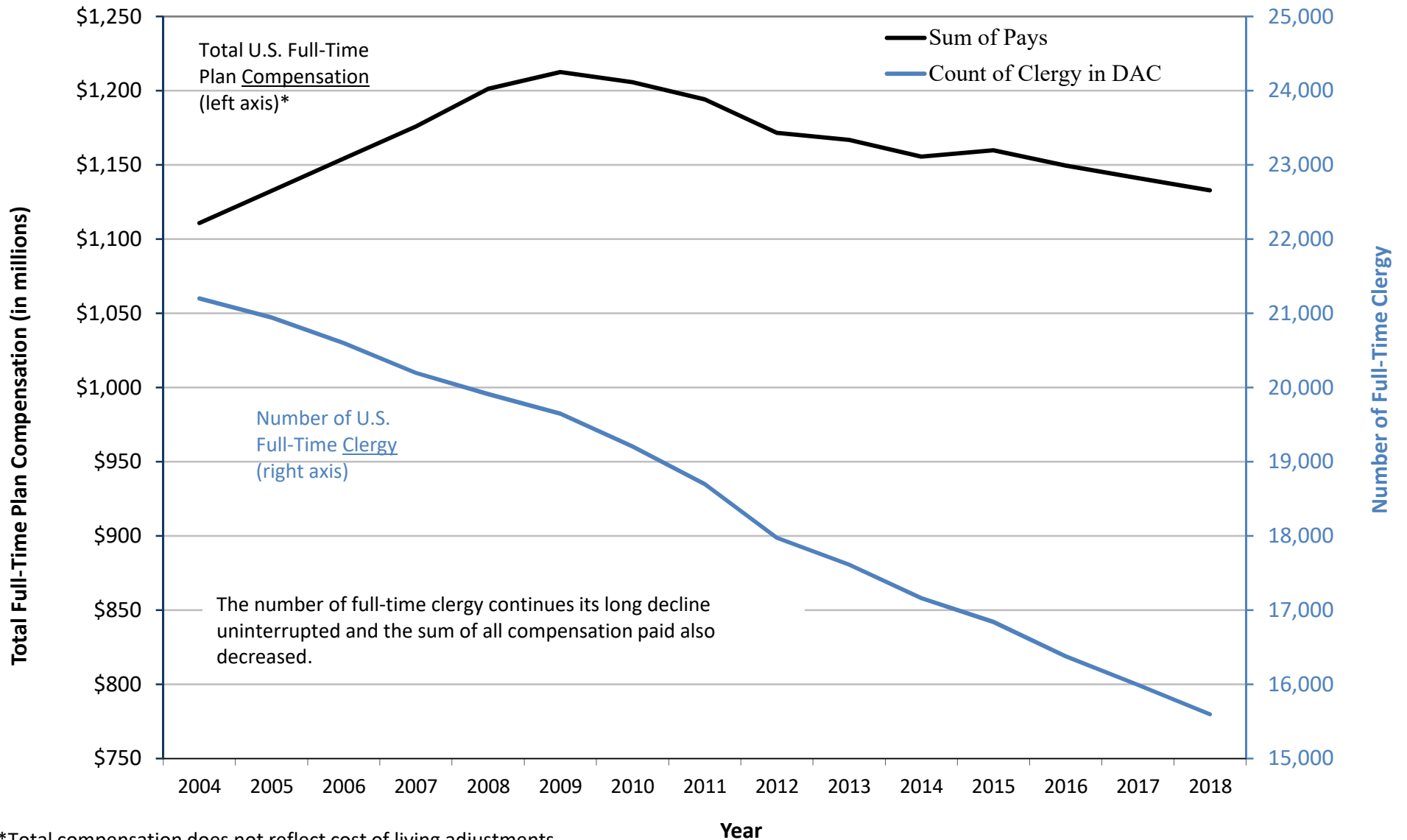


History of U.S. Full-Time Plan Compensation for DAC Purposes



*Total compensation does not reflect cost of living adjustments.

Sum of Pays excludes amounts paid in lieu of a group health plan starting in year 2015.