant is still alive or if contract is not joint. If an actual date of death is unavailable, please provide an approximate where possible.
28	2	Secondary Annuitant Date of Death (if any): DAY	Provide the day of month for the death of the Secondary annuitant, 1-31. Leave blank if Secondary annuitant is still alive or if contract is not joint. If an actual date of death is unavailable, please provide an approximate where possible.
29	4	Secondary Annuitant Date of Death (if any): YEAR	Provide the year of death for the Secondary annuitant, 4-digit (YYYY). Leave blank if Secondary annuitant is still alive or contract is not joint. If an actual date of death is unavailable, please provide an approximate where possible.
30	1	Status Code	Contract status at the end of the calendar year: 0 = In force or in spousal continuation 1 = Terminated by death 2 = Transferred to annuity payout status due to guaranteed living benefit (i.e. AV dropping to 0 on GLWB contract or GMIB activation) 3 = Transferred to annuity payout status for reasons other than guaranteed living benefit 4 = Terminated by full surrender or full replacement
31	1	Type of Full Surrender	If contract was surrendered in the observation year (Status Code = 4), indicate the type of full surrender. Leave blank if contract was not surrendered: 1 = Cash payment of surrender value paid to owner 2 = Internal replacement 3 = External replacement (surrender value transferred to a new annuity issued by a different company) 4 = Replacement, unknown if internal or external 5 = Unknown surrender type
32	2	Status Code Effective Date: MONTH (if Status Code = 1 - 4)	If contract terminated for any reason or transferred to annuity payout status during the observation year, indicate the month in which termination occurred, 1 – 12, otherwise leave blank.

Data Item #	Length	Data Item	Description
33	2	Status Code Effective Date: DAY (if Status Code = 1 - 4)	If contract terminated for any reason or transferred to annuity payout status during the observation year, indicate the day of month in which termination occurred, 1 – 31, otherwise leave blank.
34	4	Status Code Effective Date: YEAR (if Status Code = 1 - 4)	If contract terminated for any reason or transferred to annuity payout status during the observation year, provide the year of termination, 4-digit (YYYY)
35	10	Account Value, at time of termination (if Status Code = 1 - 4)	Report account value before surrender charges at time of termination or transfer to payout status. If account value as of termination date is not available, use end of prior month value. Leave field blank if contract is not terminated (status code = 0).
36	10	Account Value, as of beginning of the observation period (calendar year)	Contract account value at the beginning of the observation year, before deduction of surrender charges or MVA if applicable. Leave blank for first-year contracts.
37	10	Account Value, on contract anniversary	Contract account value before surrender charges or MVA on the anniversary. Leave blank if contract terminated during the observation period prior to anniversary. For contracts issued in the calendar year of observation, this represents the account value at issue date.
38	10	Account Value, as of end of the observation year (calendar year)	Contract account value at the end of the observation year, before deduction of surrender charges or MVA if applicable. Leave blank if contract terminated during the observation year.
39	10	Death Benefit Amount, at beginning of observation year	Report death benefit amount before surrender charges as of the beginning of the calendar year. Leave blank for contracts issued during the calendar year of observation.
40	10	Death Benefit Amount, as of the contract anniversary	Report death benefit amount before surrender charges as of the anniversary of the contract. Use end-of-month value if death benefit amount as of anniversary date cannot be provided. Leave blank for contracts that terminated during the calendar year of observation before the anniversary date. For contracts issued in the calendar year of observation, this represents the death benefit amount at issue date.

Data Item #	Length	Data Item	Description
41	10	Death Benefit Amount, at end of current calendar year	Report death benefit amount before surrender charges as of the end of current calendar year. Leave blank for contracts that terminated during the calendar year of observation.
42	10	Death Benefit Amount, at time of death (if Status Code = 1)	Report death benefit amount before surrender charges at time of death. If death benefit amount at time of death is not available, use end of prior month value. Leave field blank if contract is not terminated by death.
43	10	Cumulative gross premiums collected since date of issue, at beginning of observation year	This represents cumulative gross premiums collected as of the beginning of the calendar year of observation.
44	10	Premiums collected during observation year	Gross premiums collected during the calendar year of observation.
45	2	State of Issue	Provide the state of contract issue, using standard state abbreviation codes (NY for New York, etc).
Spousal Continuation Variables			
46	1	Spousal Continuation Indicator	Indicate if this contract has been transferred to a new owner or annuitant after the death of the original owner or annuitant: 0 = Original Owner or Annuitant 1 = Spousal Continuation 2 = Unknown
47	2	Date of Death of first owner or annuitant: MONTH	Month of effective date of death of first owner or annuitant, 1-12 Leave blank if Spousal Continuation Indicator is not 1
48	2	Date of Death of first owner or annuitant: DAY	Day of month of death of first owner or annuitant, 1-31 Leave blank if Spousal Continuation Indicator is not 1
49	4	Date of Death of first owner or annuitant: YEAR	Year of death of first owner or annuitant, 4-digit YYYY Leave blank if Spousal Continuation Indicator is not 1

Data Item #	Length	Data Item	Description
50	2	First owner or annuitant Birthdate: MONTH	Provide the month of birth for the deceased first owner or annuitant, 1-12 Leave blank if Spousal Continuation Indicator is not 1
51	2	First owner or annuitant Birthdate: DAY	Provide the day of month for the birth of the deceased first owner or annuitant, 1-31 Leave blank if Spousal Continuation Indicator is not 1
52	4	First owner or annuitant Birthdate: YEAR	Provide the year of birth for the deceased first owner or annuitant, 4-digit (YYYY) Leave blank if Spousal Continuation Indicator is not 1
53	1	Sex of first owner or annuitant	Sex of deceased first owner or annuitant 1 = Male 2 = Female Leave blank if Spousal Continuation Indicator is not 1
54	10	Account Value, as of date of death of first owner or annuitant	Report account value before surrender charges as of the date of death. If account value as of the date of death is not available, use end of prior month value. Leave blank if Spousal Continuation Indicator is not 1
GLWB-Specific Variables			
If Guaranteed Living Benefit Rider Type = 1, please complete this section. Otherwise leave these blank.			
55	2	GLWB Effective Date: MONTH	Provide the Month of the GLWB Effective Date, 1-12. This is either the start of the GLWB waiting period (if any), or the date the rider was elected.
56	2	GLWB Effective Date: DAY	Provide the Day of the month of the GLWB Effective Date, 1-31.
57	4	GLWB Effective Date: YEAR	Provide the Year of the GLWB Effective Date, 4-digit YYYY.
58	1	Single / Joint Life Indicator	1 = Single Life 2 = Joint Lives
59	2	Primary Covered Life's Birthdate: MONTH	"Covered Life" refers to the individual on whom the GLWB withdrawal schedule is based. If not known, an approximation can be used if available. Month of birth for the primary covered life, 1-12

Data Item #	Length	Data Item	Description
60	2	Primary Covered Life's Birthdate: DAY	Provide the day of month for the birth of the primary covered life, 1-31
61	4	Primary Covered Life's Birthdate: YEAR	Provide the year of birth for the primary covered life, 4-digit (YYYY)
62	1	Sex of primary covered life	1 = Male 2 = Female
63	2	Secondary Covered Life's Birthdate: MONTH	"Covered Life" refers to the individual on whom the GLWB withdrawal schedule is based. If not known, an approximation can be used if available. Month of birth for the Secondary covered life, 1-12 Leave blank if not joint
64	2	Secondary Covered Life's Birthdate: DAY	Provide the day of month for the birth of the Secondary covered life, 1-31 Leave blank if not joint
65	4	Secondary Covered Life's Birthdate: YEAR	Provide the year of birth for the Secondary covered life, 4-digit (YYYY) Leave blank if not joint
66	1	Sex of Secondary covered life	1 = Male 2 = Female Leave blank if not joint
67	2	Date of first withdrawals under terms of GLWB: MONTH	The date the owner first began to take withdrawals under the terms of the GLWB. Leave blank if withdrawals under the GLWB have not begun yet. Month of First GLWB Withdrawal Date, 1-12
68	2	Date of first withdrawals under terms of GLWB: DAY	The date the owner first began to take withdrawals under the terms of the GLWB. Leave blank if withdrawals under the GLWB have not begun yet. Day of month of First GLWB Withdrawal Date, 1-31
69	4	Date of first withdrawals under terms of GLWB: YEAR	The date the owner first began to take withdrawals under the terms of the GLWB. Leave blank if withdrawals under the GLWB have not begun yet. Year of First GLWB Withdrawal Date, 4-digit YYYY

Data Item #	Length	Data Item	Description
70	2	GLWB Rider Termination Date: MONTH	Leave blank if rider is in force Month of GLWB rider termination date, 1-12
71	2	GLWB Rider Termination Date: DAY	Leave blank if rider is in force Day of month of GLWB rider termination date, 1-31
72	4	GLWB Rider Termination Date: YEAR	Leave blank if rider is in force Year of GLWB rider termination date, 4-digit YYYY
73	2	GLWB Joint Status Termination Date: MONTH	If the joint rider changed into a single life rider due to death or divorce or other reasons Month of GLWB joint status termination date, 1-12 Leave blank if contract was originally a single life or if both lives are still active
74	2	GLWB Joint Status Termination Date: DAY	If the joint rider changed into a single life rider due to death or divorce or other reasons Month of GLWB joint status termination date, 1-31 Leave blank if contract was originally a single life or if both lives are still active
75	4	GLWB Joint Status Termination Date: YEAR	If the joint rider changed into a single life rider due to death or divorce or other reasons Year of GLWB joint status termination date, 4-digit YYYY Leave blank if contract was originally a single life or if both lives are still active

APPENDIX C - Glossary

Distribution Channels

Career or affiliated agents includes agents and multiple-line exclusive agents who devote at least 75 percent of their time selling one company's products. Companies generally provide financing, training, supervision, and office space.

Independent agents includes PPGAs and life brokers using company's own broker-dealer. PPGAs are experienced, full-time producers who earn commissions plus overrides on personally produced business. Life brokers have no primary company relationship and are paid straight commissions only (no overrides). Also included in this category is any other type of independent agent.

Full-service national Broker-Dealers includes national wirehouses and large regional broker-dealers.

Independent Broker-Dealers includes sales by representatives who sell through independent FINRA firms. Excludes national wirehouses and large regional broker-dealers, sales through a company's own broker-dealer, and FINRA firms that market through banks/S&Ls

Banks includes sales through banks, credit unions, and FINRA firms that market through banks and/or savings and loan companies (S&Ls).

Direct response includes sales made by salaried employees, direct mail, and telemarketing. Employees may be paid incentives or bonuses; however, no commissions are paid.

Financial advisors/RIAs includes fee-based sales through financial planners and registered investment advisors that market products to their customers.

APPENDIX D - LLG Governing Information Security Policy

LLG Information Technology has created and maintains a comprehensive information security program called Governing Information Security Policy for LLG. This program covers information security, risk assessment, and privacy for all LLG IT activities. The program ensures that LLG has in place adequate technical, administrative, and physical safeguards to protect sensitive information. LLG's Chief Information Security Officer is the owner of the program document, and reviews and updates it annually.

1. ZERO TRUST ARCHITECTURE MODEL

LLG's security model is centered on the belief that devices are not to automatically trusted inside or outside our perimeters. All connections must verify and continually be verified they meet a defined set of requirements before being granted access as well as ongoing access.

2. PHYSICAL SECURITY

LLG has industry best practice physical controls to protect staff, information, and guard against intrusion theft, damage, and unauthorized access. A badge reader system controls access to LLG's facilities, computer rooms, and areas where sensitive information is stored. Employees, contractors, and consultants have photo ID badges, that must be prominently displayed. Visitors and third parties must be provided with badges that are prominently displayed at all times during their use of LLG's buildings. LLG IT maintains procedures to ensure that computer and communications rooms are secured and protected from fire.

3. DATA STORAGE

The physical storage location of data is Windsor, CT. The core physical infrastructure that includes physical hardware asset management, security, data protection, and networking services is managed by LLG staff. All systems are managed, monitored, and operated by LLG.

4. END-POINT PROTECTION

LLG Information Technology department develops, maintains, and revises as needed, a manual of procedures that govern the following:

- Use of software to protect the computing environment from viruses and other malicious tools
- Updating the computing environment with "patches" for known vulnerabilities
- Restricting the ability of unprotected systems to access the environment
- Installed and running on all LLG connected computers is an industry approved end-point protection software program that is updated regularly. Definitions are set to update daily.

About The Society of Actuaries Research Institute

Serving as the research arm of the Society of Actuaries (SOA), the SOA Research Institute provides objective, data-driven research bringing together tried and true practices and future-focused approaches to address societal challenges and your business needs. The Institute provides trusted knowledge, extensive experience and new technologies to help effectively identify, predict and manage risks.

Representing the thousands of actuaries who help conduct critical research, the SOA Research Institute provides clarity and solutions on risks and societal challenges. The Institute connects actuaries, academics, employers, the insurance industry, regulators, research partners, foundations and research institutions, sponsors and non-governmental organizations, building an effective network which provides support, knowledge and expertise regarding the management of risk to benefit the industry and the public.

Managed by experienced actuaries and research experts from a broad range of industries, the SOA Research Institute creates, funds, develops and distributes research to elevate actuaries as leaders in measuring and managing risk. These efforts include studies, essay collections, webcasts, research papers, survey reports, and original research on topics impacting society.

Harnessing its peer-reviewed research, leading-edge technologies, new data tools and innovative practices, the Institute seeks to understand the underlying causes of risk and the possible outcomes. The Institute develops objective research spanning a variety of topics with its strategic research programs: aging and retirement; actuarial innovation and technology; mortality and longevity; diversity, equity and inclusion; health care cost trends; and catastrophe and climate risk. The Institute has a large volume of topical research available, including an expanding collection of international and market-specific research, experience studies, models and timely research.

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About LIMRA

Established in 1916, LIMRA is a research and professional development not-for-profit trade association for the financial services industry. More than 600 insurance and financial services organizations around the world rely on LIMRA's research and educational solutions to help them make bottom-line decisions with greater confidence. Companies look to LIMRA for its unique ability to help them understand their customers, markets, distribution channels and competitors and leverage that knowledge to develop realistic business solutions.

Visit LIMRA at www.limra.com.