

Great-West Life

your Benefits Solutions People



Policy Number: *****
Effective: January 01, 2012

Presented by: Amadeus Nip



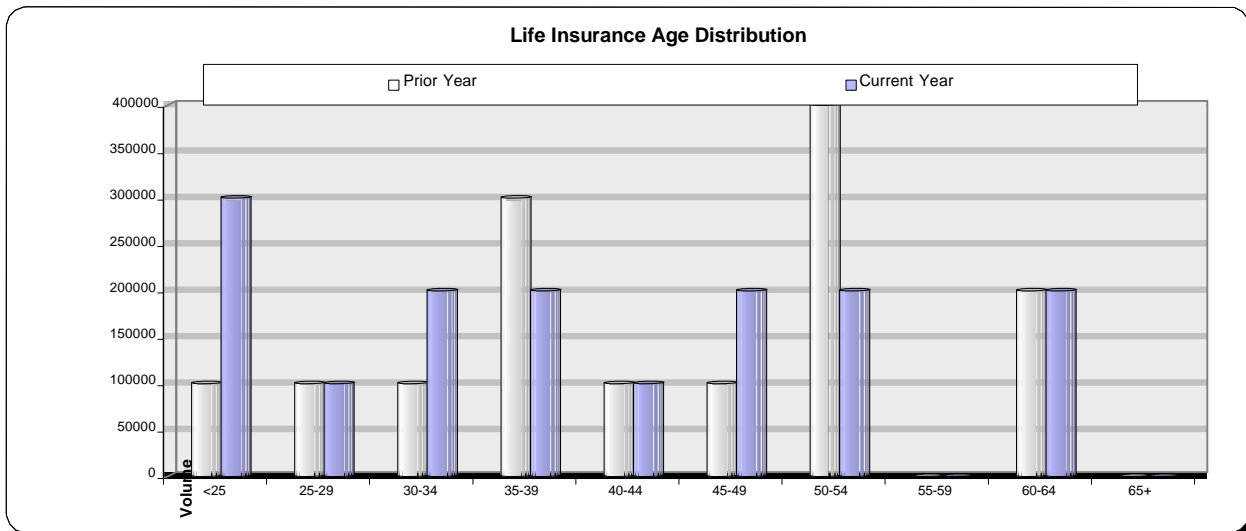
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Demographic Summary - Life Insurance

Age Band	Prior Year				Current Year			
	Male		Female		Male		Female	
	Lives	Volume	Lives	Volume	Lives	Volume	Lives	Volume
<25	1	100,000	-	-	3	300,000	-	-
25-29	1	100,000	-	-	-	-	1	100,000
30-34	1	100,000	-	-	2	200,000	-	-
35-39	2	200,000	1	100,000	2	200,000	-	-
40-44	1	100,000	-	-	1	100,000	-	-
45-49	1	100,000	-	-	2	200,000	-	-
50-54	3	300,000	1	100,000	1	100,000	1	100,000
55-59	-	-	-	-	-	-	-	-
60-64	2	200,000	-	-	2	200,000	-	-
65+	-	-	-	-	-	-	-	-
Total	12	1,200,000	2	200,000	13	1,300,000	2	200,000

Male/ Female %	85.7%	85.7%	14.3%	14.3%	86.7%	86.7%	13.3%	13.3%
Average Age	44	44	45	45	39	39	38	38
Combined Avg. Age	44				39			





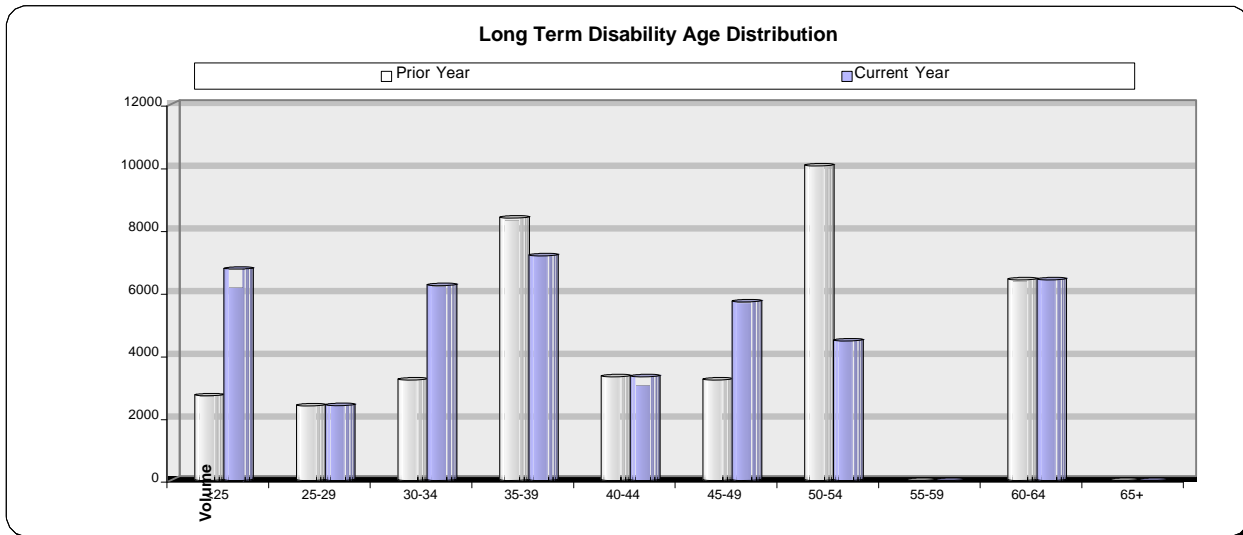
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Demographic Summary - Long Term Disability

Age Band	Prior Year				Current Year			
	Male		Female		Male		Female	
	Lives	Volume	Lives	Volume	Lives	Volume	Lives	Volume
<25	1	2,697	-	-	3	6,740	-	-
25-29	1	2,376	-	-	-	-	1	2,385
30-34	1	3,200	-	-	2	6,210	-	-
35-39	2	6,768	1	1,601	2	7,167	-	-
40-44	1	3,303	-	-	1	3,303	-	-
45-49	1	3,200	-	-	2	5,689	-	-
50-54	3	8,182	1	1,851	1	2,593	1	1,851
55-59	-	-	-	-	-	-	-	-
60-64	2	6,400	-	-	2	6,400	-	-
65+	-	-	-	-	-	-	-	-
Total	12	36,126	2	3,452	13	38,102	2	4,236

Male/ Female %	85.7%	91.3%	14.3%	8.7%	86.7%	90.0%	13.3%	10.0%
Average Age	44	44	45	45	39	40	38	37
Combined Avg. Age	44				39			



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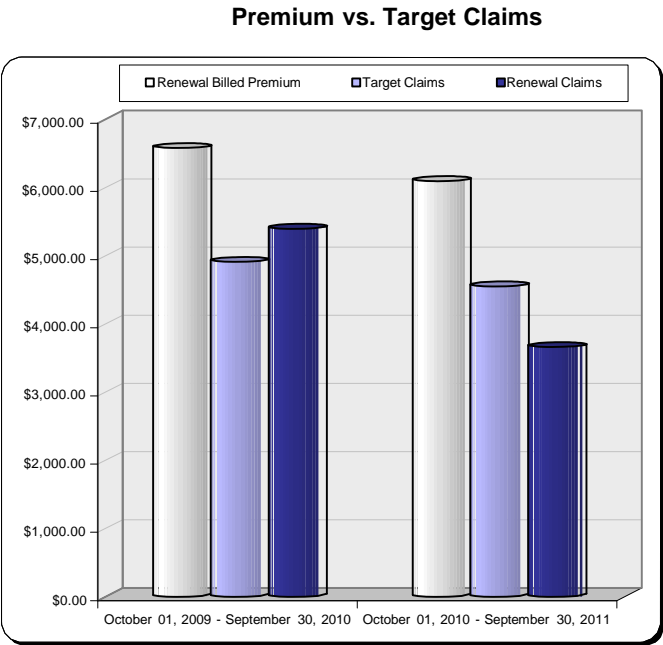
Drug Experience Analysis

Experience History	Premium	Paid Claims	Incurred Claims	Loss Ratio
October 01, 2009 - September 30, 2010	\$3,246	\$4,084	\$4,217	82.65%
October 01, 2010 - September 30, 2011	\$5,145	\$3,283	\$3,248	62.10%

Annual Trend Factor 10.10%

Target Loss Ratio 74.63%

Credibility 64.92%





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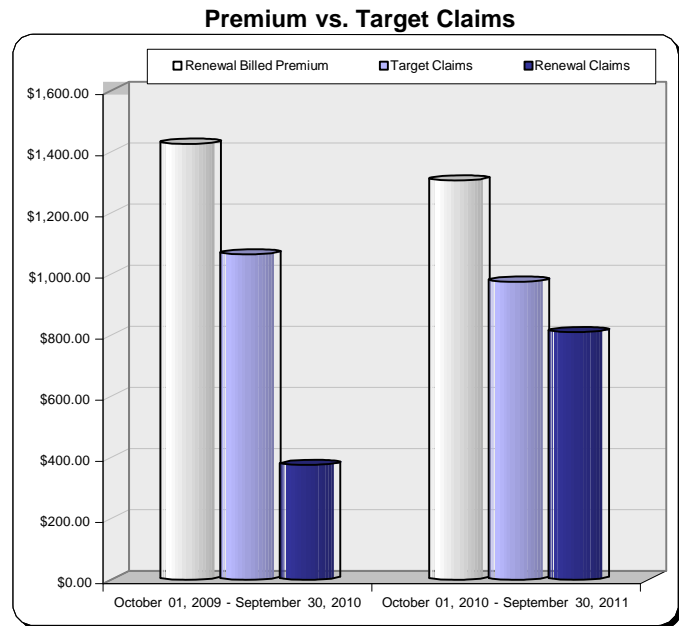
Health Experience Analysis

Experience History	Premium	Paid Claims	Incurred Claims	Loss Ratio
October 01, 2009 - September 30, 2010	\$1,984	\$230	\$282	27.24%
October 01, 2010 - September 30, 2011	\$1,391	\$635	\$703	64.19%

Annual Trend Factor 12.10%

Target Loss Ratio 74.63%

Credibility 64.92%





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Vision Experience Analysis

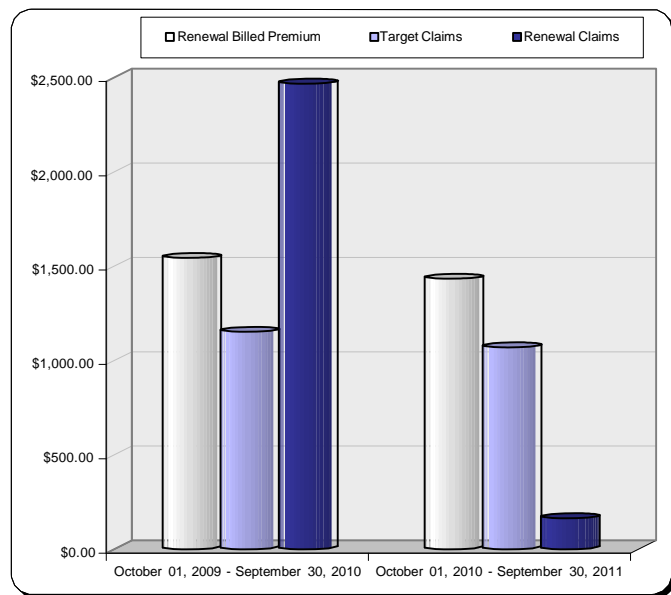
Experience History	Premium	Paid Claims	Incurred Claims	Loss Ratio
October 01, 2009 - September 30, 2010	\$697	\$1,990	\$2,308	159.75%
October 01, 2010 - September 30, 2011	\$1,235	\$421	\$159	11.51%

Annual Trend Factor 3.00%

Target Loss Ratio 74.63%

Credibility 64.92%

Premium vs. Target Claims





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Summary of Renewal Rates and Premium

Benefit	Volume	Rates	Current Premium	Rates	Renewal Premium	Percent Change
Employee Term Life	1,500,000	\$0.34	\$510.00	\$0.41	\$615.00	20.6%
AD&D	1,500,000	\$0.06	\$90.00	\$0.06	\$90.00	0.0%
Employee Critical Illness	375,000	\$0.78	\$292.50	\$0.98	\$367.50	25.6%
Dependent Life	10	\$1.21	\$12.10	\$1.52	\$15.20	25.6%
Long Term Disability	42,338	\$1.73	\$732.45	\$2.16	\$915.77	25.0%
Healthcare						
Single	5	\$4.80	\$24.00	\$4.80	\$24.00	0.0%
Family	9	\$14.63	\$131.67	\$14.63	\$131.67	0.0%
Drugs						
Single	5	\$20.27	\$101.35	\$24.32	\$121.60	20.0%
Family	9	\$57.48	\$517.32	\$68.97	\$620.73	20.0%
Dental						
Single	5	\$26.70	\$133.50	\$27.50	\$137.50	3.0%
Family	10	\$64.37	\$643.70	\$66.30	\$663.00	3.0%
Vision						
Single	5	\$4.43	\$22.15	\$4.43	\$22.15	0.0%
Family	9	\$12.57	\$113.13	\$12.57	\$113.13	0.0%
Total:			\$3,323.87		\$3,837.25	15.4%