

Buy Back Amounts for the 10-year and 20-year Sponsorship Program

10-year Buy Back

Opt Out Year	% of Initial Payment
1	86.94%
2	74.67%
3	63.16%
4	52.35%
5	42.19%
6	32.66%
7	23.71%
8	15.30%
9	7.41%
10	0.00%

20-year Buy Back

Opt Out Year	% of Initial Payment
1	91.48%
2	83.48%
3	75.96%
4	68.91%
5	62.28%
6	56.06%
7	50.22%
8	44.74%
9	39.59%
10	34.76%
11	30.22%
12	25.95%
13	21.95%
14	18.19%
15	14.66%
16	11.35%
17	8.24%
18	5.32%
19	2.58%
20	0.00%