

Trend Schedule 2011

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
|------|------|------|------|------|------|------|------|------|
| 2011 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 2011 |
| 2010 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 2010 |
| 2009 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 2009 |
| 2008 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 2008 |
| 2007 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.06 | 2007 |
| 2006 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.11 | 2006 |
| 2005 | | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.15 | 2005 |
| 2004 | | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.22 | 2004 |
| 2003 | | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 1.26 | 2003 |
| 2002 | | | 1.34 | 1.34 | 1.34 | 1.34 | 1.28 | 2002 |
| 2001 | | | 1.35 | 1.35 | 1.35 | 1.35 | 1.29 | 2001 |
| 2000 | | | | 1.36 | 1.36 | 1.36 | | 2000 |
| 1999 | | | | 1.39 | 1.39 | 1.39 | | 1999 |
| 1998 | | | | | 1.39 | 1.39 | | 1998 |
| 1997 | | | | | 1.40 | 1.40 | | 1997 |
| 1996 | | | | | 1.43 | 1.43 | | 1996 |
| 1995 | | | | | | 1.45 | | 1995 |
| 1994 | | | | | | 1.50 | | 1994 |
| 1993 | | | | | | 1.54 | | 1993 |
| 1992 | | | | | | 1.57 | | 1992 |
| 1991 | | | | | | | | 1991 |
| 1990 | | | | | | | | 1990 |
| 1989 | | | | | | | | 1989 |
| 1988 | | | | | | | | 1988 |
| 1987 | | | | | | | | 1987 |
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| 1983 | | | | | | | | 1983 |
| 1982 | | | | | | | | 1982 |
| 1981 | | | | | | | | 1981 |
| 1980 | | | | | | | | 1980 |
| 1979 | | | | | | | | 1979 |
| 1978 | | | | | | | | 1978 |

7/1/2011

PERCENT GOOD TABLE

| TYPICAL LIFE EXPECTANCY | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|-------------------------|---------|---------|----------|----------|----------|----------|----------|----------|
| | 5 YEARS | 8 YEARS | 10 YEARS | 12 YEARS | 15 YEARS | 20 YEARS | 25 YEARS | 30 YEARS |
| 2011 | 85 | 90 | 92 | 94 | 95 | 97 | 98 | 98 |
| 2010 | 69 | 79 | 84 | 87 | 90 | 93 | 95 | 97 |
| 2009 | 52 | 67 | 76 | 80 | 85 | 90 | 93 | 95 |
| 2008 | 34 | 54 | 67 | 73 | 79 | 86 | 90 | 93 |
| 2007 | 23 | 43 | 58 | 66 | 73 | 82 | 87 | 91 |
| 2006 | 18 | 33 | 49 | 58 | 68 | 78 | 84 | 89 |
| 2005 | | 26 | 39 | 50 | 62 | 74 | 81 | 86 |
| 2004 | | 22 | 30 | 43 | 55 | 70 | 78 | 84 |
| 2003 | | 20 | 24 | 36 | 49 | 65 | 75 | 82 |
| 2002 | | | 21 | 29 | 43 | 60 | 71 | 79 |
| 2001 | | | 20 | 24 | 37 | 55 | 68 | 76 |
| 2000 | | | | 22 | 31 | 50 | 64 | 74 |
| 1999 | | | | 20 | 26 | 45 | 60 | 71 |
| 1998 | | | | | 23 | 40 | 56 | 68 |
| 1997 | | | | | 21 | 35 | 52 | 65 |
| 1996 | | | | | 20 | 31 | 48 | 61 |
| 1995 | | | | | | 27 | 44 | 58 |
| 1994 | | | | | | 24 | 39 | 54 |
| 1993 | | | | | | 22 | 34 | 51 |
| 1992 | | | | | | 21 | 30 | 47 |
| 1991 | | | | | | 20 | 30 | 47 |
| 1990 | | | | | | | 26 | 40 |
| 1989 | | | | | | | 26 | 40 |
| 1988 | | | | | | | 23 | 34 |
| 1987 | | | | | | | 23 | 34 |
| 1986 | | | | | | | 21 | 28 |
| 1985 | | | | | | | | 28 |
| 1984 | | | | | | | | 23 |
| 1983 | | | | | | | | 23 |
| 1982 | | | | | | | | 21 |
| 1981 | | | | | | | | 21 |
| 1980 | | | | | | | | 20 |