

Debit / Credit Underwriting Working for You

Preferred Term Breakdown by Class

Year To Date Settled Business at March 31, 2003

Non smokers

Class A	14.9%
Class B	43.8%
Class C	17.6%
Class D	12.3%
Class E	3.5%
Class F	7.9%

Smokers

Class G	71.7%
Class H	28.3%

Smoker- Cigar/Pipe

Class I	72.7%
Class J	27.3%

Percentage in Top 3 Classes (A-C, G, I) 75.8%



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