

Duration

Adjustment Factor

Adjusted Termination

Rates*

Week 1

0.366

0.04831

2

0.366

0.04172

3

0.366

0.04063

4

0.366

0.04355

5

0.365

0.04088

6

0.365

0.04271

7

0.365

0.04380

8

0.365

0.04344

9

0.370

0.04292

10

0.370

0.04107

<u>Duration</u>	<u>Adjustment Factor</u>	<u>Adjusted Termination Rates*</u>
11	0.370	0.03848
12	0.370	0.03478
13	0.370	0.03034
<u>Month 4</u>	0.391	0.08758
5	0.371	0.07346
6	0.435	0.07531
7	0.500	0.07245
8	0.564	0.06655
9	0.613	0.05520
10	0.663	0.04705
11	0.712	0.04486
12	0.756	0.04309
13	0.800	0.04080
14	0.844	0.03882
15	0.888	0.03730
16	0.932	0.03448
17	0.976	0.03026
18	1.020	0.02856
19	1.049	0.02518
20	1.078	0.02264
21	1.107	0.02104
22	1.136	0.01932
23	1.165	0.01865
24	1.195	0.01792
<u>Year 3</u>	1.369	0.16839
4	1.204	0.10114
5	1.199	0.07434
6 and later	1.000	**

° The adjusted termination rates derived from the application of the adjustment factors to the DTS Valuation Table termination rates shown in Exhibits 3a, 3b, 3c, 4 and 5 (*Transactions of the Society of Actuaries* (TSA) XXXVII, pp. 457-463) as displayed (incorporated herein by reference). The adjustment factors for age, elimination period, sex, and cause displayed in Exhibits 3a, 3b, 3c and 4 shall be applied to the adjusted termination rates shown in this table.

**Applicable DTS Valuation Table duration rate from Exhibits 3c and 4 (TSA XXXVII, pp. 462-463).