PLAINTIFF'S EXHIBIT

MET-808

GROUP ANNUITIES [illegible]

The Group Annuity rates shown herein apply only to United States contracts approved by the Internal Revenue Service as meeting the requirements of Section 401(a) of the Internal Revenue Code, [illegible] are exempt from tax under Section 501(a) [illegible]

GROUP DEPENDENT HOSPITAL EXPENSE INSURANCE (NON-OCCUPATIONAL)

Schedule of Minimum Monthly Premiums Per $1 MAXIMUM Daily Benefit

Reimbursement Plan

Maximum Benefit Period 70 DAYS

Maximum Special Services	Up to $100 in Full plus 3/4 of next $1,200 with a combined maximum benefit of $1,000				Up to $200 in Full plus 3/4 of next $2,400 with a combined maximum benefit of $2,000			
		Split Rates				Split Rates		
Maximum Amount of Daily Benefit	Flat Rates	Children Only	Wife Only	Wife & Children	Flat Rates	Children Only	Wife Only	Wife & Children
	MATERNITY BENEFITS INCLUDED*							
$ 7	$ 447	$ 213	$ 321	$ 534	$ 460	$ 217	$ 331	$ 540
8	434	205	313	518	446	209	323	532
9	[illegible]	197	[illegible]	502	432	200	314	514
10	[illegible]	189	[illegible]	486	418	193	305	497
11	398	182	291	473	400	185	290	484
12	[illegible]	175	[illegible]	[illegible]	391	177	292	460
13	[illegible]	170	[illegible]	[illegible]	387	173	286	450
14	372	166	276	440	380	168	282	430
15	367	163	271	434	375	165	278	443
	MATERNITY BENEFITS EXCLUDED							
$ 7	$ 354	$ 212	$ 226	$ 439	$ 367	$ 217	$ 237	$ 454
8	341	205	218	423	353	209	228	437
9	328	197	[illegible]	407	339	200	219	410
10	315	189	[illegible]	391	325	193	210	[illegible]
11	305	182	186	370	315	185	204	390
12	[illegible]	175	[illegible]	363	304	177	197	376
13	[illegible]	170	[illegible]	354	294	173	191	363
14	279	166	179	345	287	168	187	355
15	274	163	176	339	282	165	183	348

* Includes standard dependent maternity benefit (maximum of 10 times daily benefit).

Immediate Maternity Benefits for Dependents

Maternity coverage excludes benefits for pregnancy existing on the issue date of the dependent insurance. To include standard maternity benefits for pregnancy existing on the issue date of the dependent insurance an ADDITIONAL SINGLE PREMIUM of $ .04 per $1.00 will be charged for all employees with dependent wives becoming insured on or within 31 days after the issue date.

[illegible] with the understanding [illegible] or a specified smaller part thereof, will [illegible] as a person designated by the employee as his contingent annuitant, if the latter survive the employee. Where the employee elects to have the same reduced amount [illegible] continued to his contingent annuitant [illegible] commencing at normal retirement age [illegible] payable to the employee [illegible] percentage as set forth in the following [illegible]

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	79.9%
67.1	61	80.[illegible]
68.3	62	81.6
69.4	63	82.7
70.6	64	83.[illegible]
71.7	65	84.[illegible]
72.8	[illegible]	[illegible]

[illegible]

Normal Retirement Age 60

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
68.9%	55	80.6%
69.9	56	81.7
70.9	57	82.6
72.0	58	83.6
73.0	59	84.[illegible]
74.0	60	85.[illegible]
75.0	61	86.0
76.1	62	86.[illegible]
77.1	[illegible]	[illegible]

[illegible]

[redacted]

[illegible] at [illegible] date are purchased by monthly [illegible] The [illegible] 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 credited for employees in their order of [illegible] to normal retirement date.

Three [illegible] plans are shown on pages 10-4 through 10-6.

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

ANNUITY PURCHASE PAYMENT RESERVE CONTRACT ("DEPOSIT ADMINISTRATION" TYPE CONTRACT) - The employer makes periodic contributions to an Annuity Purchase Payment Reserve 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 retirement annuities are [redacted] [illegible] rests entirely with the employer.

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 employers 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 cases where the employer had made provision for accumulating the funds prior to an employee's retirement in [illegible]

[illegible] INFORMATION NEEDED FOR COST ESTIMATES

[illegible] current rate of earnings for each employee (specify whether hourly rate, monthly rate, etc.). Form G. 782 can be used for this purpose.

[redacted]

[redacted]

Future [illegible] Benefit [illegible] 1% of first $4,800 of current annual earnings plus [illegible].

Employee Contributions - $2 for each $1 of retirement annuity purchased.

Past Service Benefit - 1% for each year of first $4,800 of [illegible]

General [illegible] including primary [illegible] Security) [illegible] of retirement annuity commencing at normal retirement age of about [illegible] years' service [illegible]

Future Service Schedule

Class	Annual Earnings	Monthly Annuity Unit	Employee Monthly Contributions
1	Under $2,820.00 a year	$ 1.10	$ 2.20
2	$2,820.00 - $3,179.99	1.25	2.50
3	3,180.00 - 3,539.99	1.40	2.80
4	3,540.00 - 3,899.99	1.55	3.10
5	3,900.00 - 4,259.99	1.70	3.40
6	4,260.00 - 4,619.99	1.85	3.70
7	4,620.00 - 4,979.99	2.00	4.00
8	[illegible]	[illegible]	4.30
9	[illegible]	[illegible]	[illegible]

[redacted]

[illegible] Cost Approximations

For Future Service Benefit - 4% of total payroll (3% of total payroll if plan is non-contributory).

For Past Service Benefit - 3-3/4% of total payroll for 12 years (or 2-3/4% of total payroll for 20 years).

Cost approximations do not include any administrative charge or state tax-charge on annuity considerations.

Future service approximation for contributory plan is on a without-interest basis; for with-interest return, increase future service approximation by about [illegible]%.

Past service approximations are subject to requirement that each year's funding payment be sufficient to completely purchase [illegible] maturing that year.

[illegible]

[illegible]

[redacted]

Future Service Benefit [illegible] - [illegible] current annual earnings.

Employee Contributions - $2 for each $1 of retirement annuity purchased.

Past Service Benefit [illegible] age 35) [illegible]

[illegible] to be provide [illegible] at normal retirement age of about [illegible] career average pay after 30 years [illegible] Social Security.

Class	Annual Earnings	Monthly Annuity Unit	Employee Monthly Contributions
1	Under $2,100.00 a year	$ [illegible]	$ 3.00
2	$2,100.00 - $2,[illegible]	[illegible]	4.00
3	2,700.00 - 3,[illegible]	[illegible]	5.00
4	3,300.00 - 3,[illegible]	[illegible]	6.00
5	3,900.00 - 4,[illegible]	[illegible]	7.00
6	4,500.00 - 5,099.99	[illegible]	8.00
7	5,100.00 - [illegible]	[illegible]	9.00
8	5,700.00 - 6,[illegible]	[illegible]	10.00
etc.	etc. by $600 steps to maximum	etc. by [illegible]	etc. by $1.00

[redacted]

For Past Service Benefit [illegible] years (or 3-3/4% [illegible]).

Cost approximations do not include any administrative charge or state tax charge on annuity considerations.

Future service approximation for contributory plan is on without-interest basis; for with-interest return, increase future service approximation by about 1½%.

Past service approximations are subject to requirement that each year's funding payment be sufficient to completely purchase all of the annuities maturing that year.

[redacted]

[redacted]

Future Service Benefit (for each year) - 1% of first $[illegible] of current annual earnings plus 2% of excess.
Employee Contributions - [illegible] for each $1 of retirement annuity purchased.
Past Service Benefit (for each year) - 3/4% of [illegible] [illegible] plus 1½% of [illegible]

[illegible] under this plan [illegible] provide an annual retirement annuity commencing at normal retirement [illegible] about [illegible] of [illegible] after 30 years [illegible]

Future Service Schedule

Class	Annual Earnings	Monthly Annuity Unit	Employee Monthly Contribution
1	Under $2,250.00 a year	$1.75	[illegible]
2	$2,250.00 - $2,549.99	2.00	[illegible]
3	2,550.00 - 2,849.99	2.25	[illegible]
4	2,850.00 - 3,149.99	2.50	[illegible]
5	3,150.00 - 3,449.99	2.75	5.50
6	3,450.00 - 3,749.99	3.00	[illegible]
7	3,750.00 - 4,049.99	3.25	[illegible]
8	[illegible]	3.50	7.00
9	[illegible]	3.75	[illegible]
10	[illegible]	4.00	[illegible]

[redacted]

Rough Annual Employer Cost Approximations

For Future Service Benefit - 4½% of total payroll ([illegible] of total payroll [illegible] plus 1% non-contributory).
For Past Service Benefit - 2-1/4% of total payroll for 12 years (or 4% of total payroll for [illegible] years).

Cost approximations do not include any administrative charge or state tax charge on annuity considerations.

Future service approximation for contributory plan is [illegible] with interest [illegible] [illegible] are subject to [illegible] that each year's funding payment be sufficient to purchase all of the annuities maturing that year.

[redacted]

[illegible]

GROUP ANNUITIES—1963 RATES

[illegible]ED ANNUITY CONTRACTS

Minimum initial rates for the purchase of deferred annuities under our Group Deferred Annuity Contracts are currently based on the following assumptions:

Mortality and Interest: The G.A. 1951 Table with Projection C, and 3-1/2% interest, using purchase rates applicable to calendar year 1963.

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

Annual Administration Charge: A charge of $600 plus the estimated state tax on annuity considerations. The [illegible]

[redacted]

The initial rate schedule is [illegible] change [illegible] first contract year [illegible] with respect to annuities purchased [illegible] and after [illegible] change.

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.

[illegible]

[illegible] RATES

PAST SERVICE FUNDING FACTORS 3½%

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	1.0350
2	.5086	.5264
3	.3449	.3569
4	.2630	.2723
5	.2140	.2215
6	.1813	.1877
7	.1580	.1635
8	.1406	.1455
9	.1270	.1314
10	.1162	.1202
11	.1073	.1111
12	.1000	.1035
13	.0938	.0971
14	.0885	.0916
15	.0839	.0868
[illegible]	[illegible]	[illegible]
17	.0764	.0790
18	.0733	.0758
19	.0705	.0729
20	.0680	.0704

*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	2.75
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
3.58	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
4.59	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	3.00	3.06
25	3.09	3.15
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	5.38
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	8.88
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 - 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	$ 2.71	$ 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	4.96	5.01
35	5.12	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	11.44
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	14.14	14.17

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	3.53
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	8.19	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

G. 873-Sept. 1963 • Printed in U.S.A. (9-63) 10-12

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	3.55
21	3.46	3.64
22	3.57	3.73
23	3.67	3.85
24	3.78	3.96
25	3.90	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	5.73	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	8.23
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	12.78	12.84
63	13.30	13.36
64	13.86	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	32.38
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
44.96	33	55.50
46.36	34	57.29
47.82	35	59.13
49.33	36	61.04
50.88	37	63.01
52.49	38	65.04
54.15	39	67.14
55.87	40	69.32
57.65	41	71.57
59.50	42	73.89
61.42	43	76.30
63.41	44	78.79
65.49	45	81.38
67.66	46	84.05
69.93	47	86.83
72.31	48	89.72
74.81	49	92.72
77.45	50	95.86
80.20	51	99.14
83.11	52	102.58
86.19	53	106.18
89.43	54	109.97
92.90	55	113.95
96.56	56	118.15
100.45	57	122.58
104.58	58	127.27
109.01	59	132.23
113.73	60	137.49
118.78	61	143.07
124.22	62	149.01
130.09	63	155.34
136.47	64	162.10
143.43	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	$ 3.66
4.25	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
2.76	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

S. 873-Sept. 1963 - Printed in U.S.A. (9-63)   10-13

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
2.55	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
.89	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

[illegible]

Minimum Percentage to be Applied to Annuity Purchased up to Earlier Retirement Date

Males	Age (Nearest Birthday) at Earlier Retirement Date	Females
41.4%	55	47.3%
44.6	56	50.6
48.2	57	54.1
52.2	58	58.0
56.7	59	62.2
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
74.[illegible]	[illegible]	[illegible]
81.[illegible]	63	[illegible]
88.1	64	91.5

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.

[redacted]

ANNUITANT 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 [illegible] 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
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	62	83.1
70.1	63	84.1
71.3	64	85.2
72.5	65	86.2
73.8	66	87.1
75.0	67	88.0
76.3	68	88.8

[illegible]

A. [illegible] rate on the annuity purchase payment reserve and the annuity purchase rates are subject to change at the fifth contract anniversary and at annual intervals thereafter with respect to all amounts in the annuity purchase payment reserve.

Interest Rate on Annuity Purchase Payment Reserve: 4-1/4% [illegible]

Annuity Purchase Rate Assumptions:

Mortality and Interest: The [illegible] rates [illegible]

Loading: A percentage loading of [illegible] of the gross rate [illegible]

Premium Tax Charge: A charge [illegible] state tax on annuity considerations. The [illegible] charge is reduced by [illegible] of the amounts applied to purchase annuities in excess of [illegible] for the year and is eliminated when the amounts applied reach [illegible].

B. Contracts where the interest rate on the annuity purchase payment reserve and the annuity purchase rates are subject to change at the fifth contract anniversary and at annual intervals thereafter but only with respect to contributions received after the change [illegible]

Interest Rate on Annuity Purchase Payment Reserve: 4% for the first five contract years, reducing 1/4% in each succeeding five-year period to a minimum of 3-1/4%

Annuity Purchase Rate Assumptions:

Mortality and Interest: The [illegible]

[illegible]

Premium Tax Charge: Same as [illegible]

C. Contracts on a contributory basis:

Employee contributions will not be added to the annuity purchase payment reserve. An individual record will be maintained for each employee and his contributions, and these contributions, together with interest thereon at 3% per annum, will be applied at his retirement date for the purchase of his annuity. The remainder of the amount required to complete the purchase of the employee's annuity will be withdrawn from the annuity purchase payment reserve.

The mortality, interest and loading assumptions in the annuity purchase rates and the rate charge [illegible] applicable to employee contributions will be those [illegible]

The rates will be appropriately [illegible]

[illegible] but do not include any administrative [illegible] annuity considerations.

[illegible]

GROUP ANNUITIES - 1963 RATES

ANNUITY PURCHASE PAYMENT RESERVE CONTRACTS

TYPE A - Subject to Change at Fifth Contract Anniversary with Respect to All Amounts in 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	178.49	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	165.26	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

GROUP ANNUITIES - 1963 RATES

ANNUITY PURCHASE PAYMENT RESERVE CONTRACTS

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

MALES Age (Nearest Birthday) At Date of Purchase						Purchases Made in Calendar Year	**FEMALES** Age (Nearest Birthday) At Date of Purchase					
60	61	62	63	64	65		60	61	62	63	64	65
$160.70	$156.07	$151.37	$146.61	$141.79	$136.96	1963	$182.74	$178.49	$174.15	$169.75	$165.26	$160.70
161.58	156.93	152.20	147.42	142.57	137.71	1964	183.75	179.47	175.11	170.68	166.17	161.58
162.47	157.79	153.04	148.23	143.35	138.47	1965	184.76	180.46	176.07	171.62	167.08	162.47
163.37	158.66	153.88	149.04	144.14	139.23	1966	185.77	181.45	177.04	172.57	168.00	163.37
164.26	159.53	154.73	149.86	144.93	140.00	1967	186.79	182.45	178.01	173.52	168.93	164.26
165.17	160.41	155.58	150.69	145.73	140.77	1968	187.82	183.45	178.99	174.47	169.85	165.17
166.08	161.29	156.43	151.52	146.53	141.54	1969	188.85	184.46	179.98	175.43	170.79	166.08
166.99	162.18	157.29	152.35	147.34	142.32	1970	189.89	185.48	180.97	176.39	171.73	166.99
167.91	163.07	158.16	153.19	148.15	143.10	1971	190.94	186.50	181.96	177.36	172.67	167.91
168.83	163.97	159.03	154.03	148.96	143.89	1972	191.99	187.52	182.96	178.34	173.62	168.83

G 873-Sept. 1963 - Printed in U S A (9-63)

[illegible] CONTRACTS

[illegible] Pension Funding Contracts are currently [illegible] on the following assumptions:

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

[illegible]: A percentage loading of 4% of the gross rates.

Annual Administrative Charge: A charge of $600 plus the estimated state tax on annuity considerations. The $600 charge is reduced by 3% of 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 described above, but do not [illegible]

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	127.76	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	178.49	178.93	179.38	179.84	180.28
62	174.15	174.61	175.06	175.52	175.97
63	169.75	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 Exhibits)

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
Conn. 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	12.8	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

OPERATING RESULTS FROM ANNUAL STATEMENTS (Gain and Loss Exhibits)
For Leading Companies—1963 and 1954-1963
(As Percentages of Premium and Other Income Less Dividends)

GROUP HEALTH INSURANCE

	Expenses (Excluding Taxes)		Additions to Contingency Reserves and Surplus		Total Retention (Including Taxes)	
	1963	1954-1963	1963	1954-1963	1963	1954-1963
Metropolitan	5.4%	5.7%	.7%	1.5%	9.3%	10.1%
Aetna	7.5	7.4	1.6	2.1	11.9	12.4
Conn. General	10.8	11.0	–.3	–.2	13.7	13.7
Equitable	8.5	9.7	.3	–.1	11.7	12.3
John Hancock	8.9	10.2	.7	.4	12.7	13.0
New York Life	13.8	16.0	–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 & H until 1963

1964

OPERATING RESULTS FROM ANNUAL STATEMENTS (Gain and Loss Exhibits)

For Leading Companies—1963 and 1954-1963

(As Percentages of Premium and Other Income Less Dividends)

GROUP LIFE AND HEALTH INSURANCE COMBINED

	Expenses (Excluding Taxes)		Additions to Contingency Reserves and Surplus		Total Retention (Including Taxes)	
	1963	1954-1963	1963	1954-1963	1963	1954-1963
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

1964