**9/14/2009 Q&A Set 6 - Questions for ETJ0005 Group Life**

1. **Does the Group Life Insurance plan reserve accumulations refer to the need for us to test the underlying data or are you looking for an actuarial projection of reserves?**
   1. No, the reserve accumulations are not part of this audit.
2. **What is the scope of the Stop loss limits portion of the audit?  Does it include adequacy of the limit or recovery when stop loss limit is breached?**
   1. The stop loss limits are not part of this audit.
3. **To what extent was audit work conducted offsite?**
4. There is no specific requirement for the auditor to perform their audit work offsite. We are open to different methods. However, in the past, Audit work was conducted at ETF in Madison, the Minnesota Life office in Fitchburg, WI, and at the home office in St. Paul MN where most of the administrative processes take place. When the audit was complete, the auditor came to Madison, Wisconsin, to present their findings to ETF and the Administrator’s staff.