

IRR REPORT - Q2 2010

Avg IRRs and LEs by LE Provider*

	10 Q1	10 Q2
Avg Face		
Avg Age		
AVS LE		
AVS IRR		
21st LE		
21st IRR		
21/AVS LE		
21/AVS IRR		

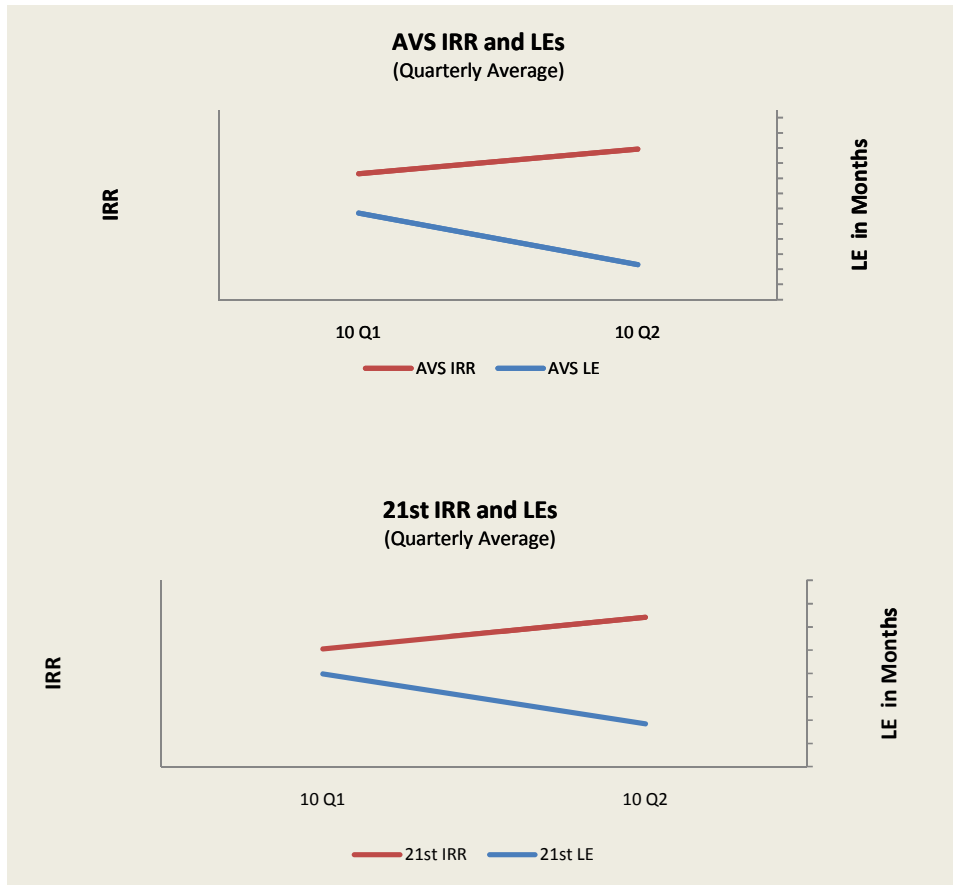
* Only includes policies of Insured for which all listed LEs were available.

Avg IRRs and LEs based on 21st Services Underwriting

	10 Q1	10 Q2
Avg Face		
Avg Age		
21st LE		
21st IRR		

Avg IRRs and LEs based on AVS Underwriting

	10 Q1	10 Q2
Avg Face		
Avg Age		
AVS LE		
AVS IRR		



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