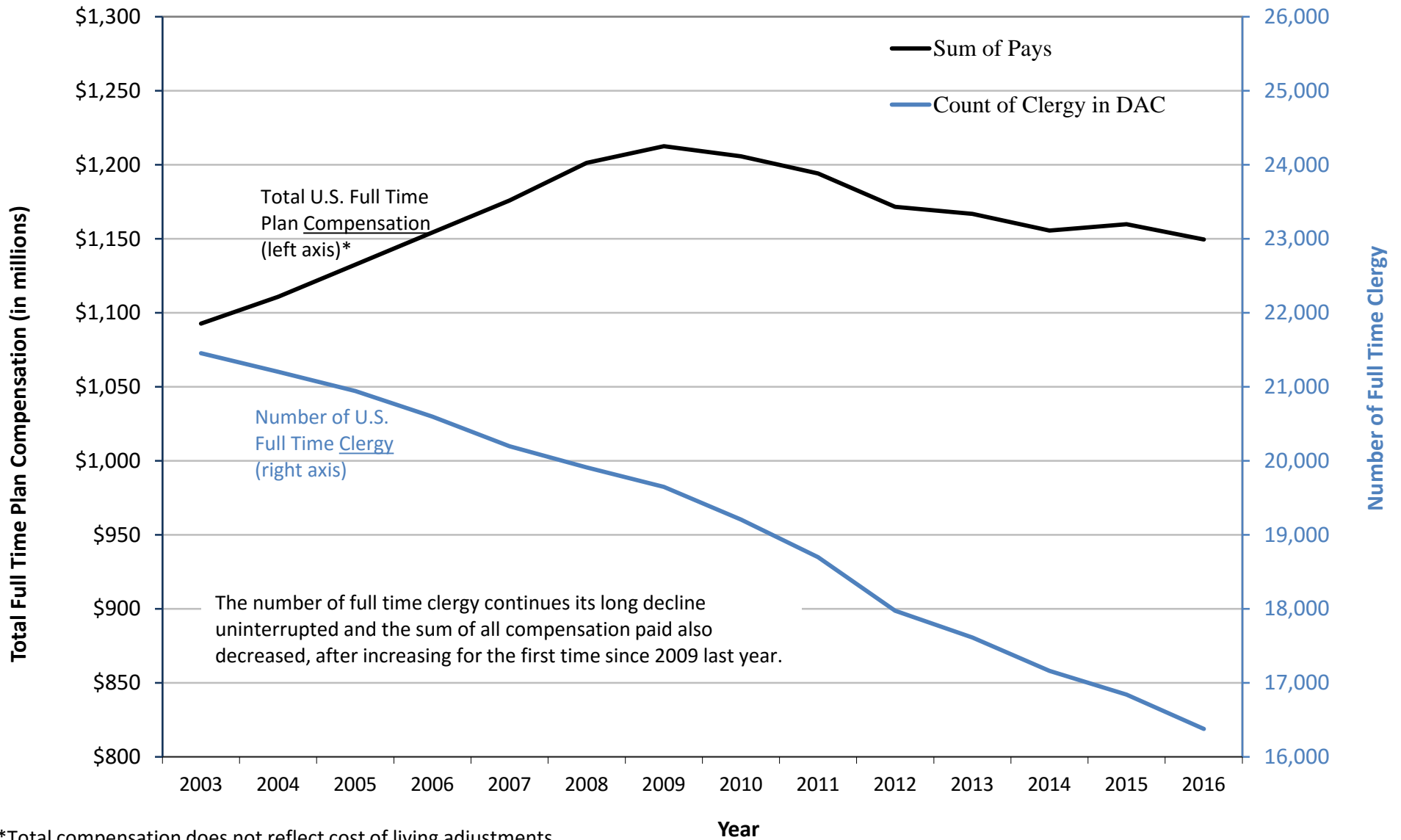


History of U.S. Full Time Plan Compensation for DAC Purposes



*Total compensation does not reflect cost of living adjustments.

Sum of Pays excludes healthcare allowance starting in year 2015.