



**John Alden Life Insurance Company**  
**Policy Forms: J-5762-P-VA, J-5875-P-VA, J-5875-P-VA (Q) & (NQ)**  
**Summary of Key Information Used to Determine Rates**

The company is requesting the approval of a flat increase of 10% on the current base rates for the titled policy forms.

As part of the in-force management of the business, the company and its reinsurers regularly conduct experience analysis to determine the current best estimate assumptions, and lifetime loss ratios are projected using these assumptions. Recent studies indicate that the mortality and lapse experience have been unfavorable and are expected to remain lower than the pricing assumptions going forward. A rate increase is needed to adjust to this current experience and to maintain a reasonable lifetime loss ratio.