

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

	Three Months Ended June 30				Year
	2010		2009		Ended
	(in millions)	per share *	(in millions)	per share *	December 31
After-tax Operating Income	\$ 228.6	\$ 0.69	\$ 215.8	\$ 0.65	\$ 852.4
Net Realized Investment Gain (Loss), Net of Tax	(18.9)	(0.06)	51.4	0.15	0.2
Net Income	<u>\$ 209.7</u>	<u>\$ 0.63</u>	<u>\$ 267.2</u>	<u>\$ 0.80</u>	<u>\$ 852.6</u>

* Assuming Dilution

	Three Months Ended June 30	
	2010	2009
	(in millions)	
Operating Income by Segment	\$ 337.6	\$ 323.9
Net Realized Investment Gain (Loss)	(29.5)	87.3
Income Tax	98.4	144.0
Net Income	<u>\$ 209.7</u>	<u>\$ 267.2</u>

	June 30
	2010
(in millions)	
Debt, As Reported	\$ 2,491.9
Exclude Non-recourse Debt	737.5
Debt, As Adjusted	<u>\$ 1,754.4</u>
Total Stockholders' Equity, As Reported	\$ 8,871.7
Exclude Net Unrealized Gain on Securities and Net Gain on Cash Flow Hedges	901.1
Exclude Northwind and Tailwind Capital	919.4
	7,051.2
Debt, As Adjusted	1,754.4
Total Capital, As Adjusted	<u>\$ 8,805.6</u>
Debt to Capital Ratio	<u>19.9%</u>

	Average Allocated Equity	Income (Loss)	Annualized Unleveraged Return On Equity
		from Operations Before Net Realized Investment Gain/Loss	
(in millions)			
Three Months Ended June 30, 2010			
Core Operations	\$ 6,594.4	\$ 230.8	14.0%
Individual Disability - Closed Block	1,321.8	7.3	
Corporate and Other	31.2	(9.5)	
Total	<u>\$ 7,947.4</u>	<u>\$ 228.6</u>	11.5%
Year Ended December 31, 2009			
Core Operations	\$ 6,501.5	\$ 874.0	13.4%
Individual Disability - Closed Block	1,262.0	17.1	
Corporate and Other	(502.6)	(38.7)	
Total	<u>\$ 7,260.9</u>	<u>\$ 852.4</u>	11.7%

	June 30	March 31	December 31	
	2010		2009	2008
	(in millions)			
Total Stockholders' Equity, As Adjusted	\$ 7,970.6	\$ 7,924.2	\$ 7,749.7	\$ 6,772.0
Net Unrealized Gain (Loss) on Securities	476.4	499.2	379.6	(832.6)
Net Gain on Cash Flow Hedges	424.7	356.8	370.8	458.5
Total Stockholders' Equity (Book Value)	<u>\$ 8,871.7</u>	<u>\$ 8,780.2</u>	<u>\$ 8,500.1</u>	<u>\$ 6,397.9</u>
Average Equity, As Adjusted				
Three Months Ended	\$ 7,947.4			
Year Ended			\$ 7,260.9	