MSA Legend of Life KPI's and Descriptions. Revised: October 9, 2024 (subject to change)		
	CCIR Datapoint format: StatementPageRowColumn	
Key Ratios	**Formula**	**MSA Format**
Capital		
Total LICAT Ratio	Total Ratio (%)	1010010020
Core LICAT Ratio	Core Ratio (%)	1010010010
Total LIMAT Ratio	Total Ratio (%)	12000010020
Core LIMAT Ratio	Core Ratio (%)	12000010010
NEW BUSINESS AND OTHER PROFITABILITY METRICS		
Return on common shareholders equity (ROE)	(NET INCOME (LOSS) FOR THE YEAR ATTRIBUTABLE TO: Equity Holders)*Q/(Total Shareholders' Equity(Current Period) + Total Head Office Account, Reserves & AOCI(Current Period) + Total Shareholders' Equity(Prior Period Restated) + Total Head Office Account, Reserves & AOCI(Prior Period Restated)))	({2002265001}*Q)/(({2000459901}+{2000489901}+{2000459903}+{2000489903})/2)*10 0
Total Capital ROE	(NET INCOME (LOSS) FOR THE YEAR)*Q/(Total Equity(Current Year) + Total Head Office Account, Reserves & AOCI(Current Year) + Total Equity(Prior Period Restated) + Total Head Office Account, Reserves & AOCI(Prior Period Restated)	({2002299901}*Q)/(({2000469901}+{2000489901}+{2000469903}+{2000489903})/2)*10 0
INVESTMENT RESULTS METRICS		
Investment Yield	(Investment Return)*Q/(Average of Current Year and Prior Period Restated(Cash and Cash Equivalents, Accrued Investment Income, Investments, Equity Accounted Investees, Financial Instrument Derivative Assets, Investment Properties))	({2002230001}*Q)/(({2000201001}+{2000202001}+{2000207001}+ {2000208001}+{2000210001}+{2000211001}+{2000201003}+{2000202003} +{2000207003}+{2000208003}+{2000210003}+{2000211003})/2)*100
Production by Measurement Method		
PAA%	(Revenue from PAA Contracts)/(Total Insurance Revenue)	{2002201001}/{2002209901}*100
GMM%	(Revenue from GMM Contracts (excluding VFA contracts))/(Total Insurance Revenue)	{2002202001}/{2002209901}*100
VFA%	(Revenue from VFA Contracts)/(Total Insurance Revenue)	{2002203001}/{2002209901}*100
Gross Insurance Service Ratio (GISR)	(Insurance Service Expenses)/(Total Insurance Revenue)	{2002211001}/{2002209901}*100
Reinsurance Impact Ratio (RIR)	(Net Expenses from Reinsurance Contract Held)/(Total Insurance Revenue)	{2002212001}/{2002209901}*100
Net Insurance Service Ratio (NISR)	1-(Insurance Service Result)/(Total Insurance Revenue)	{2002211001}/{2002209901}*100+{2002212001}/{2002209901}*100
New CSM To Total CSM	(Net CSM: Contracts initially recognized in the period)*Q/(Net CSM: Net opening insurance contract balances)	(((2001221010+2001221014+2001221018+2001321010+2001321014+2001321018)- (2001621010+2001621014+2001621018+2001721010+2001721014+2001721018))*Q) /((2001209910+2001209914+2001209918+2001309910+2001309914+2001309918)- (2001609910+2001609914+2001609918+2001709910+2001709914+2001709918))
CSM + RA to Liability	((Net CSM: Net ending insurance contract balances) + (Net RA: Net ending insurance contract balances))/(Net Total: Net ending insurance contract balances)	(((2001279910+2001279914+2001279918+2001379910+2001379914+2001379918)- (2001679910+2001679914+2001679918+2001779910+2001779914+2001779918))+((2001279906+2001379906)T(2001679906+2001779906)))/((2001279929+2001379929)- (2001679929+2001779929))

Q = quarter Q1=4, Q2=2, Q3=4/3, Q4=1