

Summary of Key Information Used to Determine Rates

John Alden Life Insurance Company

Policy Form: J-5762-P-VA, J-5875-P-VA, J-5875-P-VA(Q), J-5875-P-VA(NQ)

John Alden Life Insurance Company is requesting the approval of a flat premium rate increase of 20% on the policy forms J-5762-P-VA, J-5875-P-VA, J-5875-P-VA(Q) and J-5875-P-VA(NQ) issued before the rate stability date of 10/01/2003.

Premiums were determined based on a number of assumptions, such as how long policyholders keep their policy in force and how frequently claims are filed. As part of the in-force management of the business, the Company and its reinsurers regularly conduct experience analysis on the policies. Recent studies indicate that individuals are living longer and fewer people are terminating their coverage. Therefore, more benefits will be paid than originally projected. As a result, premiums must be adjusted to provide sufficient funds to pay current and future claims.