

CHART 1
GMDB—Return of Premium

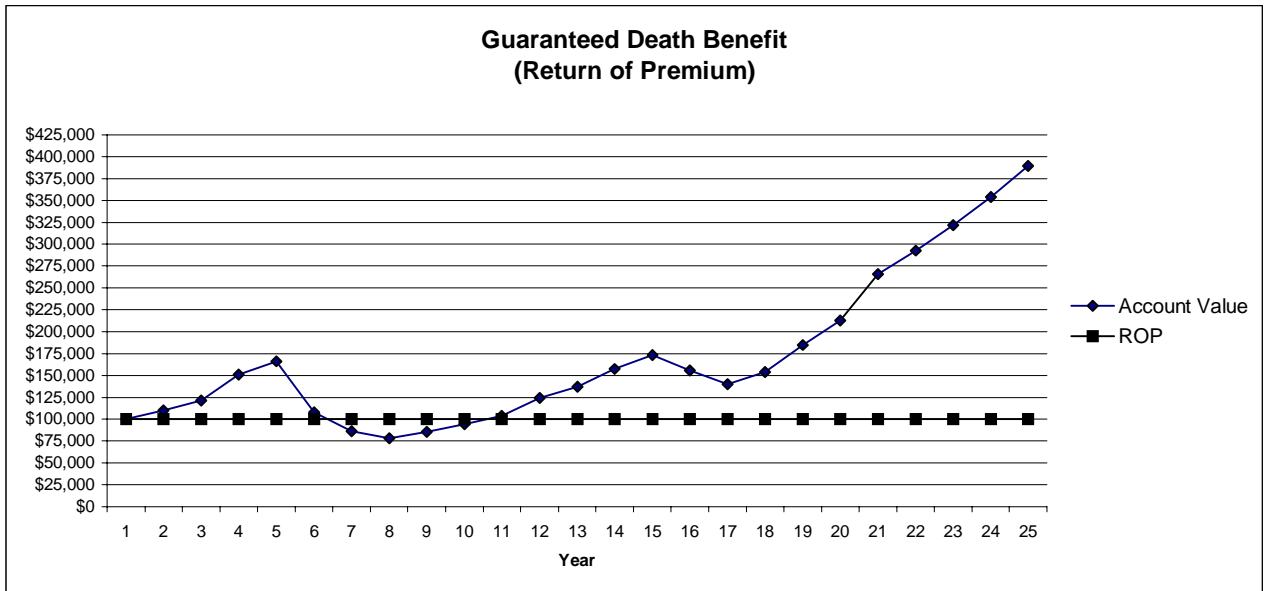


CHART 2
GMDB—Ratchet

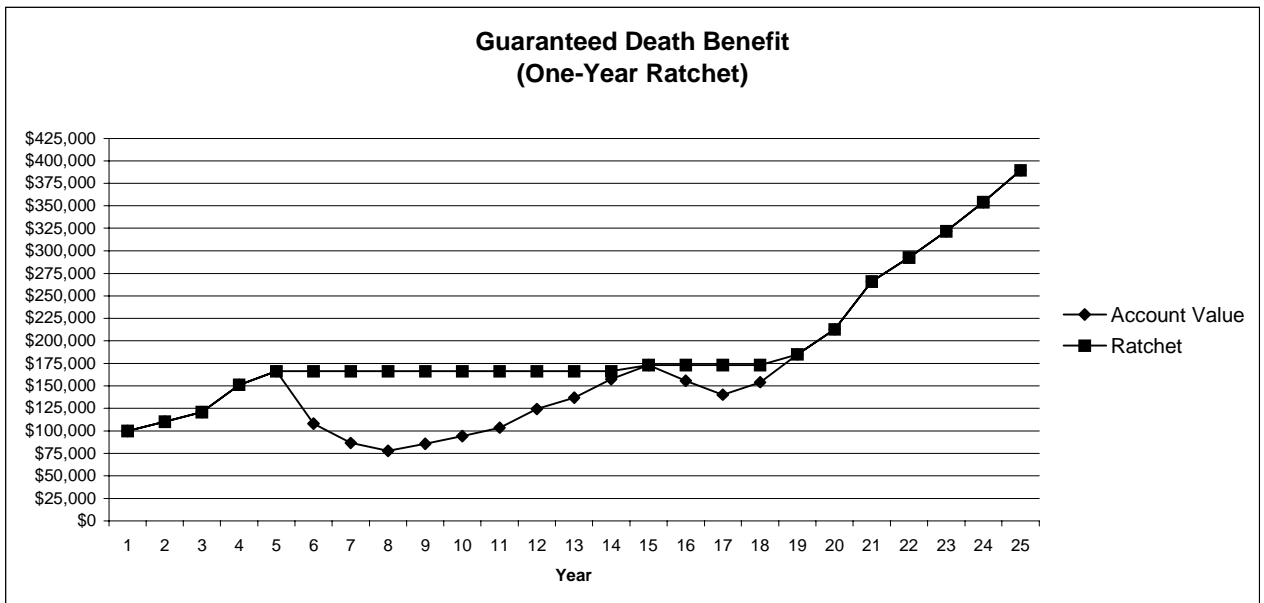


CHART 3
GMDB—Roll-Up

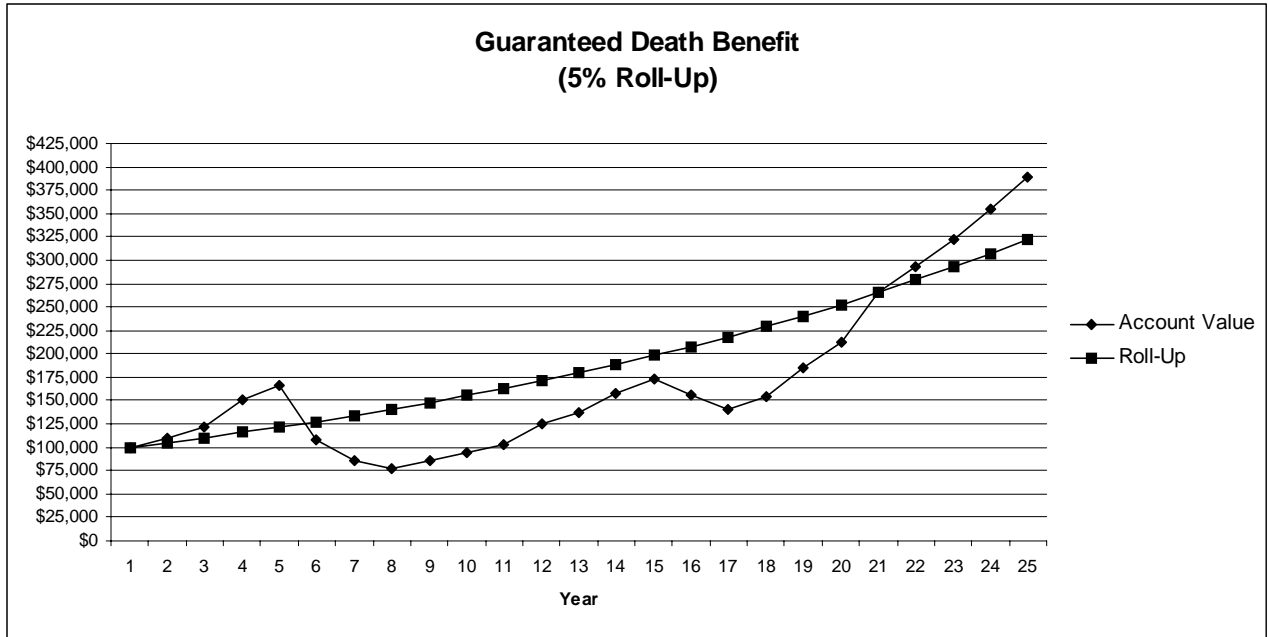


CHART 4
GMDB—Combination

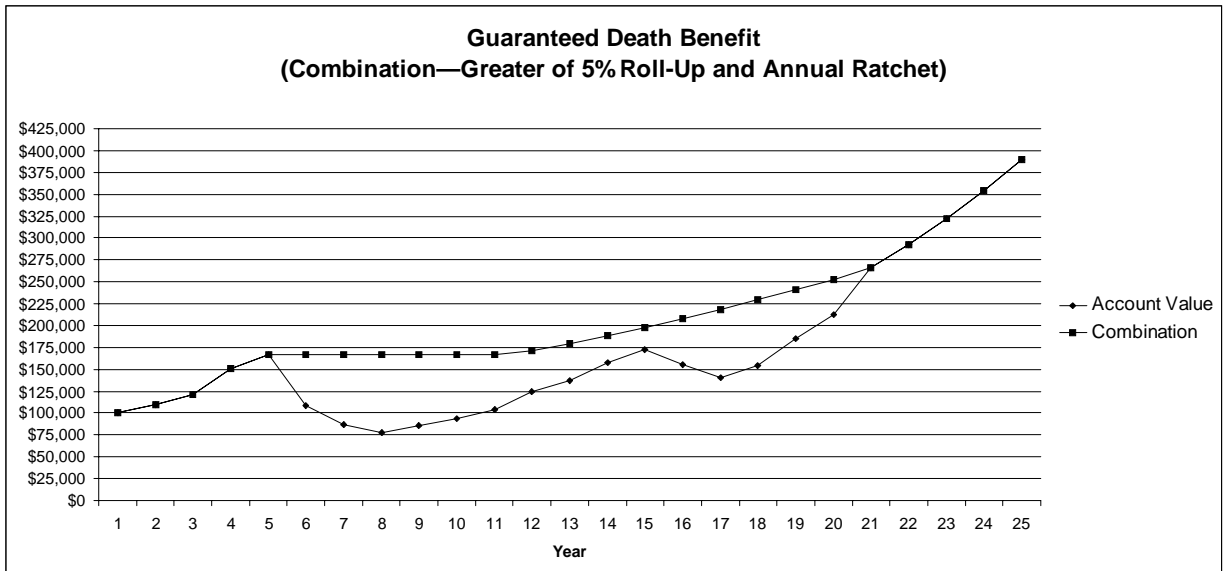


CHART 5
GMDB—Revenue and Benefits

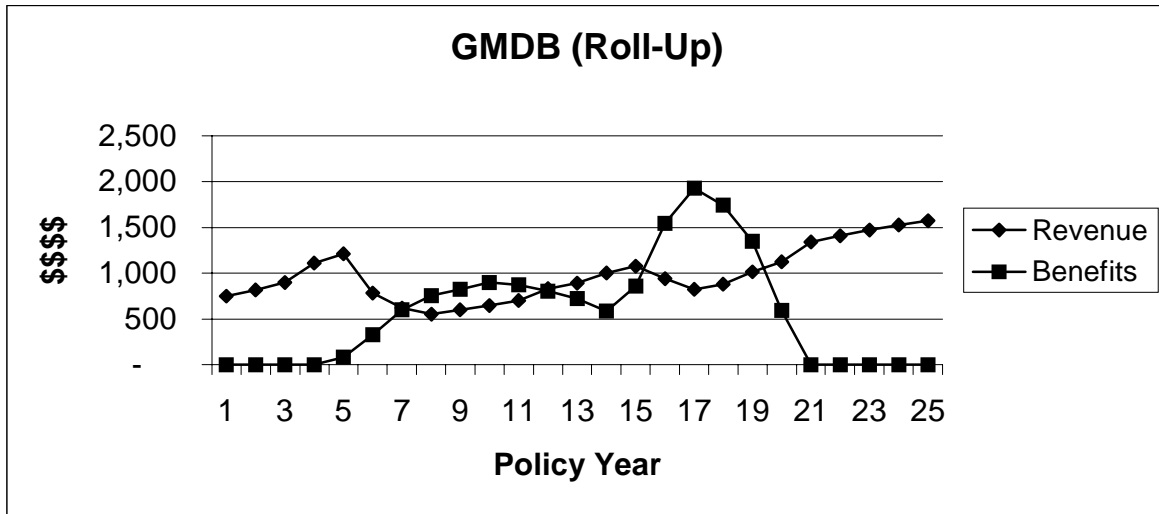


CHART 6
GMDB—Revenue Less Benefits

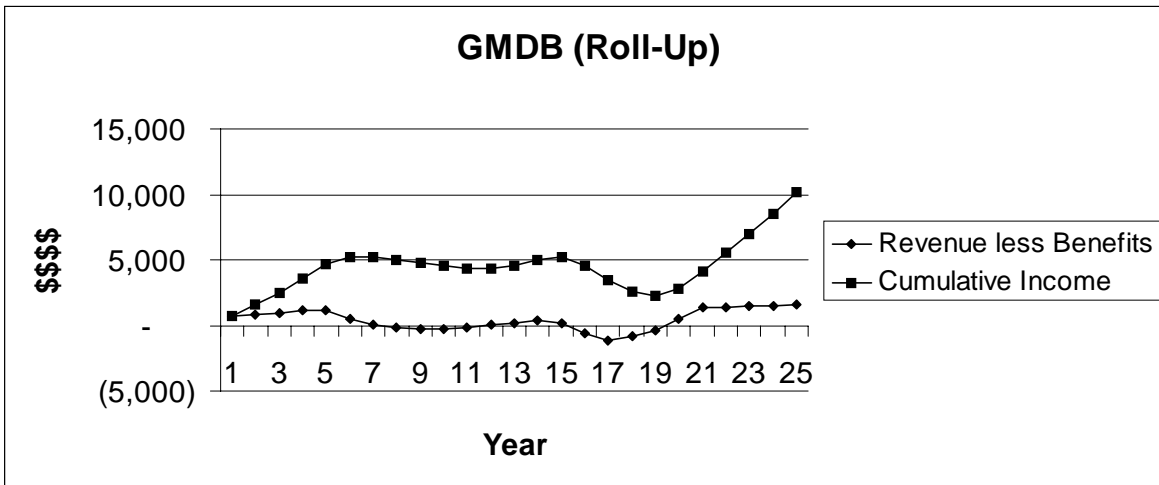


CHART 7
GMAB—Revenue and Benefits

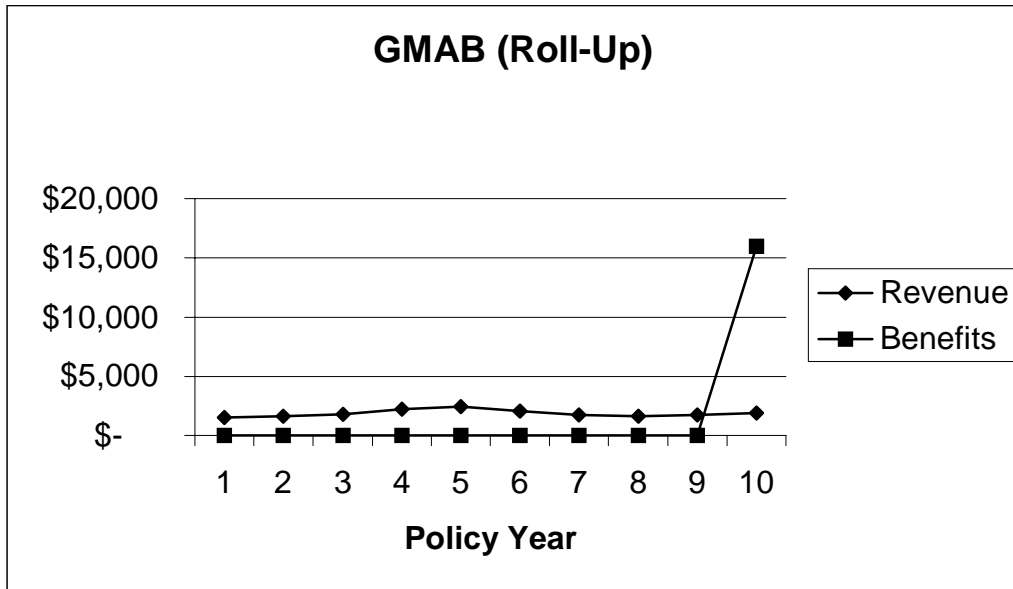


CHART 8
GMAB—Revenue Less Benefits

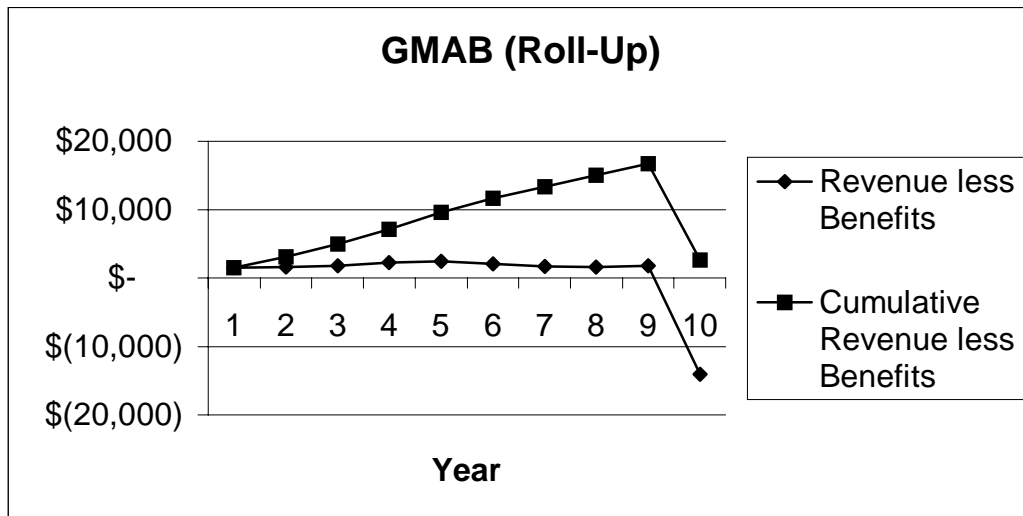


CHART 9
GMIB—Revenue and Benefits

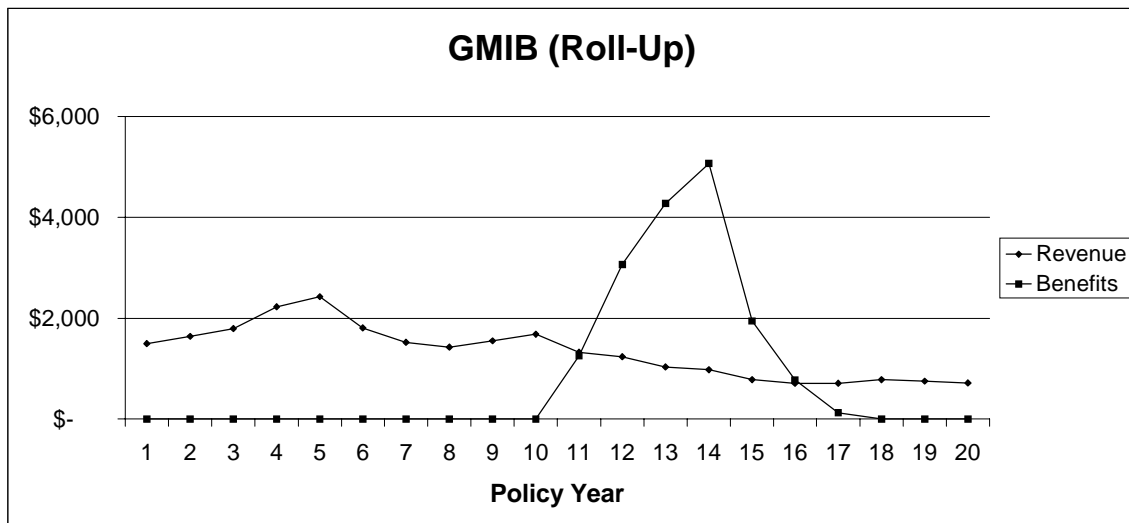


CHART 10
GMIB—Revenue and Benefits
After Reinsurance

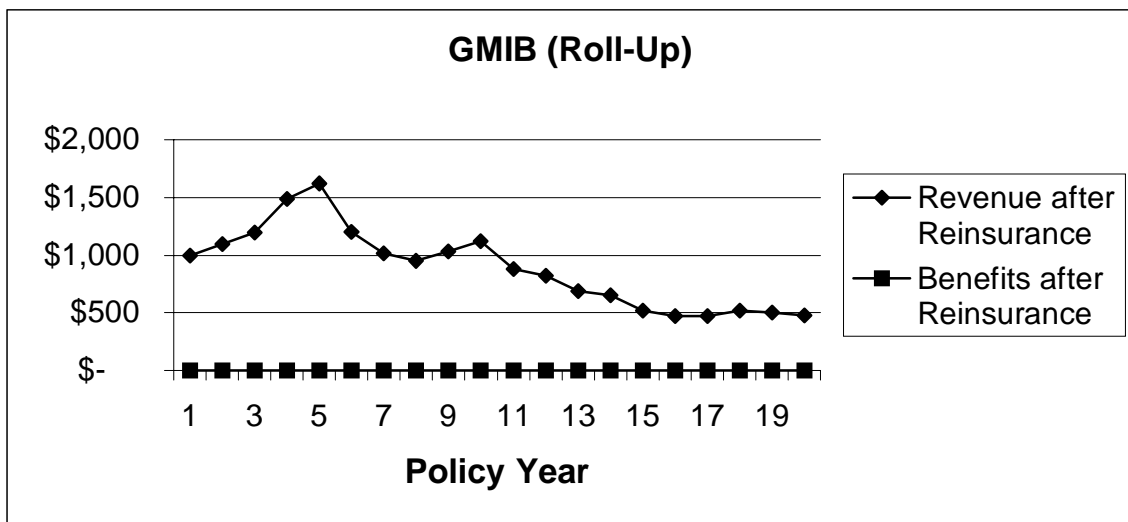


CHART 11
GMIB—Revenue Less Benefits

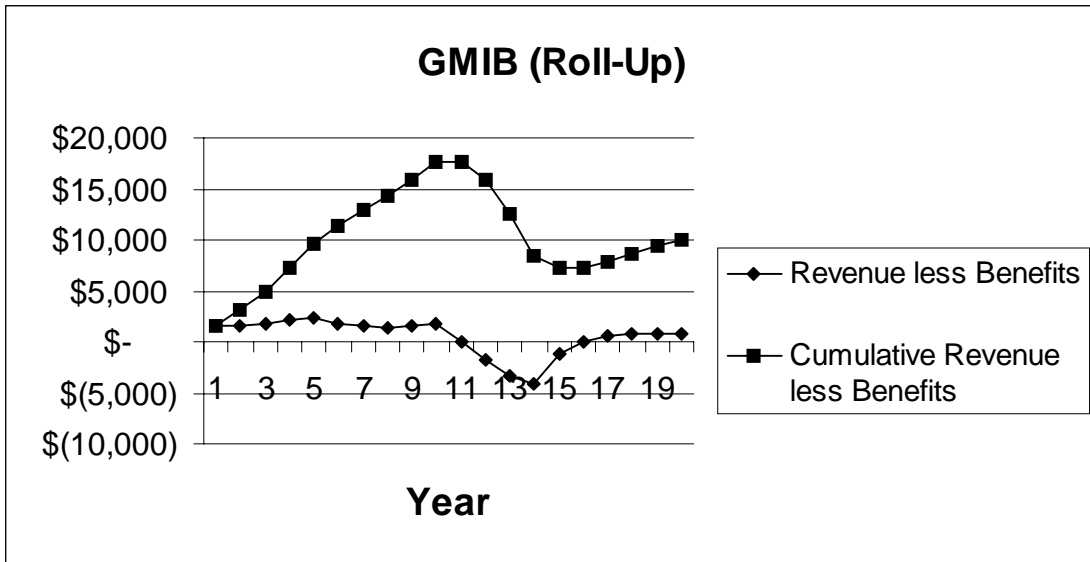


CHART 12
GMIB—Revenue Less Benefits
After Reinsurance

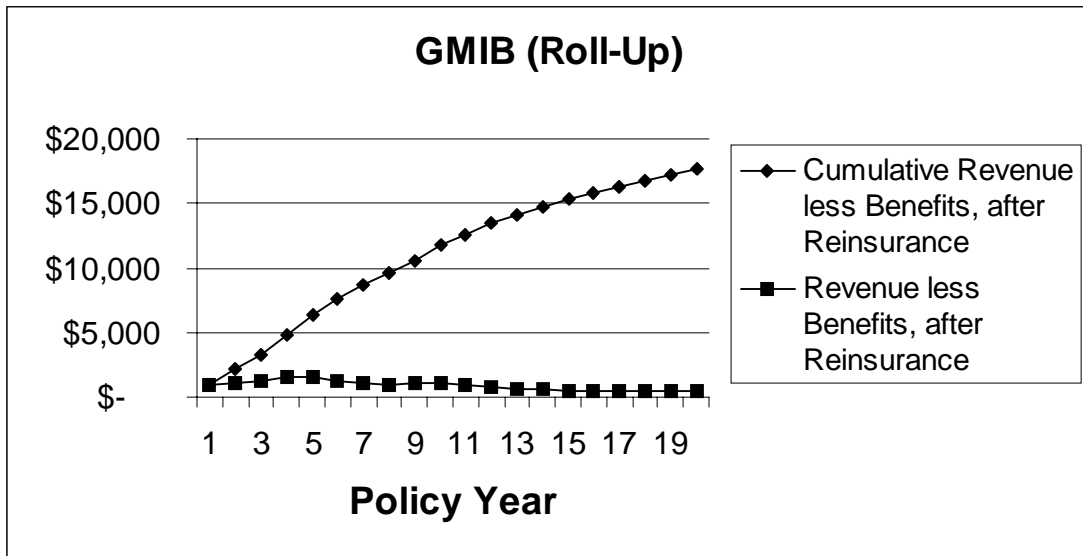


CHART 13
Retrospective/Prospective
Method—Example

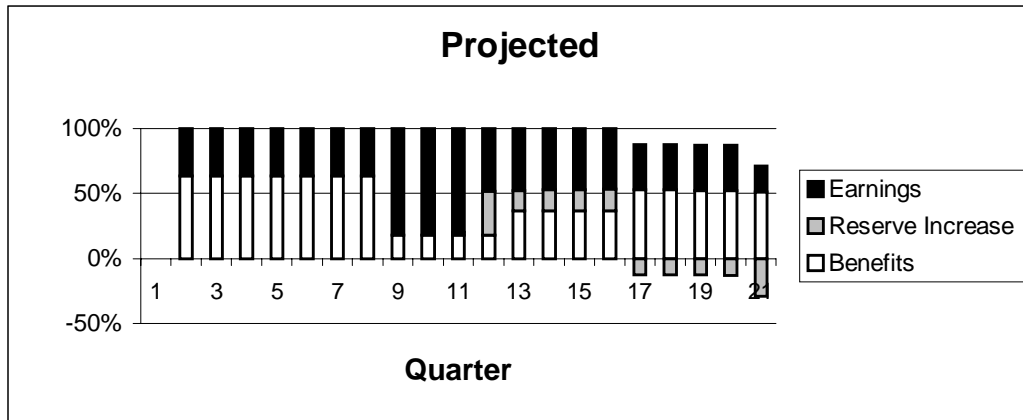


CHART 14
Retrospective/Prospective
Method—Example

