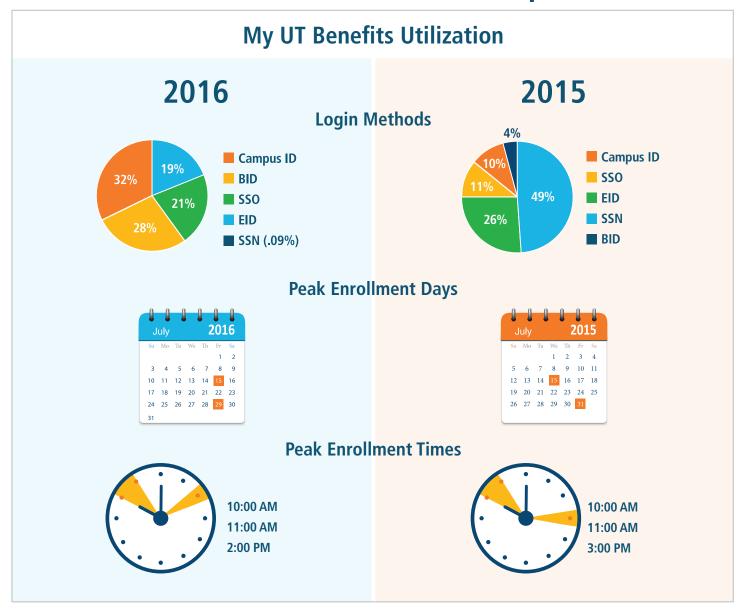
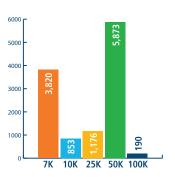
2016 Annual Enrollment Report



VGTL Enrollment

¹Average Employee VGTL election is 3X Life. ²Post-AE data includes Employee VGTL 1X-3X elections. ³VGTL elections as 8/31/2016.

Post-AE Retirement Coverage Levels



¹Average Retiree VGTL election is \$50,000. ²VGTL elections as of 8/31/2016.