

GROUP ANNUITIES

The Group Annuity rates shown herein apply only to United States contracts approved by the Internal Revenue Service as meeting the requirements of Section 2037(a) of the Internal Revenue Code, which exempt the group-term life insurance contracts from tax under Section 2035(a).

GROUP DEPENDENT HOSPITAL EXPENSE INSURANCE (NON-DEBIT PREMIUM)

Schedule of Maximum Monthly Premiums Per \$1 Maximum Daily Benefit

Reimbursement Plan

Maximum Benefit Period 70 DAYS

Maximum Special Services Maximum Amount of Daily Benefit	Up to \$100 in full plus 2% of excess with a combined maximum benefit of \$1,000				Up to \$200 in full plus 2% of excess with a combined maximum benefit of \$1,000			
	Flat Rate	Child(ren) Only	Spouse & Child(ren)	Spouse & Child(ren)	Flat Rate	Child(ren) Only	Spouse & Child(ren)	Spouse & Child(ren)
\$ 7	\$ 45	\$ 25	\$ 35	\$ 45	\$ 45	\$ 25	\$ 35	\$ 45
8	50	30	40	50	50	30	40	50
9	55	35	45	55	55	35	45	55
10	60	40	50	60	60	40	50	60
11	65	45	55	65	65	45	55	65
12	70	50	60	70	70	50	60	70
13	75	55	65	75	75	55	65	75
14	80	60	70	80	80	60	70	80
15	85	65	75	85	85	65	75	85
16	90	70	80	90	90	70	80	90
17	95	75	85	95	95	75	85	95
18	100	80	90	100	100	80	90	100
19	105	85	95	105	105	85	95	105
20	110	90	100	110	110	90	100	110
21	115	95	105	115	115	95	105	115
22	120	100	110	120	120	100	110	120
23	125	105	115	125	125	105	115	125
24	130	110	120	130	130	110	120	130
25	135	115	125	135	135	115	125	135
26	140	120	130	140	140	120	130	140
27	145	125	135	145	145	125	135	145
28	150	130	140	150	150	130	140	150
29	155	135	145	155	155	135	145	155
30	160	140	150	160	160	140	150	160
31	165	145	155	165	165	145	155	165
32	170	150	160	170	170	150	160	170
33	175	155	165	175	175	155	165	175
34	180	160	170	180	180	160	170	180
35	185	165	175	185	185	165	175	185
36	190	170	180	190	190	170	180	190
37	195	175	185	195	195	175	185	195
38	200	180	190	200	200	180	190	200
39	205	185	195	205	205	185	195	205
40	210	190	200	210	210	190	200	210
41	215	195	205	215	215	195	205	215
42	220	200	210	220	220	200	210	220
43	225	205	215	225	225	205	215	225
44	230	210	220	230	230	210	220	230
45	235	215	225	235	235	215	225	235
46	240	220	230	240	240	220	230	240
47	245	225	235	245	245	225	235	245
48	250	230	240	250	250	230	240	250
49	255	235	245	255	255	235	245	255
50	260	240	250	260	260	240	250	260
51	265	245	255	265	265	245	255	265
52	270	250	260	270	270	250	260	270
53	275	255	265	275	275	255	265	275
54	280	260	270	280	280	260	270	280
55	285	265	275	285	285	265	275	285
56	290	270	280	290	290	270	280	290
57	295	275	285	295	295	275	285	295
58	300	280	290	300	300	280	290	300
59	305	285	295	305	305	285	295	305
60	310	290	300	310	310	290	300	310
61	315	295	305	315	315	295	305	315
62	320	300	310	320	320	300	310	320
63	325	305	315	325	325	305	315	325
64	330	310	320	330	330	310	320	330
65	335	315	325	335	335	315	325	335
66	340	320	330	340	340	320	330	340
67	345	325	335	345	345	325	335	345
68	350	330	340	350	350	330	340	350
69	355	335	345	355	355	335	345	355
70	360	340	350	360	360	340	350	360
71	365	345	355	365	365	345	355	365
72	370	350	360	370	370	350	360	370
73	375	355	365	375	375	355	365	375
74	380	360	370	380	380	360	370	380
75	385	365	375	385	385	365	375	385
76	390	370	380	390	390	370	380	390
77	395	375	385	395	395	375	385	395
78	400	380	390	400	400	380	390	400
79	405	385	395	405	405	385	395	405
80	410	390	400	410	410	390	400	410
81	415	395	405	415	415	395	405	415
82	420	400	410	420	420	400	410	420
83	425	405	415	425	425	405	415	425
84	430	410	420	430	430	410	420	430
85	435	415	425	435	435	415	425	435
86	440	420	430	440	440	420	430	440
87	445	425	435	445	445	425	435	445
88	450	430	440	450	450	430	440	450
89	455	435	445	455	455	435	445	455
90	460	440	450	460	460	440	450	460
91	465	445	455	465	465	445	455	465
92	470	450	460	470	470	450	460	470
93	475	455	465	475	475	455	465	475
94	480	460	470	480	480	460	470	480
95	485	465	475	485	485	465	475	485
96	490	470	480	490	490	470	480	490
97	495	475	485	495	495	475	485	495
98	500	480	490	500	500	480	490	500
99	505	485	495	505	505	485	495	505
100	510	490	500	510	510	490	500	510

* Includes standard dependent maternity benefit maximum of 10 days on the issue date of the dependent insurance. To include standard maternity benefit for pregnant existing on the issue date of the dependent insurance an additional benefit of \$ 50 per \$1.00 will be charged for all employees with dependent alive becoming insured on or within 31 days after the issue date.

...with the understanding that the employee shall be entitled to a pension equal to that of the employee who is the contingent annuitant, if the latter survives the employee. Where the employee elects to have the same reduced amount of annuity as the contingent annuitant, the employee shall be entitled to the same reduced amount of annuity as the contingent annuitant. The percentage of annuity payable to the employee shall be the same as the percentage of annuity payable to the contingent annuitant.

Normal Retirement Age 65		
Percentage Applicable for Male Employee With Female Contingent Annuitant	Age (Nearest Birthday) of Contingent Annuitant at Employee's Normal Retirement Date	Percentage Applicable for Female Employee With Male Contingent Annuitant
66.0%	60	70.0%
67.1	61	69.0
68.3	62	68.0
69.4	63	67.0
70.6	64	66.0
71.7	65	65.0
72.8		

Normal Retirement Age 65		
Percentage Applicable for Male Employee With Female Contingent Annuitant	Age (Nearest Birthday) of Contingent Annuitant at Employee's Normal Retirement Date	Percentage Applicable for Female Employee With Male Contingent Annuitant
68.0%	65	68.0%
69.0	66	67.0
70.0	67	66.0
71.0	68	65.0
72.0	69	64.0
73.0	70	63.0
74.0	71	62.0
75.0	72	61.0
76.1	73	60.0
77.1	74	59.0
78.1	75	58.0

...ing at ... are purchased by ...
... the ... is in accordance with the schedule of benefits adopted by the employer and included in the contract.

The contract may also provide for the purchase of past service benefits in accordance with a schedule of benefits included in the contract. Periodic payments may be made over a period of years for the purchase of past service annuities which will be paid to the employee in their order of accumulation to normal retirement date.

Three ... plans are shown on pages 12-4 through 10-6.

The Deferred Annuity Contract is the one strongly recommended by Metropolitan.

ANNUITY PURCHASE PAYMENT SCHEDULE CONTRACT ("DEPOSIT ADMINISTRATION" TYPE CONTRACT) - The employer makes periodic contributions to an Annuity Purchase Payment Schedule under the contract in accordance with estimates prepared by an actuary. Metropolitan guarantees the interest rate at which the unallocated reserve will be accumulated, and the annuity purchase rates applicable to annuities purchased at an employee's retirement.

At an employee's retirement the retirement annuity to which he is entitled under the provisions of the plan is purchased by withdrawing the purchase price from the annuity purchase payment reserve. Since no contributions are made after retirement, the annuity purchase price is the only source of funds for the purchase of the annuity.

This type of contract is available on either of two rate bases which are described in the rate schedules applicable to it.

TERMINAL FUNDING CONTRACT - This contract is designed for employees who wish to purchase immediate annuities from Metropolitan when an employee retires in accordance with the plan's benefit formula. These contracts would generally be used in circumstances where the employer had made provision for accumulation of funds prior to an employee's retirement in a separate fund.

... can be used for this purpose.

Future Service Benefit - 1.5% of total payroll for each year of Class 84,800
 Employee Contributions - 1% for each \$1 of retirement annuity purchased.
 Past Service Benefit - 1.5% of total payroll for each year of Class 84,800 of
 annuity purchased.
 Consideration - The plan is a contributory plan, including
 primary insurance, for the service of employees of
 retirement annuity commencing at normal retirement age of
 about 65 years of age, and continuing until death or disability.
 Service - 1.5% of total payroll for each year of Class 84,800 of
 annuity purchased.

Future Service Schedule

Class	Annual Service	Monthly	Employee
			Contributions
1	Under \$2,000.00 a year	\$ 1.10	\$ 2.50
2	\$2,000.00 - \$2,175.00	1.25	2.50
3	\$2,175.00 - \$2,350.00	1.40	3.00
4	\$2,350.00 - \$2,525.00	1.55	3.10
5	\$2,525.00 - \$2,700.00	1.70	3.40
6	\$2,700.00 - \$2,875.00	1.85	3.70
7	\$2,875.00 - \$3,050.00	2.00	4.00
8	\$3,050.00 - \$3,225.00	2.15	4.30
9	\$3,225.00 - \$3,400.00	2.30	4.60
10	\$3,400.00 - \$3,575.00	2.45	4.90
11	\$3,575.00 - \$3,750.00	2.60	5.20
12	\$3,750.00 - \$3,925.00	2.75	5.50
13	\$3,925.00 - \$4,100.00	2.90	5.80
14	\$4,100.00 - \$4,275.00	3.05	6.10
15	\$4,275.00 - \$4,450.00	3.20	6.40
16	\$4,450.00 - \$4,625.00	3.35	6.70
17	\$4,625.00 - \$4,800.00	3.50	7.00
18	\$4,800.00 - \$4,975.00	3.65	7.30
19	\$4,975.00 - \$5,150.00	3.80	7.60
20	\$5,150.00 - \$5,325.00	3.95	7.90
21	\$5,325.00 - \$5,500.00	4.10	8.20
22	\$5,500.00 - \$5,675.00	4.25	8.50
23	\$5,675.00 - \$5,850.00	4.40	8.80
24	\$5,850.00 - \$6,025.00	4.55	9.10
25	\$6,025.00 - \$6,200.00	4.70	9.40
26	\$6,200.00 - \$6,375.00	4.85	9.70
27	\$6,375.00 - \$6,550.00	5.00	10.00
28	\$6,550.00 - \$6,725.00	5.15	10.30
29	\$6,725.00 - \$6,900.00	5.30	10.60
30	\$6,900.00 - \$7,075.00	5.45	10.90
31	\$7,075.00 - \$7,250.00	5.60	11.20
32	\$7,250.00 - \$7,425.00	5.75	11.50
33	\$7,425.00 - \$7,600.00	5.90	11.80
34	\$7,600.00 - \$7,775.00	6.05	12.10
35	\$7,775.00 - \$7,950.00	6.20	12.40
36	\$7,950.00 - \$8,125.00	6.35	12.70
37	\$8,125.00 - \$8,300.00	6.50	13.00
38	\$8,300.00 - \$8,475.00	6.65	13.30
39	\$8,475.00 - \$8,650.00	6.80	13.60
40	\$8,650.00 - \$8,825.00	6.95	13.90
41	\$8,825.00 - \$9,000.00	7.10	14.20
42	\$9,000.00 - \$9,175.00	7.25	14.50
43	\$9,175.00 - \$9,350.00	7.40	14.80
44	\$9,350.00 - \$9,525.00	7.55	15.10
45	\$9,525.00 - \$9,700.00	7.70	15.40
46	\$9,700.00 - \$9,875.00	7.85	15.70
47	\$9,875.00 - \$10,050.00	8.00	16.00
48	\$10,050.00 - \$10,225.00	8.15	16.30
49	\$10,225.00 - \$10,400.00	8.30	16.60
50	\$10,400.00 - \$10,575.00	8.45	16.90
51	\$10,575.00 - \$10,750.00	8.60	17.20
52	\$10,750.00 - \$10,925.00	8.75	17.50
53	\$10,925.00 - \$11,100.00	8.90	17.80
54	\$11,100.00 - \$11,275.00	9.05	18.10
55	\$11,275.00 - \$11,450.00	9.20	18.40
56	\$11,450.00 - \$11,625.00	9.35	18.70
57	\$11,625.00 - \$11,800.00	9.50	19.00
58	\$11,800.00 - \$11,975.00	9.65	19.30
59	\$11,975.00 - \$12,150.00	9.80	19.60
60	\$12,150.00 - \$12,325.00	9.95	19.90
61	\$12,325.00 - \$12,500.00	10.10	20.20
62	\$12,500.00 - \$12,675.00	10.25	20.50
63	\$12,675.00 - \$12,850.00	10.40	20.80
64	\$12,850.00 - \$13,025.00	10.55	21.10
65	\$13,025.00 - \$13,200.00	10.70	21.40
66	\$13,200.00 - \$13,375.00	10.85	21.70
67	\$13,375.00 - \$13,550.00	11.00	22.00
68	\$13,550.00 - \$13,725.00	11.15	22.30
69	\$13,725.00 - \$13,900.00	11.30	22.60
70	\$13,900.00 - \$14,075.00	11.45	22.90
71	\$14,075.00 - \$14,250.00	11.60	23.20
72	\$14,250.00 - \$14,425.00	11.75	23.50
73	\$14,425.00 - \$14,600.00	11.90	23.80
74	\$14,600.00 - \$14,775.00	12.05	24.10
75	\$14,775.00 - \$14,950.00	12.20	24.40
76	\$14,950.00 - \$15,125.00	12.35	24.70
77	\$15,125.00 - \$15,300.00	12.50	25.00
78	\$15,300.00 - \$15,475.00	12.65	25.30
79	\$15,475.00 - \$15,650.00	12.80	25.60
80	\$15,650.00 - \$15,825.00	12.95	25.90
81	\$15,825.00 - \$16,000.00	13.10	26.20
82	\$16,000.00 - \$16,175.00	13.25	26.50
83	\$16,175.00 - \$16,350.00	13.40	26.80
84	\$16,350.00 - \$16,525.00	13.55	27.10
85	\$16,525.00 - \$16,700.00	13.70	27.40
86	\$16,700.00 - \$16,875.00	13.85	27.70
87	\$16,875.00 - \$17,050.00	14.00	28.00
88	\$17,050.00 - \$17,225.00	14.15	28.30
89	\$17,225.00 - \$17,400.00	14.30	28.60
90	\$17,400.00 - \$17,575.00	14.45	28.90
91	\$17,575.00 - \$17,750.00	14.60	29.20
92	\$17,750.00 - \$17,925.00	14.75	29.50
93	\$17,925.00 - \$18,100.00	14.90	29.80
94	\$18,100.00 - \$18,275.00	15.05	30.10
95	\$18,275.00 - \$18,450.00	15.20	30.40
96	\$18,450.00 - \$18,625.00	15.35	30.70
97	\$18,625.00 - \$18,800.00	15.50	31.00
98	\$18,800.00 - \$18,975.00	15.65	31.30
99	\$18,975.00 - \$19,150.00	15.80	31.60
100	\$19,150.00 - \$19,325.00	15.95	31.90

For Future Service Benefit - 1.5% of total payroll (5% of
 total payroll if plan is non-contributory).
 For Past Service Benefit - 1-2/3% of total payroll for 12
 years (or 1-3/4% of total payroll for 20 years).

Cost approximations do not include any administrative
 charges or costs for charges on annuity considerations.
 Future service approximation for contributory plan is
 on without-interest basis; for with-interest return, in-
 crease future service approximation by about 2%.
 Past service approximations are subject to requirement
 that employer's funding payment be sufficient to completely
 purchase all of the annuity interest obligations.

For Future Service Benefit - 1.5% of total payroll (5% of
 total payroll if plan is non-contributory).
 For Past Service Benefit - 1-2/3% of total payroll for 12
 years (or 1-3/4% of total payroll for 20 years).

Future Service Benefit (each year) - 1% of first \$10,000 of current annual earnings plus 2% of current annual earnings - \$5 for each \$1 of retirement annuity purchased.

Post Service Benefit (each year) - 1/4% of first \$10,000 of current annual earnings plus 1/2% of current annual earnings - \$5 for each \$1 of retirement annuity purchased.

Contributions to the plan are made by the employee and the employer. The employee's contribution is 1% of the employee's salary, and the employer's contribution is 1/2% of the employee's salary. The total contribution is 1 1/2% of the employee's salary. The employee's contribution is deducted from the employee's salary, and the employer's contribution is paid by the employer. The total contribution is 1 1/2% of the employee's salary.

Future Service Schedule

Class	Annual Service	Monthly Annuity Unit	Employee Contribution
1	Under \$2,000.00 a year	1.75	0.00
2	\$2,000.00 - \$2,499.99	2.00	0.00
3	\$2,500.00 - \$2,999.99	2.25	0.00
4	\$3,000.00 - \$3,499.99	2.50	0.00
5	\$3,500.00 - \$3,999.99	2.75	0.00
6	\$4,000.00 - \$4,499.99	3.00	0.00
7	\$4,500.00 - \$4,999.99	3.25	0.00
8	\$5,000.00 - \$5,499.99	3.50	0.00
9	\$5,500.00 - \$5,999.99	3.75	0.00
10	\$6,000.00 - \$6,499.99	4.00	0.00

Basic Annual Employer Cost Approximations

For Future Service Benefit - 1% of total payroll (1% of total payroll if plan is non-contributory).
For Post Service Benefit - 1/4% of total payroll for 10 years or more, 1/2% of total payroll for 20 years or more.

Cost approximations do not include any administrative charge or state tax charge on annuity considerations. Future service approximations for contributory plan is 1/2% of total payroll, and for non-contributory plan is 1% of total payroll. The total cost is 1 1/2% of total payroll for 10 years or more, and 2% of total payroll for 20 years or more. The total cost is 1 1/2% of total payroll for 10 years or more, and 2% of total payroll for 20 years or more.

GROUP ANNUITIES-PAID RATES

DEFERRED ANNUITY CONTRACTS

Minimum initial rates for the purchase of deferred annuities under new Group Annuity Contracts are established based on the following assumptions:

Mortality and Interest: The C.A. 1951 Table with Mortality C, and 3-1/2% interest, using purchase rates applicable to calendar year 1955.

Loading: A percentage loading of 4% of the gross rates.

Annual Administrative Charge: A charge of \$600 plus the certified state tax on annuity considerations. The charge is \$1,000 for the first year and thereafter is \$600 plus the certified state tax on annuity considerations.

The initial rate shown is subject to change after the fifth anniversary of issue. Thereafter, the rate will change with respect to assumed purchase price and after the fifth anniversary.

Rates shown on the following pages include the 4% loading indicated above, but do not include any administrative charge or state tax charge on annuity considerations.

POST-SERVICE FUNDING FACTORS 3 1/2% RATES

Multiply Single Stipulated Payment Cost by Appropriate Factor to Obtain Annual Payments for Desired Funding

Number of Annual Payments	Factor When First Payment Due Immediately	Factor When First Payment Due One Year Hence*
1	1.0000	1.0130
2	.9999	.9999
3	.9998	.9998
4	.9997	.9997
5	.9996	.9996
6	.9995	.9995
7	.9994	.9994
8	.9993	.9993
9	.9992	.9992
10	.9991	.9991
11	.9990	.9990
12	.9989	.9989
13	.9988	.9988
14	.9987	.9987
15	.9986	.9986
16	.9985	.9985
17	.9984	.9984
18	.9983	.9983
19	.9982	.9982
20	.9981	.9981

*To fund balance of single stipulated payment cost when a larger than normal payment is required in first year for employees over retirement age or within 12 months thereof.

These are interest factors only. In applying them it must be borne in mind that each year's funding payment must be sufficient to completely purchase the annuities maturing that year.

GROUP ANNUITIES - 1963 RATES		
FUTURE SERVICE BENEFITS - NON-CONTRIBUTORY PLAN		
Monthly Stipulated Payments (Payable for 12 Months) for an Annuity of \$1 per Month		
S.R.A. 65		
Males	Age Nearest Birthday	Females
\$ 2.19	15	\$ 2.66
2.26	16	2.73
2.33	17	2.83
2.40	18	2.93
2.47	19	3.02
2.55	20	3.12
2.63	21	3.22
2.72	22	3.32
2.80	23	3.43
2.89	24	3.54
2.98	25	3.65
3.07	26	3.77
3.17	27	3.89
3.27	28	4.02
3.37	29	4.15
3.47	30	4.28
3.56	31	4.42
3.70	32	4.56
3.81	33	4.71
3.93	34	4.86
4.06	35	5.01
4.18	36	5.18
4.32	37	5.34
4.45	38	5.52
4.58	39	5.69
4.74	40	5.88
4.89	41	6.07
5.05	42	6.27
5.21	43	6.47
5.38	44	6.68
5.56	45	6.90
5.74	46	7.13
5.94	47	7.37
6.14	48	7.61
6.36	49	7.87
6.58	50	8.14
6.82	51	8.42
7.07	52	8.71
7.33	53	9.02
7.61	54	9.34
7.91	55	9.69
8.22	56	10.04
8.56	57	10.42
8.91	58	10.83
9.30	59	11.25
9.70	60	11.70
10.14	61	12.18
10.61	62	12.70
11.12	63	13.24
11.67	64	13.82
11.95	65	14.11

GROUP ANNUITIES - 1963 RATES
FUTURE SERVICE BENEFITS - CONTRIBUTORY PLAN
N.R.A. 65 - Without-Interest Basis - Males

Monthly Stipulated Payments (Payable for 12 Months)
for an Annuity of \$1 per Month
Combined Employer and Employee Rates

Age Nearest Birthday	Employee Contribution Ratio	
	2 for 1	3 for 1
15	\$ 2.27	\$ 3.00
16	2.34	3.00
17	2.41	3.00
18	2.49	3.00
19	2.57	3.00
20	2.65	3.00
21	2.73	3.00
22	2.82	3.00
23	2.91	3.00
24	2.99	3.06
25	3.06	3.13
26	3.19	3.25
27	3.29	3.36
28	3.39	3.46
29	3.50	3.57
30	3.61	3.68
31	3.72	3.80
32	3.84	3.92
33	3.96	4.04
34	4.09	4.17
35	4.22	4.30
36	4.35	4.44
37	4.49	4.58
38	4.63	4.73
39	4.78	4.88
40	4.93	5.03
41	5.08	5.19
42	5.25	5.36
43	5.42	5.53
44	5.59	5.71
45	5.77	5.89
46	5.96	6.08
47	6.16	6.28
48	6.37	6.49
49	6.58	6.71
50	6.81	6.94
51	7.04	7.17
52	7.29	7.42
53	7.56	7.68
54	7.83	7.96
55	8.12	8.25
56	8.43	8.55
57	8.76	8.87
58	9.10	9.22
59	9.47	9.58
60	9.86	9.96
61	10.28	10.37
62	10.73	10.81
63	11.21	11.28
64	11.73	11.79
65	11.99	12.04

GROUP ANNUITIES - 1963 RATES
FUTURE SERVICE BENEFITS - CONTRIBUTORY PLAN
 N.R.A. 65 - Without-Interest Basis - Female

Monthly Stipulated Payments (Payable for 12 Months)
 for an Annuity of \$1 per Month
 Combined Employer and Employee Rates

Age Nearest Birthday	Employee Contribution Ratio	
	2 for 1	3 for 1
15	\$ 2.71	\$ 3.00
16	2.80	3.00
17	2.89	3.00
18	2.99	3.02
19	3.08	3.11
20	3.18	3.22
21	3.28	3.32
22	3.39	3.43
23	3.50	3.54
24	3.61	3.65
25	3.73	3.77
26	3.85	3.89
27	3.97	4.02
28	4.10	4.14
29	4.23	4.28
30	4.37	4.42
31	4.51	4.56
32	4.65	4.70
33	4.80	4.86
34	4.95	5.01
35	5.11	5.17
36	5.28	5.34
37	5.45	5.51
38	5.63	5.69
39	5.81	5.87
40	6.00	6.06
41	6.19	6.26
42	6.39	6.46
43	6.60	6.67
44	6.82	6.89
45	7.04	7.12
46	7.27	7.35
47	7.51	7.59
48	7.76	7.84
49	8.02	8.10
50	8.29	8.37
51	8.57	8.65
52	8.86	8.95
53	9.17	9.25
54	9.49	9.57
55	9.83	9.91
56	10.18	10.27
57	10.56	10.64
58	10.95	11.03
59	11.37	11.45
60	11.81	11.88
61	12.28	12.34
62	12.77	12.83
63	13.30	13.35
64	13.86	13.90
65	14.44	14.47

GROUP ANNUITIES - 1963 RATES
FUTURE SERVICE BENEFITS - CONTRIBUTORY PLAN
 N.R.A. 65 - With-Interest Basis - Males

Monthly Stipulated Payments (Payable for 12 Months)
 For an Annuity of \$1 per Month
 Combined Employer and Employee Rates

Age Nearest Birthday	Employee Contribution Ratio	
	2 for 1	3 for 1
15	\$ 2.58	\$ 3.00
16	2.63	3.00
17	2.70	3.00
18	2.77	3.07
19	2.85	3.14
20	2.93	3.21
21	3.00	3.28
22	3.09	3.36
23	3.17	3.44
24	3.26	3.52
25	3.35	3.61
26	3.44	3.70
27	3.54	3.80
28	3.64	3.89
29	3.74	3.99
30	3.84	4.10
31	3.95	4.20
32	4.07	4.31
33	4.18	4.43
34	4.30	4.54
35	4.42	4.67
36	4.55	4.79
37	4.68	4.92
38	4.82	5.06
39	4.96	5.19
40	5.11	5.34
41	5.26	5.49
42	5.41	5.64
43	5.57	5.80
44	5.74	5.97
45	5.92	6.14
46	6.10	6.32
47	6.29	6.50
48	6.49	6.70
49	6.69	6.90
50	6.91	7.12
51	7.14	7.34
52	7.38	7.58
53	7.63	7.82
54	7.90	8.09
55	8.18	8.36
56	8.49	8.65
57	8.80	8.96
58	9.14	9.29
59	9.50	9.64
60	9.89	10.01
61	10.30	10.41
62	10.74	10.84
63	11.22	11.30
64	11.73	11.80
65	11.99	12.04

GROUP ANNUITIES - 1963 RATES FUTURE SERVICE BENEFITS - CONTRIBUTORY PLAN N.R.A. 65 - With-Interest Basis - Females		
Monthly Stipulated Payments (Payable for 12 Months) for an Annuity of \$1 per Month Combined Employer and Employee Rates		
Age Nearest Birthday	Employee Contribution Ratio	
	2 for 1	3 for 1
15	\$ 2.91	\$ 3.11
16	2.99	3.19
17	3.08	3.27
18	3.17	3.36
19	3.27	3.45
20	3.36	3.53
21	3.46	3.64
22	3.57	3.73
23	3.67	3.85
24	3.78	3.96
25	3.80	4.07
26	4.01	4.19
27	4.13	4.30
28	4.26	4.43
29	4.39	4.56
30	4.52	4.69
31	4.66	4.82
32	4.80	4.96
33	4.95	5.11
34	5.10	5.26
35	5.25	5.41
36	5.42	5.57
37	5.58	5.74
38	5.75	5.91
39	5.92	6.09
40	6.12	6.27
41	6.31	6.46
42	6.50	6.65
43	6.71	6.85
44	6.92	7.06
45	7.13	7.28
46	7.36	7.50
47	7.60	7.74
48	7.84	7.98
49	8.09	8.22
50	8.36	8.49
51	8.63	8.76
52	8.92	9.05
53	9.22	9.35
54	9.54	9.66
55	9.87	9.99
56	10.22	10.33
57	10.59	10.69
58	10.98	11.08
59	11.39	11.48
60	11.83	11.91
61	12.29	12.36
62	12.76	12.84
63	13.26	13.36
64	13.80	13.90
65	14.14	14.17

GROUP ANNUITIES - 1963 RATES PAST SERVICE BENEFITS - FOR EMPLOYEES UNDER NORMAL RETIREMENT AGE		
Single Stipulated Payment for an Annuity of \$1 per Month to Commence at N.R.A. 65		
Males	Age Nearest Birthday	Females
\$ 25.79	15	\$ 31.37
26.60	16	32.36
27.44	17	33.43
28.30	18	34.51
29.19	19	35.62
30.11	20	36.77
31.05	21	37.95
32.02	22	39.18
33.02	23	40.44
34.06	24	41.74
35.13	25	43.08
36.23	26	44.47
37.36	27	45.90
38.53	28	47.38
39.73	29	48.90
40.98	30	50.47
42.26	31	52.09
43.59	32	53.77
44.95	33	55.50
46.36	34	57.28
47.82	35	59.13
49.33	36	61.04
50.88	37	63.01
52.48	38	65.04
54.13	39	67.14
55.83	40	69.32
57.58	41	71.57
59.38	42	73.89
61.23	43	76.30
63.13	44	78.79
65.08	45	81.36
67.08	46	84.03
69.13	47	86.82
71.23	48	89.72
73.38	49	92.74
75.58	50	95.86
77.83	51	99.14
80.13	52	102.58
82.48	53	106.18
84.88	54	109.95
87.33	55	113.91
89.83	56	118.15
92.38	57	122.58
94.98	58	127.27
97.63	59	132.23
100.33	60	137.49
103.08	61	143.07
105.88	62	149.01
108.73	63	155.34
111.63	64	162.10
114.58	65	169.32

GROUP ANNUITIES - 1963 RATES
FUTURE SERVICE BENEFITS PROVIDED BY
EMPLOYEE CONTRIBUTIONS
 N.R.A. 65 - Without-Interest Basis

Monthly Annuity Provided by 12 Monthly
 Stipulated Payments of \$10 Each

Males	Age Nearest Birthday	Females
\$ 4.39	15	\$ 3.84
4.23	16	3.54
4.11	17	3.42
3.98	18	3.31
3.85	19	3.21
3.73	20	3.10
3.61	21	3.00
3.49	22	2.90
3.38	23	2.81
3.27	24	2.72
3.16	25	2.63
3.06	26	2.54
2.96	27	2.46
2.86	28	2.38
2.78	29	2.30
2.67	30	2.23
2.58	31	2.15
2.50	32	2.08
2.41	33	2.01
2.33	34	1.95
2.25	35	1.88
2.18	36	1.82
2.10	37	1.76
2.03	38	1.70
1.96	39	1.64
1.89	40	1.58
1.82	41	1.53
1.76	42	1.48
1.70	43	1.43
1.64	44	1.38
1.58	45	1.33
1.52	46	1.28
1.46	47	1.24
1.41	48	1.19
1.36	49	1.15
1.30	50	1.11
1.26	51	1.07
1.21	52	1.03
1.16	53	.99
1.11	54	.95
1.07	55	.92
1.03	56	.88
.98	57	.85
.94	58	.82
.90	59	.79
.86	60	.75
.83	61	.72
.79	62	.69
.75	63	.67
.72	64	.64
.70	65	.62

GROUP ANNUITIES - 1963 RATES
FUTURE SERVICE BENEFITS PROVIDED BY
EMPLOYEE CONTRIBUTIONS
 N.R.A. 65 - With-Interest Basis

Monthly Annuity Provided by 12 Monthly
 Stipulated Payments of \$10 Each

Males	Age Nearest Birthday	Females
\$ 3.56	15	\$ 3.18
3.44	16	3.08
3.33	17	2.98
3.22	18	2.88
3.12	19	2.79
3.01	20	2.69
2.92	21	2.61
2.82	22	2.52
2.73	23	2.44
2.64	24	2.36
2.54	25	2.28
2.47	26	2.21
2.39	27	2.14
2.31	28	2.07
2.23	29	2.00
2.16	30	1.93
2.09	31	1.87
2.02	32	1.81
1.96	33	1.75
1.89	34	1.69
1.83	35	1.64
1.77	36	1.58
1.71	37	1.53
1.66	38	1.48
1.60	39	1.43
1.55	40	1.39
1.50	41	1.34
1.45	42	1.30
1.40	43	1.26
1.36	44	1.22
1.31	45	1.18
1.27	46	1.14
1.23	47	1.10
1.19	48	1.07
1.15	49	1.03
1.12	50	1.00
1.08	51	.97
1.05	52	.93
1.01	53	.90
.98	54	.88
.95	55	.85
.92	56	.82
.88	57	.79
.86	58	.77
.83	59	.74
.81	60	.72
.78	61	.70
.76	62	.68
.73	63	.65
.71	64	.63
.70	65	.62

Maximum Percentage of the Annual Rate of Annuity Payable at Earlier Retirement Date		
Males	Age (Nearest Birthday) at Earlier Retirement Date	Females
41.45	55	47.95
44.6	56	50.6
48.2	57	54.1
52.3	58	58.0
56.7	59	62.2
60.1	60	66.5
63.5	61	70.8
66.9	62	75.1
70.3	63	79.4
73.7	64	83.7
77.1	65	88.0
80.5	66	92.3
83.9	67	96.6
87.3	68	100.9
90.7	69	105.2
94.1	70	109.5
97.5	71	113.8
100.9	72	118.1
104.3	73	122.4
107.7	74	126.7
111.1	75	131.0
114.5	76	135.3
117.9	77	139.6
121.3	78	143.9
124.7	79	148.2
128.1	80	152.5
131.5	81	156.8
134.9	82	161.1
138.3	83	165.4
141.7	84	169.7
145.1	85	174.0
148.5	86	178.3
151.9	87	182.6
155.3	88	186.9
158.7	89	191.2
162.1	90	195.5
165.5	91	199.8
168.9	92	204.1
172.3	93	208.4
175.7	94	212.7
179.1	95	217.0
182.5	96	221.3
185.9	97	225.6
189.3	98	229.9
192.7	99	234.2
196.1	100	238.5

The factors shown will be very slightly increased if the
 amount of the employee's death benefit immediately prior to
 earlier retirement date exceeds the annual rate of unmodified
 annuity otherwise payable at normal retirement date.

ANNUITY PROVISIONS

Plans offer an option for an employee to receive a reduced amount of annuity upon retirement, with the understanding that that amount, or a specified smaller part thereof, will be continued to a person designated by the employee as his contingent annuitant, if the latter survives the employee. Where the employee elects to have the same reduced amount of annuity continued to his contingent annuitant, the reduced amount commencing at normal retirement age shall be the amount otherwise payable to the employee multiplied by the appropriate percentage as set forth in the following schedule:

Normal Retirement Age 65

Percentage Applicable for Male Employee With Female Contingent Annuitant	Age (Nearest Birthday) of Contingent Annuitant at Employee's Normal Retirement Date	Percentage Applicable for Female Employee With Male Contingent Annuitant
67.5	65	65.2
68.4	66	67.1
70.1	67	69.0
71.3	68	70.8
72.5	69	72.6
73.8	70	74.5
75.0	71	76.3
76.3	72	78.1

GROUP ANNUITIES - 1963 RATES					
ANNUITY PURCHASE PAYMENT RESERVE CONTRACTS					
TYPE A - Subject to Change at Fifth Contract Anniversary with Respect to All Amounts is Annuity Purchase Payment Reserve					
Single Stipulated Payment for an Annuity of \$1 per Month to Commence Immediately No Death Benefit					
Age (Nearest Birthday) at Date of Purchase	Applicable to Purchases Made in Calendar Year				
	1963	1964	1965	1966	1967
MALES					
60	\$160.70	\$161.17	\$161.63	\$162.08	\$162.54
61	156.07	156.54	157.00	157.45	157.91
62	151.37	151.83	152.28	152.74	153.20
63	146.61	147.06	147.52	147.98	148.42
64	141.79	142.25	142.71	143.15	143.60
65	136.96	137.40	137.86	138.31	138.74
66	132.12	132.57	133.01	133.45	133.89
67	127.32	127.76	128.19	128.62	129.06
68	122.56	122.98	123.40	123.81	124.24
69	117.79	118.20	118.60	119.01	119.42
70	113.02	113.41	113.80	114.20	114.58
FEMALES					
60	182.74	183.19	183.64	184.08	184.53
61	178.45	178.93	179.39	179.84	180.28
62	174.15	174.61	175.06	175.52	175.97
63	169.73	170.21	170.67	171.12	171.57
64	165.28	165.73	166.19	166.64	167.10
65	160.70	161.17	161.63	162.08	162.54
66	156.07	156.54	157.00	157.45	157.91
67	151.37	151.83	152.28	152.74	153.20
68	146.61	147.06	147.52	147.98	148.42
69	141.79	142.25	142.71	143.15	143.60
70	136.96	137.40	137.86	138.31	138.74

TYPE B - Subject to Change at Fifth Contract Anniversary but Only with Respect to Contributions Received after Date of Change

Single Stipulated Payment for an Annuity of \$1 per Month to Commence Immediately No Death Benefit

Applicable to Contracts Issued in Calendar Year 1963

10-22

ANNUAL PREMIUM CONTRACTS

The following assumptions are currently in effect on the following assumptions:

Mortality and Interest: The G.A. 1951 Table with Projection C and 4% interest, using purchase rates applicable to each calendar year.

Loadings: A percentage loading of 4% of the gross rates.

Annual Administrative Charge: A charge of \$400 plus the estimated state tax on annuity considerations. The \$400 charge is reduced by 25% if the annual stipulated payments in excess of \$40,000 and is eliminated when annual stipulated payments reach \$60,000.

The rates will be appropriately increased for any plan where options are made available on a basis such that a significant selection risk is involved.

The initial rate schedules are subject to change on the fifth contract anniversary and at annual intervals thereafter with respect to annuities purchased on and after the date of change.

Rates shown on the following page include the 4% loading as shown above, but do not include the annual administrative charge.

GROUP ANNUITIES - 1963 RATES					
TERMINAL FUNDING CONTRACTS					
Single Stipulated Payment for an Annuity of \$1 per Month to Commence Immediately No Death Benefit					
Age (Nearest Birthday) at Date of Purchase	Applicable to Purchases Made in Calendar Year				
	1963	1964	1965	1966	1967
MALES					
60	\$160.70	\$161.17	\$161.63	\$162.08	\$162.54
61	156.07	156.54	157.00	157.45	157.91
62	151.37	151.83	152.28	152.74	153.20
63	146.61	147.06	147.52	147.98	148.42
64	141.79	142.25	142.71	143.15	143.60
65	136.96	137.40	137.86	138.31	138.74
66	132.12	132.57	133.01	133.45	133.89
67	127.32	127.78	128.19	128.62	129.06
68	122.56	122.98	123.40	123.81	124.24
69	117.79	118.20	118.60	119.01	119.42
70	113.02	113.41	113.80	114.20	114.58
FEMALES					
60	182.74	183.19	183.64	184.08	184.53
61	178.49	178.93	179.38	179.84	180.28
62	174.15	174.61	175.06	175.52	175.97
63	169.73	170.21	170.67	171.12	171.57
64	165.28	165.73	166.19	166.64	167.10
65	160.70	161.17	161.63	162.08	162.54
66	156.07	156.54	157.00	157.45	157.91
67	151.37	151.83	152.28	152.74	153.20
68	146.61	147.06	147.52	147.98	148.42
69	141.79	142.25	142.71	143.15	143.60
70	136.96	137.40	137.86	138.31	138.74

OPERATING RESULTS FROM ANNUAL STATEMENTS (Gain and Loss Exhibit)

For Leading Companies—1963 and 1954-1963

(As Percentages of Premium and Other Income Less Dividends)

GROUP LIFE INSURANCE

	Expenses (Excluding Taxes)		Additions to Contingency Reserves and Surplus		Total Retention (Including Taxes)	
	1963	1954-1963	1963	1954-1963	1963	1954-1963
Metropolitan	2.5%	3.1%	2.4%	2.3%	8.2%	8.1%
Aetna	4.7	5.2	4.7	7.6	13.7	15.7
Com. General	8.4	9.7	7	4.9	13.9	17.2
Equitable	4.1	5.1	2.0	2.2	9.7	10.2
John Hancock	6.0	7.3	2.6	3.2	12.0	12.6
New York Life	12.6	14.5	9	4.6	15.8	21.3
Prudential	4.4	5.5	3.1	3.2	9.6	10.6
Travelers	5.2	5.9	3.2	3.7	10.7	11.7

1964

(1)

OPERATING RESULTS FROM ANNUAL STATEMENTS (Gain and Loss Exhibits)
For Leading Companies--1963 and 1964-1965
 (As Percentages of Premium and Other Income Less Dividends)

GROUP HEALTH INSURANCE

	Expenses (Including Taxes)		Additions to Contingency Reserves and Surplus		Total Retention (Including Taxes)	
	1963	1964-1965	1963	1964-1965	1963	1964-1965
Metropolitan	5.4%	5.7%	7%	1.5%	9.3%	10.1%
Aetna	7.5	7.4	1.6	2.1	11.9	12.7
Conn. General	10.8	11.0	-3	-2	13.7	13.7
Equitable	8.5	9.7	3	-1	11.7	12.1
John Hancock	8.9	10.2	7	.4	12.7	13.0
New York Life	13.8	14.0	-2.0	-4.2	14.5	14.3
Prudential	8.1	9.4	-4	.0	10.4	11.8
Travelers	7.1	•	9	•	10.2	•

*Travelers—Gain and Loss Exhibit omitted A & B until 1963

OPERATING RESULTS FROM ANNUAL STATEMENTS (Gain and Loss Exhibits)

For Leading Companies—1963 and 1964-1965

(As Percentages of Premium and Other Income Less Dividends)

GROUP LIFE AND HEALTH INSURANCE COMPANIES

	Expenses (Excluding Taxes)		Additions to Contingency Reserves and Surplus		Total Retention (Including Taxes)	
	1963	1964-1965	1963	1964-1965	1963	1964-1965
Metropolitan	4.1%	4.5%	1.5%	1.9%	8.8%	9.2%
Aetna	6.5	6.6	2.7	4.0	12.5	13.5
Conn. General	10.0	10.5	.1	1.5	13.8	14.8
Equitable	6.6	7.6	1.0	.9	10.8	11.3
John Hancock	7.6	8.9	1.5	1.6	12.4	12.8
New York Life	13.5	15.5	-1.1	-1.4	14.9	16.5
Prudential	6.3	7.4	1.3	1.6	10.0	11.2
Travelers	6.5	•	1.6	•	10.3	•

*Travelers—Gain and Loss Exhibit omitted A & H until 1963