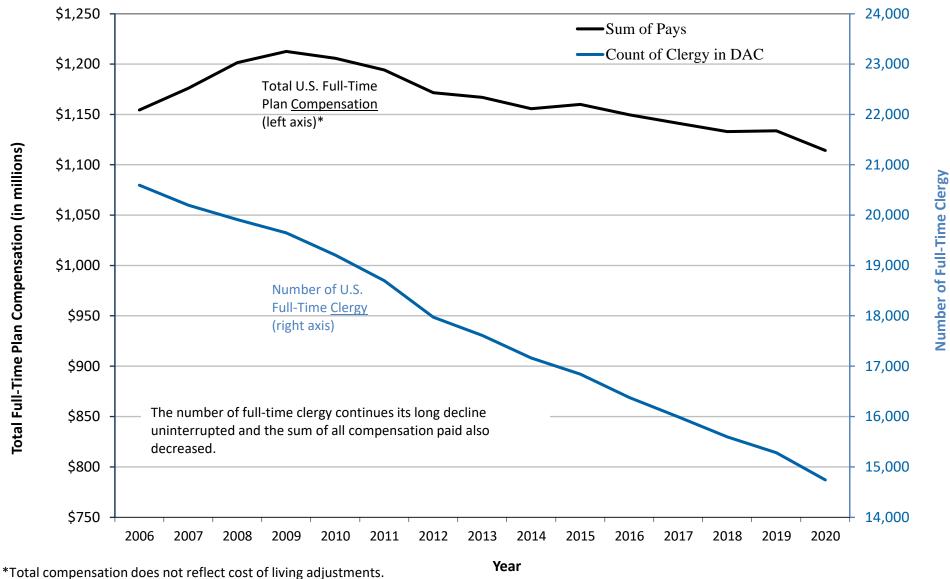
## **History of U.S. Full-Time Plan Compensation for DAC Purposes**



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