

Attachment G - STANDARD LTD Experience



TheStandardSM
Positively different.

April 22, 2013 1

INFORMATION ON CONTRACT ('647388')

15:58 Monday,

| END OF PERIOD | COV | PAID CLAIMS | PAID PREMIUM | EARNED PREMIUM | MEMBER LIVES | MEMBER VOLUME |
|---------------|-----|-------------|--------------|----------------|--------------|---------------|
| 20100131 | LTD | 0 | 33,100 | 16,414 | 2,353 | 9,467,949 |
| 20100228 | LTD | 0 | 0 | 16,686 | 2,353 | 9,535,040 |
| 20100331 | LTD | 0 | 33,072 | 16,386 | 2,353 | 9,443,189 |
| 20100430 | LTD | 0 | 0 | 16,569 | 2,353 | 9,467,949 |
| 20100531 | LTD | 0 | 16,506 | 16,463 | 2,353 | 9,443,189 |
| 20100630 | LTD | 0 | 16,489 | 16,469 | 2,351 | 9,432,022 |
| 20100731 | LTD | 0 | 16,613 | 16,596 | 2,351 | 9,422,120 |
| 20100831 | LTD | 300 | 16,623 | 16,747 | 2,351 | 9,493,251 |
| 20100930 | LTD | 100 | 0 | 16,613 | 2,351 | 9,493,251 |
| 20101031 | LTD | 100 | 36,180 | 19,577 | 2,351 | 9,498,971 |
| 20101130 | LTD | 100 | 29,970 | 13,347 | 2,492 | 9,497,856 |
| 20101231 | LTD | 100 | 16,610 | 16,610 | 2,492 | 9,491,451 |
| | | ===== | ===== | ===== | | |
| | | 700 | 215,164 | 198,477 | | |
| | | ===== | ===== | ===== | | |

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April 22, 2013 1

INFORMATION ON CONTRACT ('647388')

15:47 Monday,

| END OF PERIOD | COV | PAID CLAIMS | PAID PREMIUM | EARNED PREMIUM | MEMBER LIVES | MEMBER VOLUME |
|---------------|-----|-------------|--------------|----------------|--------------|---------------|
| 20110131 | LTD | 100 | 16,578 | 16,578 | 2,492 | 9,491,451 |
| 20110228 | LTD | 100 | 16,534 | 16,534 | 2,488 | 9,447,771 |
| 20110331 | LTD | 2,195 | 16,643 | 16,643 | 2,490 | 9,510,349 |
| 20110430 | LTD | 2,195 | 16,687 | 16,687 | 2,492 | 9,535,663 |
| 20110531 | LTD | 2,195 | 16,719 | 16,719 | 2,490 | 9,553,771 |
| 20110630 | LTD | 2,195 | 16,723 | 16,723 | 2,479 | 9,555,980 |
| 20110731 | LTD | 4,341 | 16,753 | 16,753 | 2,481 | 9,573,086 |
| 20110831 | LTD | 4,520 | 16,682 | 16,682 | 2,465 | 9,532,485 |
| 20110930 | LTD | 4,520 | 16,700 | 16,700 | 2,465 | 9,542,629 |
| 20111031 | LTD | 2,709 | 16,721 | 16,721 | 2,469 | 9,555,051 |
| 20111130 | LTD | -4,176 | 16,725 | 16,725 | 2,471 | 9,557,247 |
| 20111231 | LTD | -11,035 | 16,764 | 16,764 | 2,475 | 9,579,677 |
| | | ===== | ===== | ===== | | |
| | | 9,857 | 200,229 | 200,229 | | |
| | | ===== | ===== | ===== | | |

Attachment G - STANDARD LTD Experience



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April 22, 2013 1

INFORMATION ON CONTRACT ('647388')

15:48 Monday,

| END OF PERIOD | COV | PAID CLAIMS | PAID PREMIUM | EARNED PREMIUM | MEMBER LIVES | MEMBER VOLUME |
|---------------|-----|-------------|--------------|----------------|--------------|---------------|
| 20120131 | LTD | 3,222 | 16,866 | 16,866 | 2,488 | 9,637,724 |
| 20120229 | LTD | 2,093 | 0 | 16,866 | 2,488 | 9,637,724 |
| 20120331 | LTD | 2,093 | 0 | 16,866 | 2,488 | 9,637,724 |
| 20120430 | LTD | 2,093 | 50,686 | 16,954 | 2,495 | 9,656,366 |
| 20120531 | LTD | 2,093 | 16,985 | 16,985 | 2,509 | 9,705,940 |
| 20120630 | LTD | 2,093 | 0 | 16,967 | 2,505 | 9,695,258 |
| 20120731 | LTD | 2,093 | 33,896 | 16,929 | 2,501 | 9,674,076 |
| 20120831 | LTD | 1,993 | 16,907 | 16,907 | 2,492 | 9,661,373 |
| 20120930 | LTD | 1,606 | 16,885 | 16,885 | 2,487 | 9,648,854 |
| 20121031 | LTD | -4,734 | 16,899 | 16,899 | 2,488 | 9,656,683 |
| 20121130 | LTD | 1,938 | 0 | 16,860 | 2,479 | 9,634,011 |
| 20121231 | LTD | 1,938 | 33,743 | 16,883 | 2,482 | 9,647,745 |
| | | ===== | ===== | ===== | | |
| | | 18,524 | 202,868 | 202,867 | | |
| | | ===== | ===== | ===== | | |

Attachment G - STANDARD LTD Experience



TheStandardSM
Positively different.

HOWARD COUNTY MARYLAND

GROUP POLICY 647388
EXPERIENCE REPORT

LONG TERM DISABILITY

| | 01/01/2013 THROUGH 03/31/2013 | 11/01/2009 THROUGH 03/31/2013 |
|--------------------------------|-------------------------------------|-------------------------------------|
| EARNED PREMIUMS | \$51,037 | \$685,985 |
| PAID CLAIMS | 29,756 | 58,837 |
| CHANGE IN REPORTED RESERVES | 77,466 | 192,515 |
| CHANGE IN IBNR RESERVES | 1,310 | 114,211 |
| EMPLOYER FICA | 152 | 152 |
| | ----- | ----- |
| TOTAL INCURRED CLAIMS | 108,684 | 365,715 |
| LESS | | |
| PREMIUM TAX | 1,021 | 13,720 |
| OTHER EXPENSE AND RISK CHARGES | 16,260 | 226,975 |
| | ----- | ----- |
| TOTAL EXPENSE AND RISK CHARGES | 17,281 | 240,695 |
| BALANCE | -74,928 | 79,575 |

ARIVERA2
9F

900 SW Fifth Avenue
Portland OR 97204
Tel 888.937.4783

Attachment G - STANDARD LTD Experience

STANDARD INSURANCE COMPANY
GROUP CLAIM EXPERIENCE

AS OF 6/30/2016
RUN DATE 7/20/2016
FROM 11/2009 THRU 06/2016

POLICY 647388 HOWARD COUNTY MARYLAND

THE INFORMATION IN THESE REPORTS IS CONFIDENTIAL AND PROPRIETARY. THESE REPORTS ARE TO BE ACCESSIBLE ONLY TO THOSE COMPANY PERSONNEL WHO HAVE A LEGITIMATE BUSINESS REASON TO EXAMINE THE INFORMATION. THESE REPORTS MAY NOT BE REDISCLOSED WITHOUT THE WRITTEN AUTHORIZATION OF STANDARD INSURANCE COMPANY.

| Claim Number | Gender | Coverage | Product | Birth Date | Incurred Date | Approved Date | Term Date | Benefit | Paid This Period | Paid This Claim | Reserve End of Period | Reserve Beginning of Period |
|---------------------|--------|----------|---------|------------|---------------|---------------|-----------|----------|------------------|-----------------|-----------------------|-----------------------------|
| XR1133 | M | LTD | L6 | Mar-71 | Feb-13 | Apr-14 | Feb-13 | | 165.6 | 165.6 | | |
| SUBTOTAL OTHER - L6 | | | | | | | | | 165.6 | 165.6 | | |
| PRODUCT - L6 | | | | | | | | | 165.6 | 165.6 | | |
| VI9423 | F | LTD | LT | Nov-48 | Nov-09 | Aug-10 | Jul-12 | | 3,280.64 | 3,280.64 | | |
| VJ7058 | M | LTD | LT | Sep-87 | Feb-10 | | May-11 | 1,653.60 | | | | |
| VJ7372 | F | LTD | LT | Nov-54 | Aug-10 | Feb-11 | Feb-11 | 2,094.68 | 2,803.21 | 2,803.21 | | |
| VK4756 | F | LTD | LT | Jan-55 | Jun-11 | Aug-11 | | 1,605.79 | 40,227.43 | 40,227.43 | 26,638.04 | |
| VK4920 | F | LTD | LT | Dec-57 | Dec-10 | Jul-11 | Jan-13 | 2,325.12 | 5,529.17 | 5,529.17 | | |
| VL9695 | M | LTD | LT | Nov-47 | Jun-11 | Dec-11 | Mar-14 | | 5,666.76 | 5,666.76 | | |
| VL9833 | M | LTD | LT | Oct-72 | Sep-11 | | Mar-12 | 2,500.00 | | | | |
| VQ0574 | M | LTD | LT | Sep-68 | Mar-12 | Sep-12 | Aug-13 | 1,711.66 | 9,575.92 | 9,575.92 | | |
| VQ0828 | F | LTD | LT | Oct-75 | Mar-12 | Jan-13 | Sep-14 | | 53,809.92 | 53,809.92 | | |
| VQ2169 | M | LTD | LT | Sep-51 | Aug-12 | Mar-13 | Jan-14 | 2,500.00 | 1,038.71 | 1,038.71 | | |
| VQ2239 | F | LTD | LT | Feb-70 | Aug-12 | Feb-13 | Apr-15 | | 53,357.48 | 53,357.48 | | |
| VR8478 | F | LTD | LT | Dec-57 | Sep-12 | May-13 | | 2,500.00 | 44,009.18 | 44,009.18 | 74,323.62 | |
| VR9006 | M | LTD | LT | Dec-68 | Jan-12 | Aug-13 | Aug-14 | | 2,483.87 | 2,483.87 | | |
| VR9521 | M | LTD | LT | Oct-88 | Sep-12 | Sep-13 | Jul-16 | 1,711.66 | 3,900.00 | 3,900.00 | 31,589.36 | |
| VS0080 | F | LTD | LT | Feb-56 | Jan-13 | Jun-13 | Jul-15 | | 2,400.00 | 2,400.00 | | |
| VS0109 | M | LTD | LT | Aug-80 | Dec-12 | Jun-13 | Jun-15 | | 38,684.83 | 38,684.83 | | |
| VT2472 | M | LTD | LT | Mar-51 | Apr-13 | Oct-13 | | 2,293.20 | 4,136.55 | 4,136.55 | 738.31 | |
| VT2626 | F | LTD | LT | Dec-52 | May-13 | Dec-13 | Nov-15 | | 18,853.74 | 18,853.74 | | |
| VT2738 | F | LTD | LT | Aug-61 | Mar-13 | Feb-14 | Jan-14 | 2,500.00 | 2,367.14 | 2,367.14 | | |
| VT3440 | M | LTD | LT | Jun-67 | Jul-13 | Feb-14 | May-14 | 1,550.77 | 5,481.74 | 5,481.74 | | |

Attachment G - STANDARD LTD Experience

| | | | | | | | | | | | |
|----------------------|---|-----|----|--------|--------|--------|--------|----------|------------|------------|------------|
| VT3471 | M | LTD | LT | Mar-71 | Feb-13 | Mar-14 | Jan-16 | | 2,874.19 | 2,874.19 | |
| VT3724 | M | LTD | LT | Dec-69 | Jun-13 | Apr-14 | Dec-15 | | 39,869.47 | 39,869.47 | |
| VU5343 | M | LTD | LT | Mar-61 | Dec-13 | Jun-14 | Jun-15 | 3,149.92 | 32,717.18 | 32,717.18 | |
| VU5464 | F | LTD | LT | May-58 | Jan-14 | Jul-14 | | 1,887.91 | 17,799.01 | 17,799.01 | 586 |
| VU5943 | F | LTD | LT | Oct-77 | Nov-13 | Sep-14 | Jun-16 | 3,382.84 | 34,370.08 | 34,370.08 | |
| VU6286 | F | LTD | LT | Feb-83 | Apr-14 | Nov-14 | | 2,500.00 | 28,686.60 | 28,686.60 | 575 |
| VU6568 | M | LTD | LT | Jul-65 | Aug-13 | Oct-14 | Feb-16 | | 2,400.00 | 2,400.00 | |
| VV7100 | M | LTD | LT | Jan-51 | May-14 | Dec-14 | | 3,175.24 | 19,077.16 | 19,077.16 | 6,852.75 |
| VV7389 | F | LTD | LT | Dec-60 | Jan-14 | Feb-15 | | 3,504.29 | 3,145.06 | 3,145.06 | 9,649.00 |
| VV7582 | M | LTD | LT | Jul-49 | Jun-14 | Jan-15 | Feb-15 | 3,577.99 | 6,616.95 | 6,616.95 | |
| VV7638 | F | LTD | LT | Apr-59 | Dec-14 | Apr-15 | | 2,356.26 | 22,855.23 | 22,855.23 | 60,982.45 |
| VV8049 | M | LTD | LT | May-59 | May-15 | Feb-16 | | 2,660.32 | 13,317.70 | 13,317.70 | |
| VV8224 | F | LTD | LT | Mar-49 | Nov-13 | Apr-15 | Jun-14 | 2,580.56 | 4,507.40 | 4,507.40 | |
| VV8451 | F | LTD | LT | Mar-49 | Apr-15 | | Apr-15 | 2,791.67 | | | |
| VW8760 | F | LTD | LT | Jan-70 | Jul-14 | Nov-15 | | 2,500.00 | 9,924.38 | 9,924.38 | 13,160.00 |
| VW9129 | M | LTD | LT | Jan-54 | Apr-13 | Jul-15 | Oct-15 | | 10,401.76 | 10,401.76 | |
| VW9131 | F | LTD | LT | Jul-71 | May-15 | Aug-15 | | 1,710.79 | 11,906.30 | 11,906.30 | 9,666.00 |
| VX0472 | M | LTD | LT | Mar-58 | Oct-15 | Jan-16 | | 3,211.27 | 2,438.54 | 2,438.54 | 68,527.34 |
| VX0660 | F | LTD | LT | Aug-70 | Sep-14 | Mar-16 | Mar-16 | 2,500.00 | 6,239.18 | 6,239.18 | |
| VY0574 | M | LTD | LT | Oct-60 | Mar-15 | Feb-16 | Jan-16 | 3,024.73 | 1,227.39 | 1,227.39 | |
| VY0917 | F | LTD | LT | Jan-66 | Jul-15 | Apr-16 | | 2,058.16 | 10,290.80 | 10,290.80 | 78,106.11 |
| VY0982 | M | LTD | LT | Jan-77 | Dec-14 | May-16 | | 3,315.37 | 1,200.00 | 1,200.00 | 35,757.94 |
| VY1428 | F | LTD | LT | Jan-55 | Jul-14 | May-16 | | 2,367.68 | 1,700.00 | 1,700.00 | 4,604.00 |
| SUBTOTAL OTHER - LT | | | | | | | | | 581,170.67 | 581,170.67 | 421,755.92 |
| PRODUCT - LT | | | | | | | | | 581,170.67 | 581,170.67 | 421,755.92 |
| VR3129 | F | LTD | SB | Dec-57 | Dec-10 | Feb-13 | Jan-13 | | 6,975.36 | 6,975.36 | |
| VR9548 | M | LTD | SB | Sep-68 | Mar-12 | Sep-13 | Aug-13 | | 5,134.98 | 5,134.98 | |
| VT9827 | M | LTD | SB | Nov-47 | Jun-11 | Jun-14 | Apr-14 | | 6,576.78 | 6,576.78 | |
| VY1013 | M | LTD | SB | Oct-60 | Mar-15 | Feb-16 | Jan-16 | | 9,074.19 | 9,074.19 | |
| SUBTOTAL OTHER - SB | | | | | | | | | 27,761.31 | 27,761.31 | |
| PRODUCT - SB | | | | | | | | | 27,761.31 | 27,761.31 | |
| SUBTOTAL OTHER - LTD | | | | | | | | | 609,097.58 | 609,097.58 | 421,755.92 |
| COVERAGE - LTD | | | | | | | | | 609,097.58 | 609,097.58 | 421,755.92 |
| POLICY - 647388 | | | | | | | | | 609,097.58 | 609,097.58 | 421,755.92 |

Attachment G - STANDARD LTD Experience

Billing Lives by Contract Benefit and Fees

| Contract | Billing Division Name | Due Date | Disposition Code | Benefit Plan | Member Lives | Member Volume | Member Premium |
|----------|------------------------|------------|------------------|--------------|--------------|---------------|----------------|
| 647388 | HOWARD COUNTY MARYLAND | 01/01/2014 | M | LTD | 2536 | 12512010 | 16265.61 |
| 647388 | HOWARD COUNTY MARYLAND | 02/01/2014 | M | LTD | 2531 | 12507053 | 16259.17 |
| 647388 | HOWARD COUNTY MARYLAND | 02/01/2014 | R | LTD | 0 | 0 | -263.57 |
| 647388 | HOWARD COUNTY MARYLAND | 03/01/2014 | M | LTD | 2562 | 12642873 | 16435.73 |
| 647388 | HOWARD COUNTY MARYLAND | 04/01/2014 | M | LTD | 2578 | 12688582 | 16495.16 |
| 647388 | HOWARD COUNTY MARYLAND | 05/01/2014 | M | LTD | 2575 | 12688562 | 16495.13 |
| 647388 | HOWARD COUNTY MARYLAND | 06/01/2014 | M | LTD | 2581 | 12700065 | 16510.08 |
| 647388 | HOWARD COUNTY MARYLAND | 07/01/2014 | M | LTD | 2591 | 12758186 | 16585.64 |
| 647388 | HOWARD COUNTY MARYLAND | 08/01/2014 | M | LTD | 2606 | 12811298 | 16654.69 |
| 647388 | HOWARD COUNTY MARYLAND | 09/01/2014 | M | LTD | 2610 | 12834587 | 16684.96 |
| 647388 | HOWARD COUNTY MARYLAND | 10/01/2014 | M | LTD | 2606 | 12843793 | 16696.93 |
| 647388 | HOWARD COUNTY MARYLAND | 11/01/2014 | M | LTD | 2609 | 12864751 | 16724.18 |
| 647388 | HOWARD COUNTY MARYLAND | 12/01/2014 | M | LTD | 2602 | 12839799 | 16691.74 |
| 647388 | HOWARD COUNTY MARYLAND | 01/01/2015 | M | LTD | 2602 | 13076627 | 16999.62 |
| 647388 | HOWARD COUNTY MARYLAND | 01/01/2015 | R | LTD | 0 | 0 | -0.01 |
| 647388 | HOWARD COUNTY MARYLAND | 02/01/2015 | M | LTD | 2610 | 13111050 | 17044.37 |
| 647388 | HOWARD COUNTY MARYLAND | 03/01/2015 | M | LTD | 2613 | 13117777 | 17053.11 |
| 647388 | HOWARD COUNTY MARYLAND | 04/01/2015 | M | LTD | 2631 | 13192617 | 17150.4 |
| 647388 | HOWARD COUNTY MARYLAND | 05/01/2015 | M | LTD | 2637 | 13218357 | 17183.86 |
| 647388 | HOWARD COUNTY MARYLAND | 06/01/2015 | M | LTD | 2634 | 13208626 | 17171.21 |
| 647388 | HOWARD COUNTY MARYLAND | 07/01/2015 | M | LTD | 2625 | 13144577 | 17087.95 |
| 647388 | HOWARD COUNTY MARYLAND | 08/01/2015 | M | LTD | 2634 | 13195881 | 17154.65 |
| 647388 | HOWARD COUNTY MARYLAND | 08/01/2015 | R | LTD | 0 | 0 | -0.01 |
| 647388 | HOWARD COUNTY MARYLAND | 09/01/2015 | M | LTD | 2646 | 13270368 | 17251.48 |
| 647388 | HOWARD COUNTY MARYLAND | 10/01/2015 | M | LTD | 2639 | 13242270 | 17214.95 |
| 647388 | HOWARD COUNTY MARYLAND | 11/01/2015 | M | LTD | 2634 | 13232293 | 17201.98 |
| 647388 | HOWARD COUNTY MARYLAND | 12/01/2015 | M | LTD | 2643 | 13288681 | 17275.29 |
| 647388 | HOWARD COUNTY MARYLAND | 01/01/2016 | M | LTD | 2633 | 13273003 | 17254.9 |
| 647388 | HOWARD COUNTY MARYLAND | 02/01/2016 | M | LTD | 2627 | 13250601 | 17225.78 |
| 647388 | HOWARD COUNTY MARYLAND | 03/01/2016 | M | LTD | 2630 | 13265613 | 17245.3 |
| 647388 | HOWARD COUNTY MARYLAND | 04/01/2016 | M | LTD | 2637 | 13286681 | 17272.69 |
| 647388 | HOWARD COUNTY MARYLAND | 04/01/2016 | R | LTD | 0 | 0 | -0.01 |
| 647388 | HOWARD COUNTY MARYLAND | 05/01/2016 | M | LTD | 2643 | 13326918 | 17324.99 |
| 647388 | HOWARD COUNTY MARYLAND | 06/01/2016 | M | LTD | 2645 | 13336375 | 17337.29 |



Attachment G - STANDARD LTD Experience

LTD Experience Report - Incurred Basis

Howard County Maryland

Groups: 647388

As Of: 4/30/2016

| | 1/1/2012 to 12/31/2012 | 1/1/2013 to 12/31/2013 | 1/1/2014 to 12/31/2014 | 1/1/2015 to 12/31/2015 | 1/1/2016 to 4/30/2016 | TOTAL |
|------------------------|------------------------------|------------------------------|------------------------------|------------------------------|-----------------------------|------------------|
| Earned Premium | 202,869 | 198,265 | 198,235 | 205,789 | 68,999 | 874,157 |
| Paid Claims | 209,541 | 159,231 | 104,815 | 38,198 | - | 511,785 |
| FICA | 3,112 | 2,147 | 485 | - | - | 5,744 |
| Reserves | 96,777 | 27,373 | 197,937 | 286,989 | - | 609,076 |
| IBNR | - | - | - | 60,823 | 54,810 | 115,633 |
| Interest Credit | (17,660) | (7,300) | (11,697) | (6,468) | - | (43,125) |
| Incurred Claims | 291,770 | 181,451 | 291,540 | 379,542 | 54,810 | 1,199,113 |
| Loss Ratio | 194% | 107% | 147% | 184% | 79% | 151% |
| Life Years | 2,492 | 2,514 | 2,579 | 2,628 | 877 | 11,090 |
| Approved Claim Cnt | 8 | 12 | 8 | 5 | - | 33 |
| Active Claim Cnt | 2 | 2 | 6 | 4 | - | 14 |
| Closed Claim Cnt | 6 | 10 | 2 | 1 | - | 19 |
| Incidence | 3.21 | 4.77 | 3.10 | 1.90 | 0.00 | 2.98 |

LTD Case Summary

Howard County Maryland