Schedule 5: Variable Annuity Products - Overall Industry Statistics for Alabama

Ratio 1: The number of replacements issued compared to the number of policies issued. **State Ratio 23.66 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
9	5	6	13	8	3	2	0	1	0	2	0

Ratio 2: The number of 1035 exchanges to the number of policies issued. **State Ratio 8.46 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
14	13	15	2	2	1	0	2	0	0	0	0

Ratio 3: The number of surrenders compared to the number of policies issued. **State Ratio 85.23 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
1	2	1	3	2	5	8	3	1	0	1	22

Ratio 7: Number of complaints per 1,000 policies in force. **State Ratio 0.57**

0	>0-0.25	>0.25-0.50	>0.50-0.75	>0.75-1.0	>1.0-2.0	>2.0-3.0	>3.0-4.0	>4.0-5.0	>5.0-6.0	>6.0-7.0	>7.0
56	5	4	0	2	4	1	1	0	0	0	2

CAUTION: MARKET CONDUCT ANNUAL STATEMENT (MCAS) DATA MUST NOT BE USED FOR FINAL ANALYSIS UNTIL 60 DAYS AFTER THE FILING DUE DATE. PRIOR TO 60 DAYS FROM THE FILING DUE DATE, MCAS DATA SHOULD BE CONSIDERED UNAUDITED BY THE STATE DEPARTMENT OF INSURANCE OR THE NAIC.

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