SESSION 94PD MANAGEMENT USES FOR CASH-FLOW TESTING (CHART FILE)

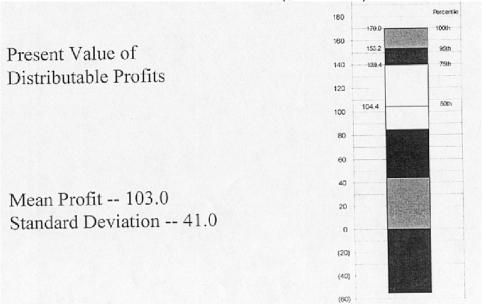
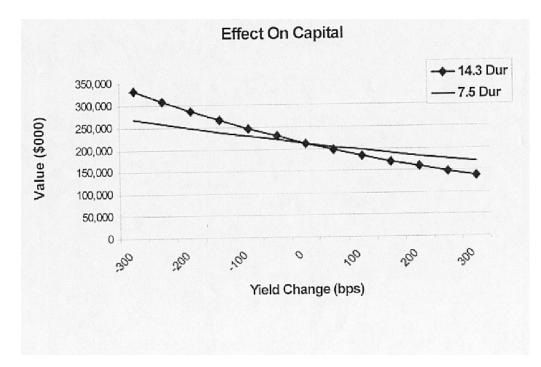


CHART 1 PROFIT DISTRIBUTION (\$MILLIONS)

> CHART 2 BALANCE SUMMARY SHEET





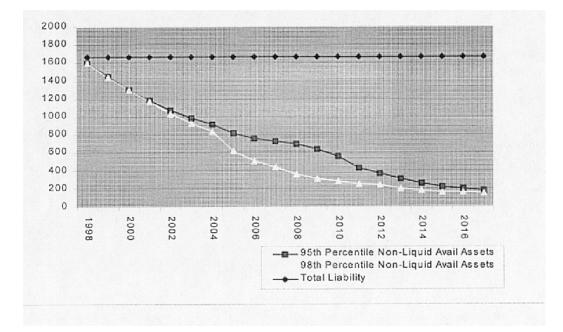


CHART 4 PRICE BEHAVIOR CURVE

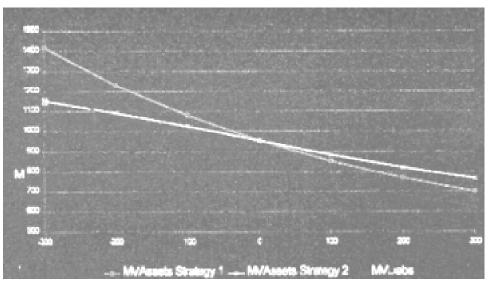


CHART 5 RISK PROFILE CURVE

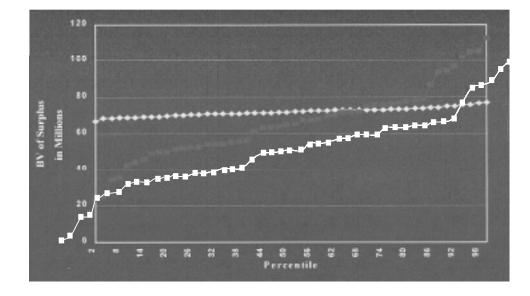


CHART 6 10-YEAR RATE LEVEL DISTRIBUTION

