

IRR REPORT - Q1 2010 & May Trailing Three Months

Avg IRRs and LEs by LE Provider*

	09 Q1	10 Q1
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.

Trailing 3 Mos - May*

Avg Face	
Avg Age	
AVS LE	
AVS IRR	
21st LE	
21st IRR	
21/AVS LE	
21/AVS IRR	

Avg IRRs and LEs based on 21st Services Underwriting

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

Trailing 3 Mos - May

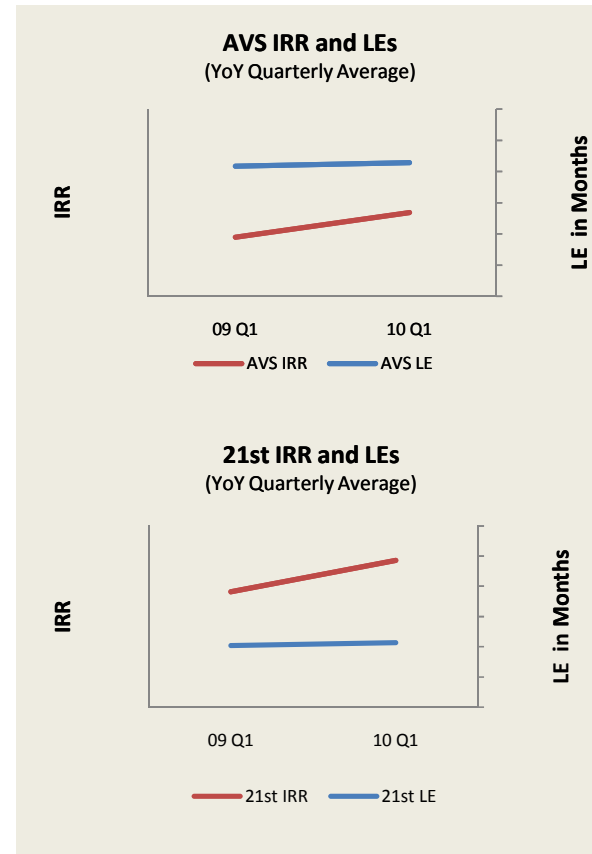
Avg Face	
Avg Age	
21st LE	
21st IRR	

Avg IRRs and LEs based on AVS Underwriting

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

Trailing 3 Mos - May

Avg Face	
Avg Age	
AVS LE	
AVS IRR	



This Report constitutes the confidential and proprietary compilation of data by Maple Life Financial Inc. (MLF) and is provided to clients of MLF solely for their individual information and use. This Report may not be used for, furnished to, or quoted to any other person or entity or for any other purpose, without the express written consent of Maple Life. The data contained herein may be derived from multiple sources, including third-parties. While reasonable efforts have been made to verify its accuracy, MLF cannot guaranty the accuracy of the data and assumes no liability for inaccuracies. In addition, market conditions and trends may alter and MLF cannot guarantee that the trends identified herein will continue or when such trends will alter and what impact such changes will have on the information, examples or conclusions stated herein. MLF assumes no responsibility for any consequences, directly or indirectly, for any action or inaction taken on this basis of this Report. Retention of this Report after receipt constitutes the understanding and agreement of the recipient to all of the terms and conditions stated in this paragraph.