



Symetra Group Benefits

Experience Summary

Prepared for:

**The Tarrant County Hospital District dba JPS Health Network |
The Tarrant County Hospital dba JPS Health Network**

Policy Numbers: 01-020008-00 | 01-020008-01

Valuation Date: 12/31/2025

Disclaimer: The data provided in this experience package includes confidential plan-related data for the sole purpose of evaluating plan experience. The data has been de-identified to protect the confidentiality of nonpublic personal information and to facilitate use of this data for its intended purpose only. This experience package may not be disclosed to any party other than a licensed insurance company without Symetra's written consent except as provided in this Disclaimer.

This data is provided solely for financial planning purposes and may not be shared with any employees of the plan sponsor or producer who are not involved in the financial planning of the plan. The recipient assumes full responsibility for use or disclosure of this data by its employees and other representatives. Sharing of this data with any other party is subject to the recipient's agreement to these restrictions. If these conditions are not accepted, the experience package must be returned to Symetra or destroyed without use or re-disclosure.

Basic Life Incurral Exhibit

Incurred Period	1/1/2021	1/1/2022	1/1/2023	1/1/2024	1/1/2025	Total
	12/31/2021	12/31/2022	12/31/2023	12/31/2024	12/31/2025	
Number of Months	12	12	12	12	12	60
Average Lives	6,435	6,416	6,818	7,130	7,405	6,841
Revealed Lives	6,435	6,416	6,818	7,130	7,405	34,204
Earned Premium	\$950,830	\$985,386	\$1,087,610	\$1,112,434	\$1,190,611	\$5,326,870
Recorded Claims	\$630,113	\$838,208	\$941,276	\$1,294,657	\$1,081,816	\$4,786,069
Waiver of Premium Reserves	\$58,113	\$0	\$205,225	\$12,593	\$44,054	\$319,984
IBNR Reserve	\$0	\$0	\$0	\$0	\$259,907	\$259,907
Total Incurred Claims	\$688,225	\$838,208	\$1,146,502	\$1,307,249	\$1,385,777	\$5,365,961
Incurred Loss Ratio	72.38%	85.06%	105.41%	117.51%	116.39%	100.73%
Claim Count	9	4	8	13	4	38
Incidence per 1,000	1.40	0.62	1.17	1.82	0.54	1.11
Average Recorded Claim	\$70,013	\$209,552	\$117,660	\$99,589	\$270,454	\$125,949

Supplemental Life Incurral Exhibit

Incurred Period	1/1/2021	1/1/2022	1/1/2023	1/1/2024	1/1/2025	Total
	12/31/2021	12/31/2022	12/31/2023	12/31/2024	12/31/2025	
Number of Months	12	12	12	12	12	60
Average Lives	3,210	3,183	2,798	3,125	3,235	3,110
Revealed Lives	3,210	3,183	2,798	3,125	3,235	15,551
Earned Premium	\$1,089,668	\$1,100,776	\$1,289,996	\$1,298,117	\$1,284,110	\$6,062,667
Recorded Claims	\$300,053	\$225,058	\$1,207,031	\$864,268	\$375,296	\$2,971,706
Waiver of Premium Reserves	\$49,537	\$0	\$62,441	\$24,524	\$12,192	\$148,694
IBNR Reserve	\$0	\$0	\$0	\$0	\$160,800	\$160,800
Total Incurred Claims	\$349,590	\$225,058	\$1,269,472	\$888,792	\$548,288	\$3,281,200
Incurred Loss Ratio	32.08%	20.45%	98.41%	68.47%	42.70%	54.12%
Claim Count	3	3	5	8	2	21
Incidence per 1,000	0.93	0.94	1.79	2.56	0.62	1.35
Average Recorded Claim	\$100,018	\$75,019	\$241,406	\$108,033	\$187,648	\$141,510

Supplemental Dependent Life Incurral Exhibit

Incurred Period	1/1/2021	1/1/2022	1/1/2023	1/1/2024	1/1/2025	Total
	12/31/2021	12/31/2022	12/31/2023	12/31/2024	12/31/2025	
Number of Months	12	12	12	12	12	60
Average Lives	2,584	2,716	2,630	2,833	3,019	2,756
Revealed Lives	2,584	2,716	2,630	2,833	3,019	13,782
Earned Premium	\$240,304	\$240,149	\$275,874	\$269,049	\$273,096	\$1,298,472
Recorded Claims	\$470,085	\$255,071	\$707,789	\$295,631	\$150,062	\$1,878,638
IBNR Reserve	\$0	\$0	\$0	\$0	\$27,985	\$27,985
Total Incurred Claims	\$470,085	\$255,071	\$707,789	\$295,631	\$178,047	\$1,906,623
Incurred Loss Ratio	195.62%	106.21%	256.56%	109.88%	65.20%	146.84%
Claim Count	12	7	14	8	2	43
Incidence per 1,000	4.64	2.58	5.32	2.82	0.66	3.12
Average Recorded Claim	\$39,174	\$36,439	\$50,556	\$36,954	\$75,031	\$43,689

Life Claim Listing

Claim Number	Coverage	Gender	Date of Birth	Incurred Date	Claim Status	Recorded Claims
C-2021-182465	Basic Life	Male	07/20/1981	01/12/2021	Approved	\$126,026
C-2021-185626	Basic Life	Male	10/11/1952	01/18/2021	Approved	\$134,018
C-2021-189150	Basic Life	Male	05/28/1981	03/20/2021	Approved	\$49,007
C-2021-187333	Basic Life	Female	11/26/1981	03/27/2021	Approved	\$82,014
C-2021-198268	Basic Life	Male	07/28/1962	06/26/2021	Approved	\$56,019
C-2021-198577	Basic Life	Female	05/18/1972	07/24/2021	Approved	\$43,010
C-2021-199194	Basic Life	Female	11/21/1985	09/03/2021	Approved	\$31,000
C-2021-200848	Basic Life	Female	11/19/1974	09/10/2021	Approved	\$80,011
C-2021-204853	Basic Life	Female	03/31/1962	10/29/2021	Approved	\$29,007
C-2022-210725	Basic Life	Female	09/09/1960	01/06/2022	Approved	\$170,052
C-2023-257687	Basic Life	Male	09/22/1962	06/22/2022	Approved	\$230,063
C-2022-243922	Basic Life	Female	10/06/1981	08/25/2022	Approved	\$250,060
C-2022-247986	Basic Life	Female	07/21/1982	10/24/2022	Approved	\$188,032
C-2023-269390	Basic Life	Male	04/26/1970	01/29/2023	Approved	\$184,000
C-2023-274753	Basic Life	Female	03/12/1976	04/08/2023	Approved	\$78,021
C-2023-270617	Basic Life	Female	12/10/1957	04/18/2023	Approved	\$73,010
C-2023-275220	Basic Life	Female	08/15/1964	06/05/2023	Approved	\$154,069
C-2024-303737	Basic Life	Female	12/05/1980	08/06/2023	Approved	\$166,055
C-2023-288442	Basic Life	Female	12/09/1979	09/02/2023	Approved	\$52,036
C-2023-286048	Basic Life	Female	12/27/1991	09/11/2023	Approved	\$94,081
C-2024-312096	Basic Life	Male	06/05/1981	10/16/2023	Approved	\$140,006
C-2024-295465	Basic Life	Female	06/19/1967	01/16/2024	Approved	\$46,026
C-2024-299828	Basic Life	Male	05/09/1960	01/26/2024	Approved	\$122,021
C-2024-300381	Basic Life	Female	04/19/1962	02/08/2024	Approved	\$90,142
C-2024-303672	Basic Life	Male	02/21/1957	03/08/2024	Approved	\$138,113
C-2024-304847	Basic Life	Female	11/03/1959	03/17/2024	Approved	\$212,044
C-2024-311277	Basic Life	Female	06/07/1973	06/13/2024	Approved	\$37,000
C-2024-312151	Basic Life	Male	06/13/1964	06/22/2024	Approved	\$138,076
C-2024-317996	Basic Life	Female	10/19/1966	09/07/2024	Approved	\$204,098
C-2025-379423	Basic Life	Female	03/02/1961	10/23/2024	Approved	\$96,024
C-2024-329606	Basic Life	Male	05/02/2005	11/10/2024	Approved	\$32,032
C-2025-332101	Basic Life	Male	02/02/1953	11/24/2024	Approved	\$47,027
C-2025-330884	Basic Life	Female	10/15/1966	12/10/2024	Approved	\$65,011
C-2025-331186	Basic Life	Female	03/03/1965	12/18/2024	Approved	\$67,044
C-2025-339370	Basic Life	Male	01/15/1958	03/15/2025	Approved	\$254,104
C-2025-352034	Basic Life	Female	01/15/1980	06/29/2025	Approved	\$236,194
C-2025-386320	Basic Life	Female	09/05/1988	09/14/2025	Approved	\$345,255
C-2025-403773	Basic Life	Female	12/18/1964	10/26/2025	Approved	\$246,263
C-2021-187333	Supplemental Life	Female	11/26/1981	03/27/2021	Approved	\$200,034
C-2021-198577	Supplemental Life	Female	05/18/1972	07/24/2021	Approved	\$50,012
C-2021-200848	Supplemental Life	Female	11/19/1974	09/10/2021	Approved	\$50,007
C-2022-210725	Supplemental Life	Female	09/09/1960	01/06/2022	Approved	\$50,015
C-2023-257687	Supplemental Life	Male	09/22/1962	06/22/2022	Approved	\$125,034
C-2022-247986	Supplemental Life	Female	07/21/1982	10/24/2022	Approved	\$50,009
C-2023-269390	Supplemental Life	Male	04/26/1970	01/29/2023	Approved	\$300,000
C-2023-274753	Supplemental Life	Female	03/12/1976	04/08/2023	Approved	\$200,055
C-2023-275220	Supplemental Life	Female	08/15/1964	06/05/2023	Approved	\$100,094
C-2024-303737	Supplemental Life	Female	12/05/1980	08/06/2023	Approved	\$300,099
C-2023-286048	Supplemental Life	Female	12/27/1991	09/11/2023	Approved	\$306,784
C-2024-299828	Supplemental Life	Male	05/09/1960	01/26/2024	Approved	\$200,034
C-2024-303672	Supplemental Life	Male	02/21/1957	03/08/2024	Approved	\$100,082
C-2024-304847	Supplemental Life	Female	11/03/1959	03/17/2024	Approved	\$175,036
C-2024-312151	Supplemental Life	Male	06/13/1964	06/22/2024	Approved	\$175,024
C-2024-317996	Supplemental Life	Female	10/19/1966	09/07/2024	Approved	\$150,072
C-2025-379423	Supplemental Life	Female	03/02/1961	10/23/2024	Approved	\$25,006

The data contained in this report is a snapshot in time and is subject to change.

Life Claim Listing

C-2025-332101	Supplemental Life	Male	02/02/1953	11/24/2024	Approved	\$14,008
C-2025-330884	Supplemental Life	Female	10/15/1966	12/10/2024	Approved	\$25,005
C-2025-339370	Supplemental Life	Male	01/15/1958	03/15/2025	Approved	\$75,049
C-2025-352034	Supplemental Life	Female	01/15/1980	06/29/2025	Approved	\$300,247
C-2021-184565	Supplemental Dependent Life	Male	02/04/1951	02/15/2021	Approved	\$25,008
C-2021-187313	Supplemental Dependent Life	Female	11/26/1981	03/27/2021	Approved	\$50,007
C-2021-190254	Supplemental Dependent Life	Female	05/24/1970	04/16/2021	Approved	\$25,003
C-2021-190546	Supplemental Dependent Life	Male	08/21/1990	05/13/2021	Approved	\$10,001
C-2021-195804	Supplemental Dependent Life	Male	12/22/1966	06/13/2021	Approved	\$25,006
C-2021-201896	Supplemental Dependent Life	Male	09/21/1968	08/18/2021	Approved	\$25,007
C-2021-200315	Supplemental Dependent Life	Male	06/13/1996	08/22/2021	Approved	\$10,001
C-2021-207304	Supplemental Dependent Life	Male	12/11/1975	09/22/2021	Approved	\$100,014
C-2021-202451	Supplemental Dependent Life	Male	08/28/1959	09/27/2021	Approved	\$25,003
C-2021-202794	Supplemental Dependent Life	Male	09/03/1964	10/22/2021	Approved	\$75,023
C-2021-206787	Supplemental Dependent Life	Male	07/25/1975	10/31/2021	Approved	\$25,008
C-2021-207711	Supplemental Dependent Life	Female	09/14/1954	11/30/2021	Approved	\$75,005
C-2022-215099	Supplemental Dependent Life	Female	12/29/1969	02/06/2022	Approved	\$100,031
C-2022-218594	Supplemental Dependent Life	Male	03/12/2003	03/15/2022	Approved	\$10,003
C-2022-217282	Supplemental Dependent Life	Male	11/27/1963	04/01/2022	Approved	\$25,003
C-2022-229214	Supplemental Dependent Life	Male	08/16/1974	05/06/2022	Approved	\$25,008
C-2022-233152	Supplemental Dependent Life	Male	12/31/2002	06/11/2022	Approved	\$10,002
C-2022-246737	Supplemental Dependent Life	Male	01/19/1962	10/06/2022	Approved	\$75,023
C-2022-247478	Supplemental Dependent Life	Male	01/18/2005	11/14/2022	Approved	\$10,002
C-2023-264969	Supplemental Dependent Life	Male	04/30/1976	02/09/2023	Approved	\$100,068
C-2023-265609	Supplemental Dependent Life	Male	05/28/1951	02/16/2023	Approved	\$37,505
C-2023-271690	Supplemental Dependent Life	Male	08/02/1979	05/15/2023	Approved	\$50,000
C-2023-275868	Supplemental Dependent Life	Male	10/07/1970	05/18/2023	Approved	\$100,041
C-2023-276395	Supplemental Dependent Life	Male	08/28/1979	06/04/2023	Approved	\$50,017
C-2023-276855	Supplemental Dependent Life	Male	09/27/1977	07/06/2023	Approved	\$100,041
C-2023-278929	Supplemental Dependent Life	Male	07/27/1967	07/20/2023	Approved	\$25,014
C-2023-281835	Supplemental Dependent Life	Female	06/14/1961	08/07/2023	Approved	\$25,010
C-2023-281745	Supplemental Dependent Life	Male	11/08/1960	09/06/2023	Approved	\$25,003
C-2024-294339	Supplemental Dependent Life	Male	06/06/2004	09/28/2023	Approved	\$10,005
C-2023-288109	Supplemental Dependent Life	Male	03/29/1964	10/20/2023	Approved	\$100,048
C-2023-290350	Supplemental Dependent Life	Male	12/16/1969	10/24/2023	Approved	\$50,027
C-2023-291649	Supplemental Dependent Life	Male	06/15/1965	12/07/2023	Approved	\$25,007
C-2024-303836	Supplemental Dependent Life	Male	01/27/2003	12/17/2023	Approved	\$10,021
C-2024-296204	Supplemental Dependent Life	Female	11/29/1984	01/12/2024	Approved	\$25,005
C-2024-305614	Supplemental Dependent Life	Male	09/02/1957	04/10/2024	Approved	\$25,012
C-2024-307333	Supplemental Dependent Life	Female	11/18/2003	04/26/2024	Approved	\$10,003
C-2024-307234	Supplemental Dependent Life	Female	11/18/2003	04/26/2024	Approved	\$10,003
C-2024-308579	Supplemental Dependent Life	Male	11/15/1965	05/02/2024	Approved	\$12,504
C-2024-322684	Supplemental Dependent Life	Male	01/24/1956	09/23/2024	Approved	\$100,034
C-2024-325294	Supplemental Dependent Life	Male	12/22/1964	11/06/2024	Approved	\$13,000
C-2024-326745	Supplemental Dependent Life	Male	11/16/1982	11/29/2024	Approved	\$100,068
C-2025-347169	Supplemental Dependent Life	Male	11/16/1962	05/08/2025	Approved	\$100,033
C-2025-347211	Supplemental Dependent Life	Male	04/20/1958	05/08/2025	Approved	\$50,029
Total:						\$9,636,434

AD&D Claim Listing

Claim Number	Coverage	Gender	Date of Birth	Incurred Date	Claim Status	Recorded Claims
C-2021-187333	Basic AD&D	Female	11/26/1981	03/27/2021	Approved	\$82,014
C-2023-286048	Basic AD&D	Female	12/27/1991	09/11/2023	Approved	\$93,074
C-2025-386320	Basic AD&D	Female	09/05/1988	09/14/2025	Pending	\$345,030
C-2021-187333	Supplemental AD&D	Female	11/26/1981	03/27/2021	Approved	\$200,034
C-2023-286048	Supplemental AD&D	Female	12/27/1991	09/11/2023	Approved	\$303,063
C-2021-187313	Supplemental Dependent AD&D	Female	11/26/1981	03/27/2021	Approved	\$50,007
C-2021-201896	Supplemental Dependent AD&D	Male	09/21/1968	08/18/2021	Approved	\$30,014
C-2023-281835	Supplemental Dependent AD&D	Female	06/14/1961	08/07/2023	Approved	\$30,140
Total:						\$1,133,376

Waiver of Premium Claim Listing

Claim Number	Coverage	Gender	Date of Birth	Incurred Date	Claim Status	Face Amount	Reserve Amount
C-2024-313550	Basic Life	Female	03/21/1980	03/25/2021	Approved	\$120,000	\$29,722
C-2022-210965	Basic Life	Male	02/19/1962	07/02/2021	Approved	\$160,000	\$28,390
C-2023-281502	Basic Life	Female	12/28/1981	01/13/2023	Approved	\$76,000	\$20,256
C-2024-296696	Basic Life	Female	05/22/1965	05/25/2023	Approved	\$262,000	\$132,221
C-2024-306919	Basic Life	Female	07/15/1966	08/08/2023	Approved	\$66,000	\$14,725
C-2024-312190	Basic Life	Female	11/23/1964	10/20/2023	Approved	\$186,000	\$38,024
C-2025-349280	Basic Life	Female	06/02/1987	09/20/2024	Approved	\$33,000	\$5,875
C-2025-363574	Basic Life	Female	12/23/1965	11/14/2024	Approved	\$43,000	\$6,718
C-2025-337448	Basic Life	Male	07/07/1975	01/08/2025	Approved	\$271,000	\$44,054
C-2024-313550	Supplemental Life	Female	03/21/1980	03/25/2021	Approved	\$200,000	\$49,537
C-2023-281502	Supplemental Life	Female	12/28/1981	01/13/2023	Approved	\$175,000	\$46,641
C-2024-306919	Supplemental Life	Female	07/15/1966	08/08/2023	Approved	\$25,000	\$5,578
C-2024-312190	Supplemental Life	Female	11/23/1964	10/20/2023	Approved	\$50,000	\$10,221
C-2025-349280	Supplemental Life	Female	06/02/1987	09/20/2024	Approved	\$50,000	\$8,901
C-2025-363574	Supplemental Life	Female	12/23/1965	11/14/2024	Approved	\$100,000	\$15,623
C-2025-337448	Supplemental Life	Male	07/07/1975	01/08/2025	Approved	\$75,000	\$12,192
Total:						\$1,892,000	\$468,678

Long Term Disability Incurral Exhibit

Incurred Period	1/1/2021	1/1/2022	1/1/2023	1/1/2024	1/1/2025	Total
	12/31/2021	12/31/2022	12/31/2023	12/31/2024	8/31/2025	
Number of Months	12	12	12	12	8	56
Average Lives	6,442	6,459	3,781	3,952	3,658	4,944
Revealed Lives	6,442	6,459	3,781	3,952	2,439	23,073
Earned Premium	\$1,413,517	\$1,508,867	\$1,659,985	\$1,820,327	\$1,387,256	\$7,789,952
Paid Claims	\$1,423,238	\$823,279	\$890,875	\$372,168	\$143,242	\$3,652,802
Disabled Life Reserves	\$563,031	\$372,833	\$409,871	\$567,002	\$1,710,214	\$3,622,952
Interest Credit	-\$115,455	-\$47,017	-\$44,825	-\$24,816	-\$19,939	-\$252,051
Total Incurred Claims	\$1,870,814	\$1,149,096	\$1,255,921	\$914,354	\$1,833,518	\$7,023,703
Incurred Loss Ratio	132.35%	76.16%	75.66%	50.23%	132.17%	90.16%
Claim Count, Open	6	6	7	9	7	35
Claim Count, Closed	26	26	15	10	7	84
Claim Count, Pending	0	0	0	0	2	2
Claim Count, Total	32	32	22	19	16	121
Incidence per 1,000	4.97	4.95	5.82	4.81	6.56	5.24

*There are \$0 in Paid Claims and \$9,327 in Disabled Life Reserves incurred during the IBNR Period.

Long Term Disability Claim Listing

Claim Number	Gender	Date of Birth	Date of Disability	Status	Gross Benefit	Total Paid	Disabled Life Reserve
C-2021-188783	Male	11/03/1969	02/10/2021	Open	\$2,934	\$96,729	\$29,875
C-2024-313194	Female	03/21/1980	03/26/2021	Open	\$2,946	\$128,338	\$250,697
C-2021-199960	Male	02/19/1962	07/03/2021	Open	\$3,960	\$95,767	\$62,092
C-2021-203858	Female	11/21/1969	07/24/2021	Open	\$3,590	\$146,635	\$204,606
C-2021-202164	Female	04/10/1961	08/10/2021	Open	\$1,467	\$71,827	\$8,049
C-2021-203644	Female	05/05/1962	08/20/2021	Open	\$3,453	\$94,505	\$7,712
C-2022-215379	Female	12/27/1965	01/11/2022	Open	\$2,757	\$28,239	\$33,290
C-2022-229331	Female	06/29/1968	03/16/2022	Open	\$2,780	\$55,815	\$85,542
C-2023-264928	Male	02/04/1961	06/28/2022	Open	\$3,136	\$63,411	\$31,704
C-2023-263749	Female	08/22/1986	09/08/2022	Open	\$2,378	\$75,897	\$127,089
C-2022-254789	Female	10/05/1960	09/27/2022	Open	\$1,823	\$65,572	\$9,495
C-2023-261245	Male	06/09/1962	11/08/2022	Open	\$4,698	\$86,340	\$85,714
C-2023-265662	Female	12/28/1981	01/14/2023	Open	\$2,082	\$49,907	\$30,620
C-2023-272033	Female	12/16/1960	02/13/2023	Open	\$3,068	\$25,085	\$12,042
C-2023-278604	Female	07/15/1959	04/04/2023	Open	\$4,929	\$143,796	\$22,936
C-2023-278390	Female	02/15/1960	05/04/2023	Open	\$2,366	\$66,610	\$10,782
C-2023-278322	Female	05/22/1965	05/26/2023	Open	\$6,503	\$111,361	\$233,000
C-2023-290238	Female	07/15/1966	08/09/2023	Open	\$1,798	\$59,885	\$32,892
C-2024-296136	Female	11/23/1964	10/27/2023	Open	\$4,212	\$39,082	\$67,599
C-2024-329452	Female	06/02/1987	03/22/2024	Open	\$1,654	\$28,469	\$51,742
C-2024-323448	Female	11/03/1983	04/30/2024	Open	\$1,396	\$15,135	\$34,076
C-2024-322408	Female	09/22/1973	07/23/2024	Open	\$2,445	\$31,697	\$65,386
C-2024-325747	Female	02/14/1993	07/30/2024	Open	\$1,001	\$13,454	\$43,105
C-2024-322756	Male	01/06/1961	08/19/2024	Open	\$6,608	\$48,965	\$78,087
C-2024-326274	Male	07/07/1975	09/26/2024	Open	\$6,770	\$79,710	\$220,695
C-2025-344315	Female	06/04/1960	10/13/2024	Open	\$4,674	\$1,100	\$2,059
C-2025-349970	Female	01/19/1986	11/01/2024	Open	\$1,866	\$17,624	\$44,598
C-2025-333075	Female	12/23/1965	11/15/2024	Open	\$2,312	\$23,047	\$27,253
C-2025-345895	Female	04/09/1984	02/25/2025	Open	\$3,915	\$27,281	\$188,799
C-2025-347348	Female	02/01/1958	04/05/2025	Open	\$2,698	\$4,097	\$8,817
C-2025-367328	Male	06/18/1991	06/21/2025	Open	\$6,989	\$24,231	\$619,335
C-2025-389336	Female	04/17/1967	07/17/2025	Open	\$5,317	\$10,489	\$173,908
C-2025-401385	Male	12/22/1967	07/26/2025	Open	\$6,811	\$13,478	\$272,596
C-2025-394503	Female	12/07/1962	08/01/2025	Open	\$5,997	\$11,849	\$118,238
C-2025-397489	Female	02/04/1980	08/01/2025	Open	\$5,334	\$10,525	\$236,713
C-2021-195053	Female	06/27/1990	02/03/2021	Closed	\$3,407	\$86,700	\$0
C-2021-189322	Female	08/27/1970	02/03/2021	Closed	\$1,578	\$1,736	\$0
C-2021-189375	Female	02/07/1976	02/11/2021	Closed	\$4,156	\$2,630	\$0
C-2021-190404	Female	05/03/1960	03/03/2021	Closed	\$5,909	\$10,637	\$0
C-2021-191953	Male	11/19/1965	03/07/2021	Closed	\$1,983	\$36,144	\$0
C-2021-196288	Female	10/17/1960	04/09/2021	Closed	\$1,672	\$2,361	\$0
C-2021-198643	Male	06/14/1987	04/19/2021	Closed	\$2,808	\$33,135	\$0
C-2021-196406	Female	03/09/1993	04/28/2021	Closed	\$1,121	\$2,108	\$0
C-2021-196832	Female	07/15/1987	05/01/2021	Closed	\$1,299	\$690	\$0
C-2021-192881	Female	08/12/1989	05/06/2021	Closed	\$1,908	\$4,483	\$0
C-2021-195531	Female	05/07/1956	05/13/2021	Closed	\$3,215	\$30,871	\$0
C-2021-198708	Female	06/07/1970	06/02/2021	Closed	\$1,323	\$1,587	\$0
C-2021-197804	Male	12/01/1965	06/08/2021	Closed	\$4,213	\$39,790	\$0
C-2021-201261	Female	12/19/1986	07/27/2021	Closed	\$1,872	\$51,512	\$0
C-2022-239916	Female	02/05/1956	07/31/2021	Closed	\$2,010	\$15,144	\$0
C-2021-203456	Female	04/30/1962	08/05/2021	Closed	\$3,880	\$647	\$0
C-2021-202381	Female	11/10/1959	08/12/2021	Closed	\$1,719	\$22,281	\$0
C-2021-200741	Male	12/08/1986	08/17/2021	Closed	\$6,500	\$10	\$0
C-2021-207354	Male	08/04/1990	08/27/2021	Closed	\$2,496	\$3,245	\$0
C-2021-205120	Female	01/16/1973	08/28/2021	Closed	\$4,046	\$58,712	\$0

The data contained in this report is a snapshot in time and is subject to change.

Long Term Disability Claim Listing

C-2021-201954	Male	12/05/1956	09/01/2021	Closed	\$13,651	\$336,247	\$0
C-2021-203190	Female	11/10/1960	09/07/2021	Closed	\$1,741	\$4,031	\$0
C-2021-205178	Female	09/09/1960	09/21/2021	Closed	\$4,213	\$2,388	\$0
C-2022-208447	Female	01/06/1959	10/07/2021	Closed	\$2,772	\$5,675	\$0
C-2022-208828	Female	08/22/1986	10/23/2021	Closed	\$1,932	\$1,092	\$0
C-2022-210984	Female	06/30/1976	11/13/2021	Closed	\$1,522	\$29,626	\$0
C-2022-226092	Male	04/19/1952	02/05/2022	Closed	\$3,681	\$23,071	\$0
C-2022-226064	Female	07/15/1959	02/21/2022	Closed	\$4,147	\$6,422	\$0
C-2022-238434	Female	09/04/1979	02/28/2022	Closed	\$3,095	\$10,296	\$0
C-2022-225320	Female	04/09/1957	03/01/2022	Closed	\$2,136	\$926	\$0
C-2022-223613	Male	02/05/1970	03/06/2022	Closed	\$15,000	\$40,139	\$0
C-2022-246324	Male	09/28/1961	03/15/2022	Closed	\$1,962	\$8,787	\$0
C-2022-224394	Female	07/05/1971	03/26/2022	Closed	\$3,134	\$28,202	\$0
C-2022-231296	Female	04/07/1972	03/26/2022	Closed	\$2,082	\$4,034	\$0
C-2022-237038	Female	02/15/1959	04/27/2022	Closed	\$2,688	\$2,384	\$0
C-2022-238521	Female	06/16/1986	05/05/2022	Closed	\$2,351	\$1,875	\$0
C-2023-265098	Female	11/10/1976	05/08/2022	Closed	\$1,633	\$31,751	\$0
C-2022-239920	Female	11/13/1993	05/30/2022	Closed	\$1,545	\$1,430	\$0
C-2022-242501	Male	09/22/1962	06/23/2022	Closed	\$6,353	\$100,369	\$0
C-2022-243784	Male	04/15/1959	06/28/2022	Closed	\$4,050	\$4,721	\$0
C-2022-245398	Male	08/05/1989	07/14/2022	Closed	\$2,290	\$6,864	\$0
C-2022-246498	Female	04/14/1976	07/26/2022	Closed	\$1,902	\$5,701	\$0
C-2022-247315	Female	09/09/1984	09/15/2022	Closed	\$3,094	\$56,225	\$0
C-2022-253903	Female	10/01/1976	09/22/2022	Closed	\$1,525	\$15,760	\$0
C-2022-247316	Female	07/19/1984	09/26/2022	Closed	\$2,715	\$181	\$0
C-2023-259431	Female	03/23/1991	10/13/2022	Closed	\$2,449	\$27,216	\$0
C-2023-260864	Female	12/17/1949	11/03/2022	Closed	\$3,439	\$7,797	\$0
C-2023-263084	Female	11/11/1988	11/30/2022	Closed	\$3,320	\$39,720	\$0
C-2023-263435	Female	12/16/1965	12/02/2022	Closed	\$2,598	\$1,212	\$0
C-2023-261796	Female	05/12/1978	12/12/2022	Closed	\$4,725	\$7,573	\$0
C-2023-263632	Female	10/03/1957	12/23/2022	Closed	\$5,162	\$11,776	\$0
C-2023-263584	Female	05/12/1970	12/26/2022	Closed	\$3,007	\$1,403	\$0
C-2023-269242	Female	09/29/1943	01/14/2023	Closed	\$7,674	\$91,948	\$0
C-2023-285265	Female	08/08/1990	04/14/2023	Closed	\$1,941	\$18,409	\$0
C-2023-280651	Female	09/04/1986	06/05/2023	Closed	\$3,174	\$4,550	\$0
C-2023-291599	Male	05/09/1960	06/12/2023	Closed	\$3,361	\$24,173	\$0
C-2023-286886	Female	06/27/1965	07/07/2023	Closed	\$4,704	\$4,873	\$0
C-2023-285840	Female	04/14/1976	07/16/2023	Closed	\$2,066	\$3,020	\$0
C-2023-288638	Female	10/21/1988	07/19/2023	Closed	\$2,256	\$7,020	\$0
C-2023-280886	Male	08/31/1986	08/04/2023	Closed	\$2,114	\$4,158	\$0
C-2023-288140	Female	12/05/1980	08/07/2023	Closed	\$4,111	\$69,889	\$0
C-2023-290795	Female	12/10/1969	08/11/2023	Closed	\$2,983	\$17,847	\$0
C-2023-290396	Male	10/17/1966	09/04/2023	Closed	\$3,439	\$13,642	\$0
C-2023-293267	Female	11/03/1959	09/30/2023	Closed	\$4,984	\$11,513	\$0
C-2024-311343	Male	06/05/1981	10/13/2023	Closed	\$3,453	\$45,818	\$0
C-2024-298004	Female	06/15/1992	11/10/2023	Closed	\$1,935	\$45,251	\$0
C-2024-295734	Female	03/02/1961	11/22/2023	Closed	\$2,392	\$33,036	\$0
C-2024-306899	Male	06/13/1964	02/15/2024	Closed	\$2,789	\$3,533	\$0
C-2024-306622	Female	03/30/1971	02/16/2024	Closed	\$2,546	\$942	\$0
C-2024-308224	Male	02/02/1953	02/24/2024	Closed	\$2,053	\$18,475	\$0
C-2024-313402	Female	12/19/1962	04/27/2024	Closed	\$6,161	\$8,892	\$0
C-2024-318218	Female	03/10/1970	06/29/2024	Closed	\$1,991	\$392	\$0
C-2024-318650	Female	03/27/1976	07/20/2024	Closed	\$2,164	\$11,698	\$0
C-2024-326065	Female	12/27/1993	07/22/2024	Closed	\$2,605	\$20,248	\$0
C-2024-321755	Female	02/24/1969	08/04/2024	Closed	\$1,885	\$20,540	\$0
C-2024-318652	Female	08/29/1987	08/05/2024	Closed	\$2,396	\$879	\$0
C-2025-331953	Female	05/20/1967	10/16/2024	Closed	\$2,465	\$15,453	\$0
C-2025-343036	Male	06/19/1980	01/27/2025	Closed	\$3,961	\$3,833	\$0

The data contained in this report is a snapshot in time and is subject to change.

Long Term Disability Claim Listing

C-2025-347265	Female	08/04/1971	02/27/2025	Closed	\$2,478	\$5,296	\$0
C-2025-347613	Female	06/22/1987	03/05/2025	Closed	\$5,153	\$886	\$0
C-2025-348613	Female	08/22/1962	03/17/2025	Closed	\$4,332	\$18,509	\$0
C-2025-345679	Female	08/19/1978	03/27/2025	Closed	\$2,236	\$1,040	\$0
C-2025-367937	Female	12/06/1994	06/22/2025	Closed	\$2,729	\$3,912	\$0
C-2025-405707	Female	04/18/1963	08/19/2025	Closed	\$5,558	\$2,449	\$0
C-2025-409649	Female	03/08/1963	07/31/2025	Pending	\$3,581	\$0	\$52,941
C-2025-400470	Female	05/12/1994	08/12/2025	Pending	\$2,603	\$1,768	\$38,866
C-2021-191373	Female	04/10/1961	03/11/2021	Denied	\$1,718	\$0	\$0
C-2021-194775	Female	07/06/1978	04/03/2021	Denied	\$1,280	\$1,670	\$0
C-2021-194749	Female	10/29/1967	04/21/2021	Denied	\$8,075	\$0	\$0
C-2021-199441	Female	11/27/1980	05/28/2021	Denied	\$2,207	\$0	\$0
C-2021-196878	Female	05/09/1995	07/24/2021	Denied	\$1,506	\$0	\$0
C-2021-197112	Female	08/12/1994	07/24/2021	Denied	\$1,673	\$0	\$0
C-2021-202114	Female	09/18/1991	08/05/2021	Denied	\$1,456	\$2,499	\$0
C-2021-203508	Female	01/06/1962	08/18/2021	Denied	\$2,112	\$0	\$0
C-2022-208266	Female	05/02/1976	09/30/2021	Denied	\$1,695	\$0	\$0
C-2022-208627	Female	02/09/1971	10/08/2021	Denied	\$2,212	\$1,789	\$0
C-2022-210916	Female	08/17/1973	12/04/2021	Denied	\$5,618	\$0	\$0
C-2021-206166	Female	03/25/1995	12/10/2021	Denied	\$2,253	\$0	\$0
C-2022-218052	Female	06/27/1977	02/17/2022	Denied	\$2,704	\$0	\$0
C-2022-229189	Male	05/15/1963	02/25/2022	Denied	\$4,758	\$2,172	\$0
C-2022-229137	Female	05/10/1996	05/01/2022	Denied	\$2,642	\$0	\$0
C-2022-242848	Female	02/16/1964	05/07/2022	Denied	\$3,182	\$0	\$0
C-2022-238299	Female	11/24/1971	06/01/2022	Denied	\$5,104	\$0	\$0
C-2024-294214	Female	03/24/1962	01/07/2023	Denied	\$1,877	\$0	\$0
C-2023-264128	Female	03/07/1994	01/08/2023	Denied	\$2,948	\$0	\$0
C-2023-263530	Female	12/09/1979	01/25/2023	Denied	\$3,631	\$0	\$0
C-2023-269702	Male	08/03/1971	01/30/2023	Denied	\$1,979	\$0	\$0
C-2023-279118	Female	08/02/1963	05/11/2023	Denied	\$4,675	\$0	\$0
C-2023-278740	Female	04/30/1969	06/07/2023	Denied	\$6,215	\$0	\$0
C-2023-281244	Female	09/27/1991	08/24/2023	Denied	\$2,236	\$0	\$0
C-2024-297343	Female	08/29/1974	09/01/2023	Denied	\$3,156	\$0	\$0
C-2023-292612	Female	03/20/1995	10/26/2023	Denied	\$3,511	\$0	\$0
C-2024-306509	Female	11/24/1975	03/11/2024	Denied	\$4,384	\$0	\$0
C-2024-310618	Female	11/25/1992	03/23/2024	Denied	\$900	\$0	\$0
C-2024-310855	Female	08/24/1994	03/27/2024	Denied	\$3,376	\$0	\$0
C-2024-310201	Female	10/04/1968	04/16/2024	Denied	\$3,380	\$0	\$0
C-2024-315263	Female	09/21/1985	06/08/2024	Denied	\$3,157	\$0	\$0
C-2024-325410	Male	02/20/1965	08/01/2024	Denied	\$2,695	\$4,177	\$0
C-2024-326170	Female	11/29/1990	09/11/2024	Denied	\$3,155	\$0	\$0
C-2024-322746	Female	12/24/1984	10/09/2024	Denied	\$4,610	\$0	\$0
C-2025-341791	Female	02/13/1969	11/20/2024	Denied	\$5,756	\$0	\$0
C-2025-338414	Female	04/28/1986	12/03/2024	Denied	\$2,246	\$7,740	\$0
C-2025-345546	Male	06/19/1980	01/31/2025	Denied	\$3,961	\$0	\$0
C-2025-344686	Female	09/29/1963	02/07/2025	Denied	\$2,196	\$780	\$0
C-2025-342721	Female	08/22/1962	03/17/2025	Denied	\$5,097	\$0	\$0
C-2025-345870	Female	08/19/1978	03/27/2025	Denied	\$2,539	\$0	\$0
C-2025-356618	Female	08/02/1963	04/11/2025	Denied	\$5,864	\$1,662	\$0
C-2025-352471	Male	02/06/1980	05/10/2025	Denied	\$7,145	\$1,159	\$0
C-2025-361655	Female	04/03/1999	05/27/2025	Denied	\$100	\$0	\$0
C-2025-368439	Female	11/12/1981	05/28/2025	Denied	\$4,549	\$0	\$0
C-2025-378365	Female	06/15/1966	06/14/2025	Denied	\$2,774	\$0	\$0
C-2025-352324	Female	01/03/1989	07/23/2025	Denied	\$5,280	\$0	\$0
C-2025-399935	Female	08/04/1991	08/03/2025	Denied	\$1,729	\$0	\$0
IBNR Claims:							
C-2025-421621	Female	11/20/1994	09/10/2025	Pending	\$1,888	\$0	\$9,327
C-2025-428047	Male	11/01/1971	10/10/2025	Pending	\$3,957	\$0	\$0

The data contained in this report is a snapshot in time and is subject to change.

Long Term Disability Claim Listing

Total:	\$3,652,802	\$3,632,279
--------	-------------	-------------

Short Term Disability Incurral Exhibit

Incurred Period	1/1/2023	1/1/2024	1/1/2025	Total
	12/31/2023	12/31/2024	12/31/2025	
Number of Months	12	12	12	36
Average Lives	6,807	7,132	7,353	7,098
Revealed Lives	6,807	7,132	7,353	21,292
Earned Premium	\$1,914,040	\$2,066,549	\$2,208,711	\$6,189,300
Paid Claims	\$1,529,998	\$1,641,480	\$1,718,105	\$4,889,582
IBNR Reserve	\$0	\$0	\$502,892	\$502,892
Total Incurred Claims	\$1,529,998	\$1,641,480	\$2,220,998	\$5,392,475
Incurred Loss Ratio	79.94%	79.43%	100.56%	87.13%
Claim Count	338	354	356	1048
Incidence per 100	4.97	4.96	4.84	4.92

Glossary

Collected Premium	The premium that has been received and processed as of the valuation date.
Disabled Life Reserves (LTD)	Represents the present value of expected future benefit payments for active and pending claims that have surpassed the Elimination Period. This takes into consideration the Claimant's Earnings, Gross Benefit, Net Benefit, Age at Disability, Gender, Diagnosis, Current Interest Rate Environment, Plan Design, and Expected Termination Rates.
Earned Premium	The premium accrued over the defined experience period. It includes both collected premium and due and unpaid premium (if applicable).
IBNR Period (LTD)	The period of time prior to the valuation date where incurred claim liability may not be fully revealed due to claim submission lag and the longer elimination period associated with LTD coverage. Known claims during the IBNR Period are shown on the LTD Claim Listing to provide insight into potential impacts to plan performance.
IBNR Reserve (Life)	Due to lag in waiver of premium and death claim submissions, Incurred But Not Reported (IBNR) Reserves are funds being held to cover outstanding claim liability over the experience period.
IBNR Reserve (STD)	Due to lag in STD claim submissions and the run out of payment liability on active claims, Incurred But Not Reported (IBNR) Reserves are funds being held to cover outstanding claim liability over the experience period.
Incurred Loss Ratio	Reflects experience results prior to adjustments for rate and plan changes. This loss ratio measures the actual financial gain/loss for Symetra. Equals the incurred claims divided by the earned premium, illustrated as a percentage.
Incurred Period	The revealed time period(s) used in the experience evaluation.
Interest Credit (LTD)	An interest credit applied to Paid Claim Amounts and Disabled Life Reserves in order to reflect the present value of all liabilities.
Paid Claim Amounts (LTD/STD)	Total benefit amounts paid allocated to the revealed experience period.
Recorded Claims (Life)	Includes approved claims, pending claims, and interest allocated to the experience period.
Revealed Lives	Exposed number of lives over the experience period. If the experience period is a partial year, revealed lives will be prorated based on the number of revealed months. If there is an average of 12,000 covered lives and 6 revealed months in the experience period, then there are 6,000 revealed lives. (12,000 Covered Lives / 12 Months * 6 Months = 6,000 Revealed Lives)
Target Loss Ratio	This represents the percentage of premium available to cover the incurred claims after taking into consideration the cost of doing business. As an example, a target loss ratio of 75% would mean for every dollar of premium received, 75 cents would be allocated to cover incurred claims and 25 cents would be allocated to cover expenses, taxes, profit and commissions.
Total Incurred Claims (Life)	Represents Symetra's total claim liability over the defined experience period. It equates to the sum of the approved claims, pending claims, interest, waiver of premium reserves and IBNR reserves.
Waiver of Premium Reserve (Life)	Represents the funds being held for the expected future liability of approved disabled individuals. Reserves are allocated to the experience period based on the incurred date. Date of Birth, Date of Disability, Gender, Current Face Amount, and Expected Termination Date are taken into consideration in the reserve calculation.

About Symetra

Symetra is a financially strong, well-capitalized company on the rise, as symbolized by our brand icon—the swift. Swifts are quick, hardworking and nimble—everything we aspire to be when serving our customers.

We've been in business for more than half a century with a commitment to creating employee benefit products that people need and understand. We appreciate your business and look forward to the opportunity to continue serving you with professional, informative and responsive service.



Our success as a business is guided by the principles of **Value, Transparency and Sustainability, or VTS.**

- **Value:** We provide products and solutions people need at a competitive price—backed by dedication to excellent customer service.
- **Transparency:** We communicate clearly and openly so people can understand what they are buying.
- **Sustainability:** Our products stand the test of time. We're financially disciplined, so we'll be there when customers need us.



www.symetra.com
www.symetra.com/ny

Symetra® and VTS® are registered service marks of Symetra Life Insurance Company.