

**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		

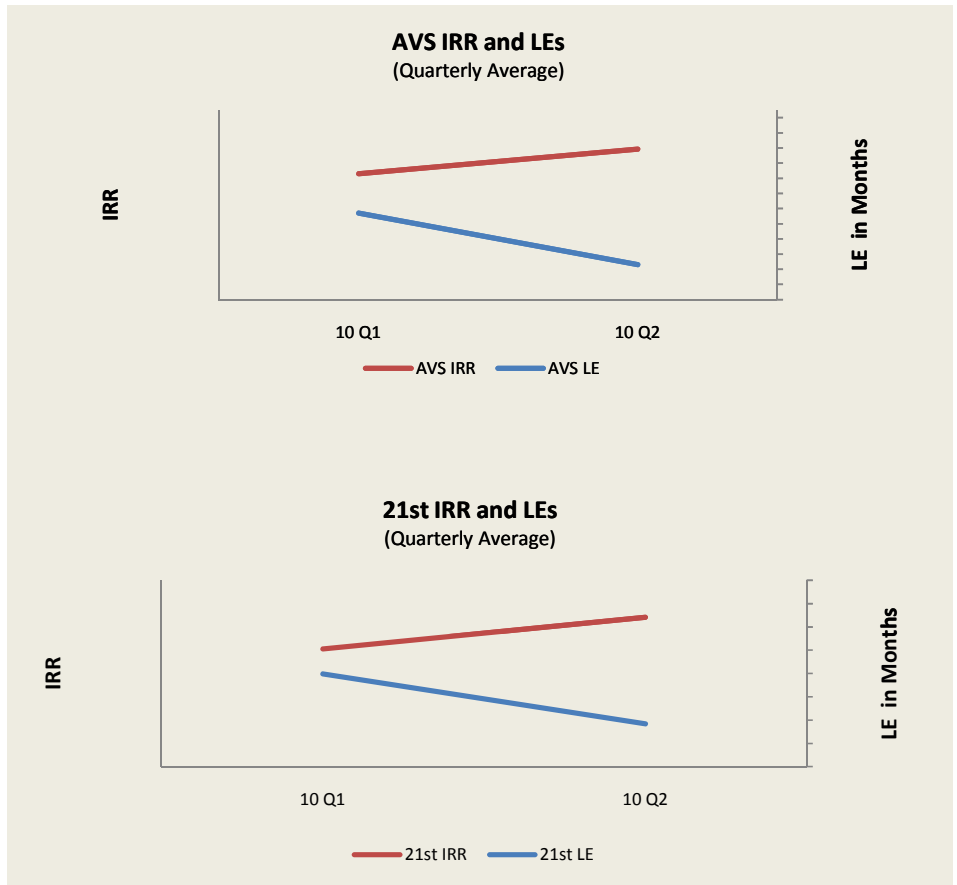
\* Only includes policies of Insured for which all listed LEs were available.

**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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