

**LONG TERM DISABILITY
CASH FLOW EXPERIENCE EXHIBIT
LTD - 626556 - Combined
Most recent five periods**

	<u>POLICY YEAR 1/2003-12/31/2003</u>	<u>POLICY YEAR 1/2004-12/31/2004</u>	<u>POLICY YEAR 1/2005-12/31/2005</u>	<u>POLICY YEAR 1/2006-12/31/2006</u>	<u>POLICY YEAR 1/2007-3/31/2007</u>	<u>TOTAL</u>
EARNED PREMIUM	671,851	663,774	699,178	1,030,216	215,565	3,280,584
INFORCE RATE	0.820	0.820	0.820	1.000	1.000	1.000
PREMIUM ADJUSTED TO 1.000 (current rate)	819,330	809,480	852,656	1,030,216	215,565	3,727,248
PAID CLAIMS	475,531	589,569	606,677	855,214	266,204	2,793,195
ACTIVE CLAIM RESERVES	(117,776)	1,000,857	71,007	1,790,309	259,148	3,003,545
IBNR RESERVE	2,154	(4,879)	59,351	86,952	(1,984)	141,594
TOTAL INCURRED CLAIMS	359,909	1,585,547	737,035	2,732,475	523,368	5,938,334
LOSS RATIO	44%	196%	86%	265%	243%	159%
RETENTION	217,368	214,755	226,210	273,316	57,189	988,839
BALANCE	242,053	(990,822)	(110,589)	(1,975,575)	(364,992)	(3,199,925)
EXPERIENCE RATE	0.598	2.666	1.177	3.610	3.305	2.169
LIFE YEARS	4,583	4,556	4,978	4,918	4,883	23,918
OPEN CLAIMS	11	11	20	19	4	65
TOTAL CLAIMS	34	28	44	39	4	149

EXPERIENCE FORMULA

$$[(\text{EXPERIENCE RATE} - \text{INVESTMENT CREDIT}) \times \text{CREDIBILITY}] + [\text{CALCULATED RATE} \times (1 - \text{CREDIBILITY})] = \text{BLENDED RATE}$$

2.17	0.20	1.00	1.00	0.00	1.97
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