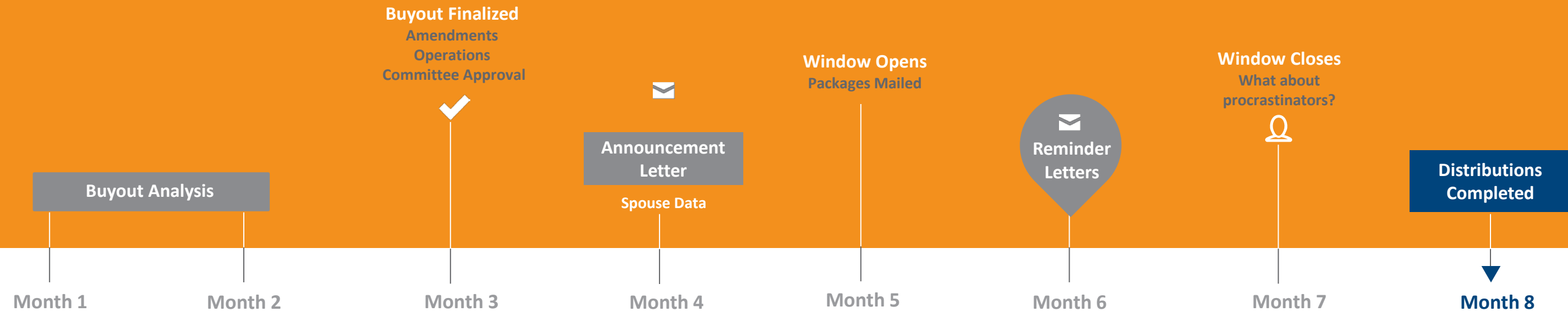


▶ Terminated Vested Buyout Timeline



- 50% average take rate (how many take the buyout)*
- 120% of those eligible for the buyout call with questions (some call more than once)*
- Best practices – Up front, request spouse information and make decisions on how to handle those who miss the buyout window.

* Based on data from Findley Davies' clients

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