GLOBAL RESOLUTION AGREEMENT

This Global Resolution Agreement sets forth the terms and conditions intended to resolve the ongoing unclaimed property audit that Verus Financial LLC ("Auditor") is conducting of Aviva USA Corporation and its affiliates, including Aviva Life & Annuity Company and Aviva Life and Annuity Company of New York (collectively “Aviva USA”), as authorized by the states identified in the attached Schedule A (the "Participating States").

WHEREAS, Auditor, on behalf of the Participating States, is conducting an Audit of the Company to identify what Auditor considers to be Proceeds that are required to be reported and remitted to the Participating States;

WHEREAS, the Company may dispute some of the criteria used by Auditor during the course of the Audit to identify Proceeds that should be considered subject to reporting and remittance pursuant to the Participating States’ UP Laws, and the Company’s obligation to report and remit certain Proceeds to the Participating States;

WHEREAS, the Company represents that it has established policies and procedures to ensure payment of valid claims to Beneficiaries or, in the event that the Company's search identifies no living Beneficiary, to report and remit unclaimed Proceeds to the appropriate states in accordance with the Participating States’ UP Laws;

WHEREAS, the Company has cooperated with the Participating States and Auditor by making its books and records available for examination, and its personnel and agents available to assist as requested by the Participating States and Auditor, and maintains that at all times relevant to this Agreement, the Company and its officers, directors, employees, agents, and representatives acted in good faith and in a manner they believed to be in the best interest of the
Company's life insurance policy, annuity contract and retained asset account owners, as well as the beneficiaries thereof; and

WHEREAS, the Company denies any wrongdoing or violation of applicable law, and, further, denies any liability related to the disposition of unclaimed or other property, but in view of the complex issues raised and the administrative burdens and costs involved, the Company and the Signatory States desire to resolve the Audit:

NOW, THEREFORE, the Parties agree as follows:

1. **Definitions.** Solely for purposes of this Agreement, capitalized terms have the meanings set out below:

   (a) "Agreement" means this Global Resolution Agreement entered into among the Signatory States and the Company, which is also signed by Auditor as the authorized third party auditor for the Signatory States.

   (b) "Annuity Contract" means a fixed or variable annuity contract, other than a fixed or variable annuity contract issued (1) in connection with an employment-based plan subject to the Employee Retirement Income Security Act of 1974 or (2) to fund an employment-based retirement plan, including any deferred compensation plans.

   (c) "Audit" means the unclaimed property audit that Auditor has been conducting of the Company, on behalf of the Participating States, which Audit is being resolved with respect to the Signatory States pursuant to this Agreement.

   (d) "Beneficiary" means the person or entity entitled to receive Proceeds from a life insurance policy (including any group life insurance certificate issued thereunder), Annuity Contract, or retained asset account.
(e) "Company" means Aviva USA and its current existing wholly owned subsidiaries. In the event the Company is subject to acquisition, the terms of this Agreement shall survive and remain binding upon the Company (or, in the event the Company is merged into another company, upon the Company’s life insurance policies, Annuity Contracts and retained asset accounts), but such terms shall not extend to or be binding upon non-signatory third-party entities involved in the acquisition (or upon the life insurance policies, Annuity Contracts or retained asset accounts of any such third-party entity in the event of a merger between the Company and such third-party entity).

(f) "Death Master File" or "DMF" means a version of the United States Social Security Administration’s Death Master File or any other database or service that is at least as comprehensive as the United States Social Security Administration’s Death Master File for determining that a person has reportedly died. The Death Master File must include at least one full version of the file and may include update files.

(g) "Dormancy Period" means the period of years provided for by a Signatory State's UP Laws upon the expiration of which the Proceeds must escheat to the Signatory State.

(h) "Duration of the Audit" means the period concluding upon completion of all processing related to the last Unclaimed Property Report issued by Auditor pursuant to the terms of this Agreement.

(i) "Effective Date" means the date provided for in Section 2.

(j) "Lead Signatory State" means California.
(k) "Maturity Age" means the age of maturity or age of endowment set forth in the terms of a life insurance policy. If a life insurance policy does not specify an age of maturity or age of endowment, Maturity Age shall mean the limiting age under the life insurance policy. The limiting age of a life insurance policy is the terminal age of the mortality table specified in the policy for calculating reserves and/or non-forfeiture values, or, if the policy does not reference a mortality table for policy reserves and/or non-forfeiture values, then the limiting age is the terminal age of the mortality table used in calculating the cost of insurance for the policy.

(l) "Maturity Date" means the date as set forth in the terms of the Annuity Contract that annuity payments are scheduled to begin, unless the records of the Company indicate that the Maturity Date has been extended in accordance with the terms of the Annuity Contract or the Annuity Contract owner has taken action within the Dormancy Period in respect to the Annuity Contract at issue that is inconsistent with a desire to annuitize.

(m) “Missing Data Life Policies” means any individual in-force life insurance policies in any paid up status for which the Company has provided Auditor with neither a Social Security number nor a complete, non-calculated date of birth for the insureds under the policies, and the insureds have reached the attained age of eighty (80) years as computed from the year of issue and age at issue data supplied by the Company, and excluding policies that are in extended term status. All life insurance policies that do not currently meet the definition of Missing Data Life Policies solely because the insured has not yet reached the attained age.
of eighty (80) years shall become Missing Data Life Policies upon the insured reaching such attained age.

(n) "Missing Data Life Policy Unclaimed Property Report" ("Missing Data Life Policy UPR") means a report prepared and submitted to Auditor by the Company to identify Missing Data Life Policies which the Company has determined to be payable to a Signatory State. The Missing Data Life Policy UPRs will be delivered by the Company according to the format described in Schedule C.

(o) "Participating States" means those state agencies identified in the attached Schedule A.

(p) "Parties" means the Signatory States and the Company; and "Party" shall mean any one of the Parties.

(q) "Proceeds" means money payable under a life insurance policy, group life insurance certificate, Annuity Contract, or retained asset account within the Scope of the Audit.

(r) "Record keeper" means those circumstances under which the Company has priced the group premium rate structure to include record keeping fees, or contractually agreed with the group policyholder to be primarily responsible (either directly or through a third party with which the Company has contracted for the group customer’s recordkeeping), for obtaining and/or maintaining in its own systems (or the systems of the third party with which the Company has contracted for the group customer’s recordkeeping) information about each individual insured under a Company group insurance contract (or a line of coverage thereunder), credit life insurance policy, or mortgage life insurance
policy, including information about the insured and beneficiary, coverage eligibility, benefit amount and premium payment status. For purposes of this Agreement, the Company shall be deemed a Record keeper for all group life insurance certificates, other than credit life insurance or mortgage life insurance, where any of the following conditions apply: (1) a disability or other waiver of premium or accelerated death benefit claim has been received and the Company could determine liability on the certificate and pay a claim without consulting either the group policyholder or other third party (other than a third party with which the Company has contracted) for information, other than for beneficiary information, waiver status for any individual that became eligible for waiver of premium at age forty (40) or after and died before their waiver termination and are at an age at which waiver of premium remained available under the group policy, any death benefit amount that could be determined by using information in the Company’s systems (including dates of birth and policy plan schedules), or any other information that the Company would not normally require from a policyholder or other third party (other than a third party with which the Company has contracted) before paying a death claim; (2) there is a cash surrender value; and (3) the certificate has been converted or ported into individual life insurance policies issued by the Company upon the termination of a certificate holder’s employment; provided that nothing in this definition is intended to or shall affect the eligibility criteria for a certificate holder from those enumerated in the written terms of any applicable group life insurance policy or, if applicable, the plan documents pursuant to which the group life insurance policy is offered, or
preclude the Company from asserting an exception based on lack of eligibility under Section 3.A(iii)(b) of the Agreement.

(s) "Scope of the Audit" means all unclaimed property that is required to be reported and remitted to a Signatory State, as defined by the terms of this Agreement, with respect to life insurance policies, Annuity Contracts, and retained asset accounts that were in-force at any time during the period January 1, 1992 through December 31, 2012, regardless of whether they are currently listed as active, and including, but not limited to, policies identified as lapsed, expired, matured, reported and remitted to a Signatory State (escheated), rescinded, or terminated. Notwithstanding any of the foregoing, the Scope of the Audit shall exclude: (1) Proceeds payable under a policy provision or rider covering accidental death; (2) Proceeds due under group life insurance policies or group annuities (including group life insurance and group annuity certificates issued thereunder), mortgage life insurance policies, or credit life insurance policies for which the Company is not, and was not at the time of death, the Record keeper, except for group life insurance; and group annuity, mortgage life insurance, or credit life insurance claims received for which the Company, from information in its administrative systems, or the administrative systems of any third party retained by the Company, and/or the group policy claim form, is able to determine that a benefit is due and is able to determine the benefit amount, but such claims have not been fully paid or escheated; and (3) any policy or certificate of life insurance that provides a death benefit under any Federal employee benefit program, including without limitation the Servicemembers Group Life Insurance
and Veterans Group Life Insurance Programs, which, through Federal law or regulation, prohibits escheatment.

(t) "Signatory State" means one or more of the Participating States that have executed this Agreement.

(u) Unclaimed Property Report ("UPR") means a report prepared and submitted to the Company by Auditor to identify property that Auditor has determined to be payable to a Signatory State by the Company. The UPRs will be delivered by Auditor according to the formats described in Schedule C and the procedures set forth in Schedule D.

(v) "UP Laws" means the Unclaimed Property/Escheat Laws of the Signatory States, as applicable.

(w) "Auditor" means Verus Financial LLC, its successors and assigns.

2. Effectiveness

A. Effective Date

This Agreement shall not become effective until executed by the Company, the Lead Signatory State, and an additional number of Participating States such that the total number of Signatory States equals two-thirds (2/3) of all Participating States. The Agreement shall initially be executed by the Company and Auditor, as the authorized third party auditor for the Participating States, no later than October 1, 2013, followed by the Lead Signatory State, and Participating States, which shall take place no later than February 1, 2014. The "Effective Date" of this Agreement shall be the date upon which Auditor provides notice to all Parties that this Agreement has been executed by two-thirds (2/3) of the Participating States, including the Lead Signatory State, and the notice shall occur promptly following those executions. If this
Agreement is not signed by the Lead Signatory State and the minimum required Participating States by February 1, 2014, then the Company shall have the right to opt out of the Agreement by providing written notice of its intent to exercise this right no later than March 1, 2014, in which case the Agreement shall not take effect. If the Company does not exercise its right to opt out of the Agreement pursuant to this Section, the Effective Date shall be March 1, 2014, as to those Participating States that have signed the Agreement by that date.

B. Signatory States

The Signatory States shall be limited to those Participating States set forth on Schedule A as of the date that the Company executes the Agreement. Participating States identified on Schedule A may become Signatory States by signing the Agreement at any time prior to the completion of processing of all UPRs pursuant to Schedule D of this Agreement (subject to the Company's right to opt out of the Agreement as set forth above). If any state or jurisdiction not identified on Schedule A enters into an agreement with Auditor for an unclaimed property audit of the Company prior to the completion of processing of all UPRs pursuant to Schedule D of this Agreement, then the Company shall offer to resolve the audit by entering into an agreement with that state or jurisdiction containing the same terms as this Agreement. If the Company enters into an agreement to resolve an unclaimed property audit conducted by Auditor on behalf of an additional state or jurisdiction, Auditor shall not submit to the Company any unclaimed property reports pursuant to the terms of that agreement until the last group of UPRs provided to the Company pursuant to Schedule D under this Agreement is reconciled by the Company and Auditor, unless the Company elects to receive those unclaimed property reports at an earlier time agreed to between the Company and Auditor.
3. **Remittance of Proceeds Payable to Signatory States**

Solely for purposes of concluding the Audit and solely with respect to property that is subject to this Agreement, the Signatory States and the Company agree to the following procedures.

A. **Proceeds Escheatable By Reason of Death**

(i) The following shall be the procedures for reporting and remitting Proceeds that are escheatable by reason of death.

(ii) Auditor will submit UPRs to the Company in accordance with **Schedule D** identifying life insurance policies (including group life insurance certificates issued thereunder), Annuity Contracts, or retained asset accounts where a death has been identified by Auditor in accordance with **Schedule B**, and for which Auditor has determined that Proceeds may be payable. All UPRs that Auditor provides to the Company with respect to life insurance policies (including group life insurance certificates issued thereunder), Annuity Contracts, or retained asset accounts shall identify deaths of the Company's insureds, Annuity Contract owners or annuitants, and retained asset account owners that Auditor has identified in the course of matching the Company's records against the DMF. The UPRs will be delivered in the format described in **Schedule C**.

(iii) Pursuant to Section 3.E herein and **Schedule D, Section III**, the Company shall provide Auditor with exceptions to the UPR and state the grounds thereof. Where such grounds are based on documents or data that have not been provided to Auditor previously, the Company shall, upon Auditor’s request, provide such data or documentation within a reasonable time period following the Auditor’s request, not to exceed ten (10) business days. The sole grounds for exceptions shall be one or more of the following: (a) the individual identified on the
UPR is not dead; (b) the individual is not an insured, eligible to be an insured under a group life insurance certificate, an annuitant, an Annuity Contract owner, or a retained asset account owner; (c) the life insurance policy (including any group life insurance certificate issued thereunder), Annuity Contract, or retained asset account was not in force at the time of death; (d) there was no benefit payable upon death (e.g., the life insurance policy, group insurance certificate, Annuity Contract, or retained asset account had no value at death or was not payable at that death; and/or the death indicated was the first of two insureds/annuitants to die under a second-to-die policy); (e) Proceeds are not payable due to the application of a relevant contestability period provision (including contestability periods on reinstated policies), or suicide exclusion provision contained in the policy, certificate or Annuity Contract; (f) the Dormancy Period has not expired; (g) all benefits payable upon death have in fact been remitted to a Beneficiary or escheated as unclaimed property; (h) if an Annuity Contract, the Beneficiary has re-registered or recorded the contract with the Company as a beneficial owner and any contractually permitted five-year period under Section 72(s)(1)(B) of the Internal Revenue Code (including the special rule for a surviving spouse), if applicable, or any contractually permitted period under the five-year rule of Section 401(a)(9)(B) of the Internal Revenue Code (including the special rule for a surviving spouse), if applicable, has not expired, or the benefits are being paid over the life of the beneficiary under Section 72(s)(2) or 401(a)(9)(B) of the Internal Revenue Code; (i) a claim for the value of any benefits payable upon death already is in the process of being paid by the Company to a Beneficiary and the benefits will be paid within the time allotted for payment following confirmed contact with a Beneficiary as set forth in Schedule D; (j) for claims received under non-Record keeper group life insurance contracts (including group life insurance certificates issued thereunder), Annuity Contracts, mortgage life insurance policies, or credit life
insurance policies, and for group life insurance certificates where a disability or other waiver of premium or accelerated death benefits has been granted, the Company lacks and/or is unable to obtain sufficient information necessary to determine that the Proceeds are due or is unable to determine the amount of the Proceeds; (k) all benefits payable upon death are remittable to a non-Signatory State or are the subject of pending legal proceedings; (l) all benefits payable upon death are due under a participating group life insurance policy subject to retrospective experience rating, so long as any related premium stabilization reserve shall upon termination of such group insurance policy be payable by the Company to (1) the group customer for the benefit of the plan participants or (2) the plan; (m) group marketed corporate, bank, and institutional owned policies where the beneficiary is the policy owner, the Company is in contact with the policy owner, and there are no other individual beneficiaries; (n) private placement variable universal life products and private placement variable annuities where the Company is in contact with the policy owner or contract owner; and/or (o) the life insurance policy (including any group life insurance certificate issued thereunder), Annuity Contract or retained asset account is not within the Scope of the Audit. The Company shall further provide notice to Auditor if it believes the date of death is different than the date of death provided by Auditor if the Company contends such difference affects the Proceeds payable under the life insurance policy (including any group life insurance certificate issued thereunder), Annuity Contract, or retained asset account. The list of exceptions shall be provided by the Company no later than the times specified in Schedule D, Section III.

(iv) For purposes of this Section only, the Dormancy Period is deemed to commence upon the date of death as reflected in the DMF and expires after the requisite number of years has passed under the UP Laws of the applicable Signatory State. The running of the Dormancy Period shall not be tolled for any reason other than: (a) pending legal proceedings to
resolve claims to the Proceeds brought by a person or entity claiming the Proceeds; (b) pending legal proceedings instituted by or against the Company to determine whether a benefit is due or to otherwise determine the rightful owner of the Proceeds including as the stakeholder in an interpleader action intended to resolve a dispute where more than one claimant has made claim to the Proceeds, or as the moving party in a declaratory judgment action; (c) pending legal proceedings to resolve whether there was fraud or misrepresentation or lack of insurable interest with regard to policy or contract issuance; (d) the Proceeds are payable to an individual who has not reached the age of majority under the applicable state law, provided that the Company has had documented contact with the minor or his or her representative; or (e) otherwise as expressly allowed by an affected Signatory State. In the event the Dormancy Period has been tolled due to institution of legal proceedings, the Dormancy Period shall begin to run upon the termination of the legal proceedings or at such later date as expressly allowed by the Signatory States.

(v) If the Company locates a Beneficiary or a Beneficiary’s authorized representative, or is contacted by a Beneficiary or a Beneficiary’s authorized representative, before the Proceeds are required to be reported and remitted to a Signatory State in accordance with Schedule D, the Company will make a written notation in its records indicating the date of the contact, the person contacted, and the address, telephone number or email address of the contacted person.

(vi) Proceeds shall be determined without deduction of any fees other than those permitted by the Annuity Contract, life insurance policy, certificate or retained asset account agreement. Further, the Company agrees that it will not charge Beneficiaries costs associated with this Agreement.
(a) Proceeds under life insurance policies shall be determined in accordance with the policy terms as of the date of the relevant death, exclusive of interest (other than interest payable under Section 3A(vii) below), and shall include a reversal of any amounts deducted from the policy after such death, including, but not limited to, amounts deducted for premium payments, loans, and/or service charges, and of any amounts added to the policy for interest or dividends. Notwithstanding the above, charges incurred before the relevant insured's date of death but posted after the date of death shall not be reversed. With respect to those Proceeds that remain in variable life insurance policies, the Company shall determine the amount of Proceeds based on the value of the calculated death benefit on the date that the claims transaction is processed for transfer from the relevant separate accounts to the applicable Company's general account for remittance processing, such valuation occurring within 30 days of the date that the Proceeds are remitted to a Signatory State.

(b) Proceeds under Annuity Contracts with a death benefit shall be determined according to the contract terms, exclusive of interest on a death benefit (other than interest, if any, payable under Section 3A(vii) below), except that: (1) with respect to those Proceeds that remain in variable annuities, the Company shall determine Proceeds based on the value of the calculated death benefit on the date that the claims transaction is processed for transfer from the relevant separate accounts to the applicable Company's general account for remittance processing, such valuation occurring within 30 days of the date that the Proceeds are remitted to a Signatory State; and (2) with respect to those Proceeds that remain in fixed annuities, the Company shall determine the
amount of Proceeds based on the value of the account, such valuation occurring within 30 days of the date that the Proceeds are remitted to a Signatory State.

(c) Proceeds under retained asset accounts shall be the value of the account as of the date the Proceeds are processed for remittance to a Signatory State as a result of this Agreement, such valuation process occurring within 30 days of the date that the Proceeds are remitted to a Signatory State.

(vii) The amount payable to a Signatory State shall include the Proceeds, plus interest at a rate of three (3) percent compounded annually from the date used to establish the death benefit values in accordance with Section 3A(vi)(a) and (b) above, or from January 1, 1995, whichever is later. However, interest under this Agreement shall not be payable with respect to the Proceeds of retained asset accounts or with respect to Proceeds escheated prior to the commencement of the Audit. With respect to Annuity Contracts, no interest under this Agreement will be paid except where the death benefit values were placed in a suspense account or money market account earning less than three (3) percent interest for over ninety (90) days. In such circumstances, interest representing the difference between the aforementioned three (3) percent and the interest received shall be payable to each applicable Signatory State accruing on the Annuity Contract Proceeds from the date the death Proceeds are established according to each affected contract’s terms or from January 1, 1995, whichever is later.

(viii) If any Proceeds are not timely remitted as required under this Agreement, any affected Signatory State may seek to enforce the terms of this Agreement or initiate an action to vindicate any rights it may possess under that Signatory State's UP Laws for failure to report, remit, or deliver unclaimed property on a timely basis, provided that any action under the Signatory States' UP Laws shall be limited to that portion of the Proceeds that were not timely
remitted. In the event an action is brought under a Signatory State's UP Laws, nothing contained in this Agreement shall serve as an admission by either Party in such action.

B. **Proceeds Payable Upon Maturity Age or Maturity Date**

(i) The following shall be the procedures for reporting and remitting Proceeds that are escheatable to a Signatory State by reason of a life insurance policy or Annuity Contract reaching Maturity Age or Maturity Date.

(ii) Auditor will submit UPRs to the Company in accordance with **Schedule D** identifying life insurance policies (including any group life insurance certificates issued thereunder) and Annuity Contracts that Auditor believes have reached Maturity Age or Maturity Date, and for which the period of time elapsed since the Maturity Age or Maturity Date is greater than the Dormancy Period. The UPRs will be delivered in the format described in **Schedule C**.

(iii) Pursuant to Section 3.E herein and **Schedule D, Section III**, the Company shall provide Auditor with exceptions to the UPR and state the grounds thereof. Where such grounds are based on documents or data that have not been provided to Auditor previously, the Company shall, upon Auditor’s request, provide such data or documentation within a reasonable time period following Auditor’s request, not to exceed ten (10) business days. The sole grounds for exceptions shall be one or more of the following: (a) the life insurance policy (including any group insurance certificate issued thereunder) or Annuity Contract had not reached the Maturity Age or Maturity Date; (b) the policy, the group life insurance certificate, or Annuity Contract was not in force upon the Maturity Age or Maturity Date, or a death claim on the policy, certificate or Annuity Contract was pending upon the Maturity Age or Maturity Date (in which event the provisions of Section 3.A. above shall apply); (c) there were no Proceeds payable upon the Maturity Age or Maturity Date (e.g., the policy, group life insurance certificate, or Annuity
Contract had no account value at the Maturity Age or Maturity Date; the policy, group life insurance certificate, or Annuity Contract had been surrendered; (d) the Dormancy Period has not expired; (e) the value of any Proceeds payable upon the Maturity Age or Maturity Date has in fact been remitted to the Beneficiary or escheated as unclaimed property; (f) the Proceeds payable upon the Maturity Age or Maturity Date are remittable to a non-Signatory State or are the subject of pending legal proceedings; (g) the terms of the Annuity Contract provide for a forced annuitization at the Maturity Date and the Annuity Contract has been annuitized or is in the process of being annuitized as a result of confirmed contact with the Beneficiary per the terms of the contract; (h) the Proceeds are being held by the Company pursuant to a judicial order, garnishment, or attachment; (i) the Proceeds, or a subset thereof, are in the process of being paid by the Company to a Beneficiary in accordance with Schedule D; (j) the Proceeds are payable to an individual who has not reached the age of majority under the applicable state law, provided that the Company has had documented contact with the minor or his or her representative; and/or (k) the life insurance policy (including any group life insurance certificate issued thereunder) or Annuity Contract is not within the Scope of the Audit.

(iv) The Company shall further provide notice to Auditor if it has determined that the Maturity Age or Maturity Date is different than the Maturity Age or Maturity Date provided by Auditor if the Company contends such difference affects Proceeds under the policy or Annuity Contract. The list of exceptions shall be provided by the Company no later than the time specified in Schedule D, Section III.

(v) For purposes of this Section, the Dormancy Period commences upon the Maturity Age or Maturity Date of the policy, group life insurance certificate, or Annuity Contract, or any revised Maturity Age, Maturity Date or other deferral expiration, as confirmed in writing to the
Company by such owner, and is restarted upon documented contact with the owner or authorized representative of the owner of the relevant policy, group life insurance certificate or Annuity Contract or upon the owner of an Annuity Contract taking action inconsistent with a desire to annuitize. For purposes of this section, “documented contact” includes: (a) administrative activity, including, but not limited to, inbound communications by the Beneficiary, Annuity Contract owner or annuitant regarding the Annuity Contract at issue; and a request by the, Beneficiary, Annuity Contract owner, annuitant, or the authorized representative thereof, to maintain the policy or Annuity Contract, defer annuitization, surrender or accept other payment to be received from the policy, group life insurance certificate, or Annuity Contract; change the designation of a Beneficiary, Annuity Contract owner or annuitant; or change an address or contact information. For purposes of this section, “action inconsistent with a desire to annuitize” includes customer-initiated financial transactions such as withdrawals (including, without limitation, a guaranteed minimum withdrawal, systematic payout options, income or accumulation benefit(s)); refusing rider fee change increases; commencing or altering a required minimum distribution pursuant to the Internal Revenue Code and/or exercising any premature withdrawal privileges), additions of premium, a request to transfer funds, non-automated reallocation of the value of an Annuity Contract among variable investment options, or a non-automated request to renew or change a fixed interest guarantee period under the policy or Annuity Contract.

(vi) The running of the Dormancy Period shall not be tolled for any reason other than: (a) pending legal proceedings to resolve claims to the Annuity Contract or any Proceeds brought by a person or entity claiming the Proceeds thereof; (b) pending legal proceedings instituted by or against the Company to determine whether a benefit is due or to otherwise determine the
rightful owner of the Proceeds including as the stakeholder in an interpleader action intended to resolve a dispute where more than one claimant has made claim to the Proceeds or as the moving party in a declaratory judgment action; (c) pending legal proceedings to resolve whether there was fraud or misrepresentation or lack of insurable interest with regard to policy or contract issuance; or (d) otherwise as expressly allowed by an affected Signatory State. In the event the Dormancy Period has been tolled due to institution of legal proceedings, the Dormancy Period shall begin to run upon the termination of the legal proceedings or at such later date as expressly allowed by the Signatory States.

(vii) If the Company locates a Beneficiary or a Beneficiary’s authorized representative, or is contacted by a Beneficiary or a Beneficiary’s authorized representative, before the Proceeds are required to be reported and remitted to a Signatory State in accordance with Schedule D, the Company will make a written notation in its records indicating the date of the contact, the person contacted, and the address, telephone number or email address of the contacted person.

(viii) Proceeds shall be determined without deduction of any fees other than those permitted by the life insurance policy, Annuity Contract or certificate. Further, the Company agrees that it will not charge Beneficiaries costs associated with this Agreement.

(ix) Proceeds under Annuity Contracts that have reached their Maturity Date shall include the current account value of the Annuity Contract determined according to the contract terms, except that: (a) with respect to those Proceeds that remain in variable annuities, the Company shall determine the amount of Proceeds based on the value of the relevant separate accounts when transferred to the applicable Company’s general account for remittance processing, within 30 days of the date that the Proceeds are remitted to a Signatory State; and(b)
with respect to those Proceeds that remain in fixed annuities, the Company shall determine the amount of Proceeds based on the values of the account, which valuation shall occur within 30 days of the date that the Proceeds are remitted to a Signatory State. Upon remittance of Proceeds hereunder, the Company shall have no further obligation to escheat any additional amounts under the affected Annuity Contract.

(x) All Proceeds of a life insurance policy or group life insurance certificate upon reaching Maturity Age shall be determined by the Company in accordance with the terms of the policy, or certificate, as appropriate, and shall include a reversal of any amounts deducted from the policy after the Maturity Age, including, but not limited to, amounts deducted for premium payments, loans, and/or service charges, and of any amounts added to the policy for interest or dividends. Notwithstanding the above, charges incurred before the Maturity Age but posted after the Maturity Age shall not be reversed. For variable life insurance, the Company shall determine the amount of Proceeds based on the value of the calculated death benefit on the date that the claims transaction is processed for transfer from the relevant separate accounts to the applicable Company’s general account for remittance processing, within 30 days of the date that the Proceeds are remitted to a Signatory State. Interest shall be added to Proceeds due to the Signatory States from the later of the Maturity Age or January 1, 1995, at the interest rate of three (3) percent compounded annually.

(xi) If any Proceeds are not timely remitted as required under this Agreement, any affected Signatory State may seek to enforce the terms of this Agreement or initiate an action to vindicate any rights it may possess under that Signatory State's UP Laws for failure to report, remit, or deliver unclaimed property on a timely basis, provided that any action under the Signatory State's UP Laws shall be limited to that portion of the Proceeds that were not timely
remitted. In the event an action is brought under a Signatory State's UP Laws, nothing contained in this Agreement shall serve as an admission by either Party in any such action.

C. **Proceeds in Retained Asset Accounts**

(i) For all situations not otherwise governed by the provisions set forth in Section 3.A, the following shall be the procedures for reporting and remitting Proceeds payable from retained asset accounts to a Signatory State.

(ii) Auditor will submit UPRs to the Company in accordance with **Schedule D** identifying dormant retained asset accounts that Auditor has determined may be payable. The UPRs will be delivered in the format described in **Schedule C**.

(iii) Pursuant to Section 3.E herein and **Schedule D, Section III**, the Company shall provide Auditor with exceptions to the UPR and state the grounds thereof. Where such grounds are based on documents or data that have not been provided to Auditor previously, the Company shall, upon Auditor’s request, provide such data or documentation within a reasonable time period following the Auditor’s request, not to exceed ten (10) business days. The sole grounds for exceptions shall be one or more of the following: (a) the owner of the retained asset account identified in the UPR has taken action in respect to the account that is inconsistent with abandonment (automatic financial or administrative transactions other than automated deposits or withdrawals prearranged by the account owner and/or the non-receipt by the Company of returned mail shall not constitute "action" for this purpose, except to the extent that the Signatory State's UP Laws, regulations and/or state published reporting instructions specifically recognize that such activity is sufficient to prevent property from being presumed abandoned); (b) the Dormancy Period has not expired; (c) the funds in the retained asset account have in fact been paid to the owner or have been remitted as unclaimed property; (d) the funds in the
retained asset account are remittable to a non-Signatory State or are the subject of pending legal proceedings; and/or (e) the retained asset account is not within the Scope of the Audit. The list of exceptions shall be provided by the Company no later than the time specified in Schedule D, Section II For purposes of this Section, the Dormancy Period shall not be deemed to have expired with respect to Proceeds of a retained asset account if the Company, or third-party administrator retained by the Company, has documented contact with the owner within the Dormancy Period.

(iv) If the Company locates the owner before the retained asset account is required to be reported and remitted to a Signatory State in accordance with Schedule D, the Company will make a notation in its records indicating the date of the contact, the person contacted, and the address, telephone number or e-mail address of the contacted person. The Company's contact with the retained asset account owner in the manner described above will result in the retained asset account not being subject to reporting and remittance in accordance with Schedule D.

(v) For purposes of this Section, the Dormancy Period commences upon the date of the most recent non-automatic financial or administrative transaction or other contact with the owner that is documented in the books and records of the Company.

(vi) Proceeds under retained asset accounts shall be the value of the account as of the date the Proceeds are processed to be remitted to a Signatory State as a result of this Agreement, which valuation process shall occur within 30 days of the date the Proceeds are remitted to a Signatory State. Proceeds shall be determined without deduction of any fees other than those permitted by the contract. The Company agrees that it will not charge Beneficiaries costs associated with this Agreement. If any Proceeds are not timely remitted as required under this section of the Agreement, any affected Signatory State may seek to enforce the terms of this
Agreement or initiate an action to vindicate any rights it may possess under that Signatory State's UP Laws for failure to report, remit, or deliver unclaimed property on a timely basis, provided that any action under the Signatory State’s UP Laws shall be limited to that portion of the Proceeds that were not timely remitted. In the event an action is brought under a Signatory State's UP Laws, nothing contained in this Agreement shall serve as an admission by either Party in any such action.

D. Proceeds Payable for Missing Data Life Policies (Only if Company has Missing Data Life Policies)

(i) The following shall be the procedures for reporting and remitting Proceeds that are payable under life insurance policies which are missing certain information.

(ii) The Company and Auditor shall discuss in good faith the most efficient and appropriate method for addressing policies for which the Company has provided Auditor with neither a Social Security number nor a complete, non-calculated date of birth for the insureds under the policies based upon the available data and other unique characteristics of such policies. If within three (3) months after the Effective Date the Company and Auditor have agreed upon such a method, that method shall be used to process such policies under the Agreement. If within three (3) months after the Effective Date the Company and Auditor have not agreed upon such a method, then the Company agrees that Proceeds of all Missing Data Life Policies shall be due and payable for escheat to the Signatory States in accordance with this Section of the Agreement and Schedule D.

(iii) The Company will submit Missing Data Life Policy UPRs to Auditor in accordance with Schedule D identifying Missing Data Life Policies that are subject to remittance to a Signatory State. The Missing Data Life Policy UPRs will be delivered in the format described in Schedule C. Auditor shall perform a review of the Missing Data Life Policy UPRs
and shall provide the Company with any modifications and/or amendments to the Missing Data Life Policy UPRs in accordance with **Schedule D, Section I**.

(iv) All Proceeds of Missing Data Life Policies shall be valued as if the insured had died on the Effective Date and shall include the full face value, dividends, additional paid up insurance and any other amounts added to the policies as of the date of remittance, but shall not be subject to any three percent (3%) interest called for under other Sections of this Agreement, provided that the Company will remain liable for any additional amount that may be due to a *bona fide* subsequent claimant in excess of the amount actually remitted to a Signatory State.

(v) On no less than an annual basis, all life insurance policies for which the Company has neither provided Auditor with a Social Security number nor a complete, non-calculated date of birth that otherwise would meet the definition of Missing Data Life Policies except that the insured under the policy has not reach the attained age of eighty (80) years shall be escheated by the Company under the terms of this Agreement (following completion of efforts to contact the policy owner as described in **Schedule D, Section I** in the year that the insured reaches such attained age.

**E. Resolving Disputes Regarding Unclaimed Property Reports and Missing Data Life Policy UPRs**

(i) The following shall be the procedures for resolving disputes regarding UPRs and Missing Data Life Policy UPRs.

(ii) If Auditor disputes an exception taken by the Company to a UPR, Auditor shall provide notice and supporting documentation or explanation to the Company within the time specified in **Schedule D, Section III**, and the notice shall be accompanied by the Company's list of exceptions subject to dispute.
(iii) If the Company disputes any modifications or amendments made by Auditor to a Missing Data Life Policy UPR, the Company shall provide notice and supporting documentation or explanation to Auditor within the time specified in Schedule D, Section I, and the notice shall be accompanied by the list of modifications or amendments subject to dispute.

(iii) Following receipt of notice of a dispute, Auditor and the Company shall meet to resolve the dispute and conclude the dispute resolution process within the time specified in Schedule D, Sections I and III.

(iv) If there is no agreement after Auditor and the Company meet, Auditor shall provide notice to the affected Signatory State of the failure to reach agreement within the time specified in Schedule D, Sections I and III. The dispute shall then be referred for a determination by the affected Signatory State pursuant to that State's laws and regulations.

(v) Auditor shall provide notice to a Signatory State of all exceptions the Company has taken to a UPR and as to which Auditor has agreed that no Proceeds are payable. Such determinations as to previously disputed UPRs shall be final and binding as to the Parties.

F. Priority and Disputes

(i) The Signatory States agree that in determining the appropriate state to report and remit Proceeds under this Agreement, the following rules shall apply:

(a) Proceeds shall be remitted to the state of the last known address of each single Beneficiary as shown in the Company's books and records.

(b) If there is more than one known Beneficiary, Proceeds shall be reported and remitted to the states of the last known addresses of the Beneficiaries, based upon the amounts payable to each under the applicable life insurance policy, certificate, Annuity Contract or retained asset account for those Beneficiaries for whom a last known address
is shown in the books and records of the Company. For those Beneficiaries for whom an address is not shown in the Company’s books and records, subsections F.(i)(c) and F.(i)(d) shall apply.

(c) With respect to property related to life insurance policies or Annuity Contracts due to a Beneficiary, if there is no last known address for any Beneficiary in the Company's books and records, then Proceeds shall be reported and remitted to the state of the last known address of the insured or annuitant, as the case may be.

(d) If the Company's books and records do not contain a last known address for the Beneficiary and do not contain a last known address for the insured, annuitant, or retained asset account owner, or if the last known addresses of the above are all outside the United States, then the Proceeds shall be reported and remitted to the state of incorporation of the relevant Company entity as of the time the state of incorporation's Dormancy Period expired under the terms of this Agreement, or, for Missing Data Life Policies, the state of incorporation of the relevant Company entity as of the time the Proceeds become escheatable under this Agreement.

(ii) If Proceeds are reported and remitted to a Signatory State in accordance with the priority rules in this Section, then the Company shall be deemed to have made its remittance in good faith in accordance with the UP Laws of all Signatory States.

(iii) The existence of an unresolved dispute as to reporting and remitting Proceeds shall not affect the duty to report and remit Proceeds as to which no dispute exists.

G. **Reporting and Remitting Proceeds**

(i) The Company shall report and remit Proceeds as required by Schedule D.
(ii) The Company shall provide Auditor with reasonable access to monitor the UPR and Missing Data Life Policy UPR review and the reporting and remittance processes being performed in accordance with Schedule D.

(iii) Upon the Company making all reports and remittances required by this Agreement, at the conclusion of the Duration of the Audit as it occurs for each Signatory State, such Signatory State shall relieve the Company from any further duties under its UP Laws for life insurance policies (including any certificates issued thereunder), Annuity Contracts, or retained asset accounts within the Scope of the Audit and the release of the Company from all claims arising under such Signatory States' UP laws as provided in Section 4 hereof shall be effective. Notwithstanding any other provision of this Agreement, such release is made only to the extent of the signatory officials and is not made pursuant to the authority of insurance regulators. In no event shall such release of the Company apply to policies, contracts, accounts or Proceeds as to which the Company and a Signatory State have an unresolved dispute under the terms of this Agreement. Notwithstanding the foregoing, with respect to any Proceeds escheated by the Company, the Company shall be released from any further obligation with respect to those Proceeds.

(iv) Nothing contained in this Agreement shall preclude the Company from exercising any right it may have to seek indemnification, refunds or corrections of errors to the extent authorized by, and in accordance with, the UP Laws of the Signatory State to which the Company made a remittance or report in error.

(v) Subject to Section 4, nothing in this Agreement shall limit a Signatory State or a Participating State from auditing or making claims with respect to Proceeds, policies, contracts, or accounts that are not within the Scope of the Audit.
4. **General Provisions**

(i) This Agreement sets forth a process for identifying certain amounts to be escheated under its terms. Notwithstanding any of the terms, phrasing, or provisions used herein, nothing in this Agreement constitutes an admission that any amount or Proceeds described herein are past due, have been owing, or were improperly withheld or retained by the Company, or an admission by the Company that the Company had any legal or contractual obligation to conduct DMF searches.

(ii) Upon the execution of the Agreement by the Company and Auditor, to the extent that it has not already done so, and provided it is within the Scope of the Audit or reasonably requested by Auditor to identify Proceeds that are within the Scope of the Audit, the Company shall provide to Auditor: (a) the underlying detailed information (defined for the purposes of this paragraph as the policy or contract number, full name, date of birth, Social Security number, and address, where available) regarding all potential matches the Company has identified as a result of comparisons it has performed of its life insurance policies, Annuity Contracts, or retained asset accounts against the DMF subsequent to the initiation of the Audit; (b) a list of all matches the Company has determined to be valid; (c) a list of all matches the Company has determined to be invalid and/or for which no Proceeds are payable, as well as the specific grounds for such determinations (e.g., the Proceeds were previously paid); (d) a list of all policies or contracts where a match has been made and the Company has determined that Proceeds under the policies or contracts are subject to escheatment; and (e) a list of all policies or contracts where a match has been made and the Company has subsequently paid (or other settlement option) the Proceeds under the policies, as well as information identifying all Beneficiaries of these policies or contracts that have been paid (or other settlement option). Thereafter, on no less than a quarterly
basis, the Company will provide Auditor with a list of any additional unclaimed life insurance policies, Annuity Contracts, or retained asset accounts within the Scope of the Audit the Company has identified or become aware of that may be unpaid, as well as a list of any such policies, contracts or accounts for which the Company has either attempted to contact a customer to confirm a death or obtain additional identity information or initiated due diligence as a result of a DMF match or potential match. The Company agrees that all life insurance policies, Annuity Contracts or retained asset accounts on any such lists that meet the conditions for escheatment under the terms of this Agreement shall be processed in accordance with the terms of this Agreement.

(iii) The Company acknowledges that this Agreement covers all of its life insurance policies, Annuity Contracts and retained asset accounts that are within the Scope of the Audit, including, without limitation, any life insurance policies that are subject to any reinsurance, novation, and/or administrative agreements the Company enters into with Global Atlantic Financial Group or its affiliates. The Company and Auditor shall meet in good faith to address any issues related to the processing under the Agreement of such policies.

(iv) For the Duration of the Audit, the Company shall continue to provide Auditor with the data reasonably requested by Auditor to identify Proceeds that are within the Scope of the Audit.

(v) For the Duration of the Audit, the Company shall provide Auditor with reasonable access to the Company’s data and systems through a Company employee designated to respond to queries made by Auditor’ personnel to test the completeness and accuracy of all records provided by the Company.
(vi) The Company agrees to provide all requested insured, annuitant, Annuity Contract owner, or retained asset account owner names parsed out as follows to the extent such data elements are captured in the Company's systems: Prefix (Mr./Dr./Maj./etc.); First; Middle (full name or initial if full not in Company records); Last; and Suffix (esq./Jr./III/etc.).

(vii) Upon request, the Company agrees to provide reasonable assistance to a Signatory State to aid the Signatory State in determining the validity of claims made upon the Proceeds remitted.

(viii) Each Signatory State agrees to the following:

(a) To release, discharge, and indemnify the Company, and/or hold the Company harmless to the extent authorized by, and in accordance with, the UP Laws of the Signatory State, which are incorporated herein by reference, for "good faith" payment or delivery and reporting of unclaimed property Nothing in this Agreement shall limit officials within a state agency other than those listed in Schedule A of this Agreement from conducting any examination or from making any claim or enforcing any laws of a Signatory State.

(b) To release the Company from all claims, demands, interest (excepting such interest available under the terms of this Agreement), penalties, actions or causes of action that the Signatory State may have regarding or relating to any unclaimed property under a life insurance policy (including, without limitation, group life insurance contracts and certificates issued thereunder), Annuity Contract or retained asset account that was remitted or remittable prior to calendar years through and including report year 2012, provided, however, that nothing in this sentence shall apply to any unclaimed property with respect to any non-Record keeper group life insurance contracts or group annuity
contracts (including group life insurance or annuity certificates issued thereunder) where a claim is received after calendar year 2012, regardless of the date of the death upon which the claim is based.

(c) That the Company's payment and delivery to a Signatory State of the property identified and reportable pursuant to paragraphs 3.A-3.D of this Agreement shall be in full and final satisfaction of any and all claims that the Signatory State has or may have under that Signatory State's UP Laws with respect to unclaimed property under a life insurance policy (including, without limitation, group life insurance contracts and certificates issued thereunder), Annuity Contract or retained asset account that was remitted or remittable prior to calendar years through and including report year 2012, provided, however, that nothing in this sentence shall apply to any unclaimed property with respect to any non-Record keeper group life insurance contracts or group annuity contracts (including group life and group annuity insurance certificates issued thereunder) where a claim is received after calendar year 2012, regardless of the date of the death upon which the claim is based. The Signatory States further waive any right to audit or examine the books and records of the Company with respect to unclaimed property for which the Company has been released in the previous sentence.

(d) That the disclosures and assistance made by the Company in connection with this Audit satisfy the reporting requirements of its UP Laws for the applicable examination period regarding unclaimed property types identified and reportable pursuant to paragraphs 3.A-3.D, and the Signatory State hereby releases the Company from any additional reporting requirements under its UP Laws for or related to the Company's reporting and remittance of unclaimed property types identified and
reportable prior to calendar years through and including report year 2012 pursuant to paragraphs 3.A-3.D.

(e) To maintain the confidentiality of information disclosed pursuant to this Agreement concerning identifying information and the business processes and trade secrets of the Company to the extent permissible under each Signatory State's laws, and shall only disclose such information to the extent required under each Signatory State's laws.

(f) That Auditor shall return or destroy confidential information within thirty (30) days after the Duration of the Audit, excepting work papers and other materials required to be retained by Auditor pursuant to contracts with any Signatory State and those materials necessary to resolve any outstanding disputes pursuant to Section 3.E herein, in accordance with the terms of the Non-Disclosure Agreement dated April 1, 2013 which is attached hereto as Schedule E.

(ix) This Agreement and its attachments constitute the entire agreement of the Parties with respect to the matters referenced herein and may not be amended or modified, nor may any of its terms be waived, except by an amendment or other written document signed by the Parties hereto; provided, however that the Company and a Signatory State may mutually agree to a reasonable extension of time in order to carry out the provisions of this Agreement with respect to that Signatory State.

(x) In the event that any portion of this Agreement is held invalid under a Signatory State's laws, such invalid portion shall be deemed to be severed only with respect to that Signatory State and all remaining provisions of this Agreement shall be given full force and effect and shall not in any way be affected thereby. In addition, in the event that any state agency
other than those listed in Schedule A of this Agreement objects in writing that one or more terms of this Agreement violate a provision of a state law within that state agency's authority, the Company's obligations under this Agreement with respect to the provision(s) objected to shall cease with regard to that Signatory State until such time as the objection has been resolved or withdrawn. In the event that such an objection is filed, the Signatory State shall have the right to opt out of this Agreement at any time prior to the objection being resolved or withdrawn, and take any action it deems appropriate under that Signatory State's UP Laws regarding the reporting, remittance and delivery of unclaimed property by the Company.

(xi) This Agreement represents a compromise of disputed matters between the Parties and the Parties agree that by negotiating and entering into this Agreement, the Company does not admit any wrongdoing or liability of any kind. Neither this Agreement, the preceding negotiations, any act performed or document executed in furtherance of this Agreement, nor any discussions or communications leading up to this Agreement, is now or may be deemed in the future to be an admission of or evidence of liability or any wrongdoing by the Company or any of its current or former affiliates, subsidiaries, officers, directors, employees, agents, or representatives. Neither this Agreement, the preceding negotiations, any act performed or document executed in furtherance of this Agreement, nor any discussions or communications leading up to this Agreement may be cited, used, presented, or introduced in any action or proceeding as proof of any wrongful conduct or liability on the part of the Company nor shall it be construed as, offered as, used as, or deemed to be evidence or an admission or concession of any liability or wrongdoing or violation of any applicable provision of law or regulation whatsoever by the Company or as a waiver by the Company of any applicable legal or equitable
defense. However, nothing in this provision shall limit any right of the Parties to cite or refer to this Agreement for any other purpose including enforcement of this Agreement.

   (xii) The Company shall be excused from its performance under this Agreement, shall not be deemed to have breached this Agreement, and shall not be liable in damages or otherwise, in the event of any delay or default in performing the Agreement's terms resulting from a circumstance not within the reasonable control of the Company including, but not limited to, damage to or destruction of Company's property, systems or facilities. Notwithstanding such circumstances, the Company shall exercise reasonable diligence to perform its obligations under this Agreement and shall take reasonable precautions to avoid the effects of such circumstances to the extent that they may cause delay or default with respect to the Company's ability to perform its obligations under this Agreement.

   (xiii) This Agreement shall not confer any rights upon any person or entities other than the Parties and is not intended to be used for any other purpose. Nothing in the Agreement shall be construed to provide any person or entity not a Party to this Agreement with any enforceable rights, obligations or private right of action. Nor shall the Agreement be deemed to create any intended or incidental third party beneficiaries, and the matters addressed herein shall remain within the sole and exclusive jurisdiction of the Signatory States.

   (xiv) The Parties may mutually agree to any reasonable extensions of time that might become necessary to carry out the provisions of this Agreement.

   (xv) Each Signatory State agrees that the individual signing this Agreement on its behalf has authority to do so.
(xvi) This Agreement may be executed in counterparts, but shall not be effective except as provided for pursuant to Section 2 above. Signatory States will execute this Agreement by signing a signature page in the form set out as Schedule F hereto.

COMPANY
By: [Signature]
Richard C. Cohan, Jr.
EVP – General Counsel & Corp. Secretary
Dated: 9/30/13

AUDITOR
(as authorized third party auditor of the Participating States)
By: [Signature] Date: 9/30/13
Its: Chief Executive Officer
Exhibits Index

Schedule A: Participating States

Schedule B: Rules for Identifying Death Matches

Schedule C: Missing Data Life Policy Unclaimed Property Report and Unclaimed Property Report Information and Format

Schedule D: Reporting and Remittance Procedures

Schedule E: Non-Disclosure Agreement dated April 1, 2013

Schedule F: Form of Signatory State Signature Page
SCHEDULE A

PARTICIPATING STATES

The following is a list of the state unclaimed property departments or divisions (collectively the "Participating States") participating in the unclaimed property Audit that Auditor is conducting of the Company:

The Alabama State Treasurer ("Alabama")
The Arkansas Auditor of State ("Arkansas")
The District of Columbia Office of the Chief Financial Officer ("District of Columbia")
The Florida Department of Financial Services ("Florida")
The Idaho State Treasurer’s Office, Unclaimed Property Program ("Idaho")
The Treasurer of the State of Illinois ("Illinois")
The Office of the Indiana Attorney General ("Indiana")
The Iowa State Treasurer’s Office ("Iowa")
The Kentucky State Treasury ("Kentucky")
The State of Louisiana, Department of the Treasury, Division of Unclaimed Property ("Louisiana")
The State of Maine, Office of the State Treasurer ("Maine")
The Comptroller of Maryland, Compliance Division, Unclaimed Property Unit ("Maryland")
The Commonwealth of Massachusetts, Office of the State Treasurer, Abandoned Property Division ("Massachusetts")
The State of Michigan, Department of the Treasury, Unclaimed Property Division ("Michigan")
The Office of the Treasurer of the State of Mississippi ("Mississippi")
The Montana Department of Revenue, Business and Income Tax Division ("Montana")
The Nebraska State Treasurer’s Office ("Nebraska")
The Nevada Office of the State Treasurer ("Nevada")
The New Hampshire State Treasury, Abandoned Property Division ("New Hampshire")
The State of New Jersey, Department of the Treasury ("New Jersey")
The Ohio Department of Commerce, Division of Unclaimed Funds ("Ohio")
The Pennsylvania Treasury, Bureau of Unclaimed Property ("Pennsylvania")
The South Carolina State Treasurer’s Office ("South Carolina")
The South Dakota Office of the State Treasurer, Unclaimed Property Division ("South Dakota")
The State of Tennessee, Treasury Department ("Tennessee")
The Utah Treasurer's Office, Unclaimed Property Division ("Utah")
The State of Washington, Department of Revenue, Unclaimed Property Section ("Washington")
The Wyoming State Treasurer’s Office, Unclaimed Property Division ("Wyoming")
SCHEDULE B

RULES FOR IDENTIFYING DEATH MATCHES

In comparing the Company’s records of its insureds, Annuity Contract owners or annuitants (as applicable to the payment of the death benefit), and retained asset account owners against the DMF, the governing principle to be followed shall be establishing whether or not a unique biological individual identified within the Company’s data is the same as a unique biological individual identified within the DMF in a case where a benefit is due and payable. In comparing the Company’s records of its insureds, Annuity Contract owners or annuitants (as applicable to the payment of the death benefit), and retained asset account owners against the DMF, Auditor shall divide the matches it identifies into four categories in accordance with the rules set forth below.

Category 1: “Exact” Match

A Category 1 Match occurs in any of the following circumstances:

1. There is a four-way exact match of the First Name, Last Name, Date of Birth, and Social Security Number contained in the data produced by the Company against data contained in the DMF.
2. The First Name matches in accordance with the Fuzzy Match Criteria listed below and the Last Name, Date of Birth, and Social Security Number match exactly.

Category 2: SSN Match

A Category 2 Match occurs when:

1. There is a four-way match of the First Name, Last Name, Date of Birth, and Social Security Number such that the Social Security Number contained in the data produced by the Company matches exactly to the Social Security Number contained in the DMF, and the First Name, Last Name, and Date of Birth match either exactly or in accordance with the Fuzzy Match Criteria listed below.

Category 3: Non-SSN Match

A Category 3 Match occurs in any of the following circumstances:

1. The Social Security Number contained in the data produced by the Company matches in accordance with the Fuzzy Match Criteria listed below to the Social Security Number contained in the DMF, and the First and Last Names, and Date of Birth match either exactly or in accordance with the Fuzzy Match Criteria listed below.

Sch. B-1
2. The records produced by the Company do not include a Social Security Number or where the Social Security Number is incomplete (less than 7 digits) or otherwise invalid (e.g., 000000000, 999999999, 000006789), and there is a First Name, Last Name, and Date of Birth combination in the data produced by the Company that is a match against the data contained in the DMF where the First and Last Names match either exactly or in accordance with the Fuzzy Match Criteria listed below and the Date of Birth matches exactly, subject to paragraph a immediately below.

a. If there is more than one potentially matched individual returned as a result of the process described in paragraph 2 above, then Auditor shall run the Social Security Numbers obtained from the DMF for the potential matched individuals against Accurint for Insurance or an equivalent database. If a search of those databases shows that the Social Security Number is listed at the address provided by the Company for the insured, then a Category 3 Match will be considered to have been made.

Category 4: Applicable Only if Company has Policies which are Missing Certain Data, as Described Below

A Category 4 Match occurs in any of the following circumstances:

1. For all life insurance policies (other than Missing Data Life Policies) for which the Company provided neither a complete Social Security Number nor a complete, non-calculated Date of Birth:
   a. If (i) the DMF First and Last Names match the Company supplied records either exactly or according to the Fuzzy Match Criteria listed below for at least one person, (ii) such person was born within the 2 year birth range (from 1 year before to 1 year after) for the insured as computed from the year of issue and age at issue data supplied by the Company, and (iii) such person is at least 60 years of age, the Company shall either accept the match as valid or supply Auditor with a complete Date of Birth and/or Social Security Number for the insured from the physical policy file. If the Company supplies Auditor with a complete Date of Birth and/or Social Security Number from the policy file, the standard match rules shall then be applied to the new identity information.
   b. If the policy file contains neither a complete Date of Birth nor a Social Security Number for the insured, then a match will be considered made if (i) there is one, and only one, person, listed in the DMF who was born within the 2 year birth range (from 1 year before to 1 year after) for the insured as computed from the year of issue and age at issue data supplied by the Company, or (ii) there are more than one such matched persons as described in clause (i) but only one such matched person lived in the same state (listed in the DMF) as the insured, which was recorded on the Company’s administrative systems.

Sch. B-2
Fuzzy Match Criteria:

1. A “First Name” fuzzy match includes one or more of the following:
   a. First Name nicknames: “JIM” and “JAMES.” Auditor utilizes the
      pdNickname database from Peacock Data, Inc. as well as publicly
      available lists of names and nicknames to identify matching First Names
      where a nickname is used on one or both sides of the match.
   b. Initial instead of full First Name: “J FOX” and “JAMES FOX.”
   c. “Metaphone” (a recognized and accepted phonetic name matching
      algorithm created by Lawrence Philips and originally published in 1990):
      “BUDDY” and “BUDDIE.”
   d. Data entry mistakes with a maximum difference of one character for a
      First Name at least five characters in length: “HARRIETTA” and
      “HARRIETA.”
   e. First Name is provided together with Last Name in a “Full Name” format
      and First Name and Last Name cannot be reliably distinguished from one
      another: “ROBERT JOSEPH,” both “JOSEPH ROBERT” and “ROBERT
      JOSEPH.”
   f. Use of interchanged First Name and “Middle Name”: “ALBERT E
      GILBERT” and “EARL A GILBERT.”
   g. Compound First Name: “SARAH JANE” and “SARAH,” or “MARY
      ANN” and “MARY.”
   h. Use of “MRS.” + “HUSBAND’S First Name + Last Name:” “MRS
      DAVID KOOPER” and “BERTHA KOOPER” where the Date of Birth
      and Social Security Number match exactly and the Last Name matches
      exactly or in accordance with the Fuzzy Match Criteria listed herein.

2. A “Last Name” fuzzy match includes one or more of the following:
   a. “Anglicized” forms of last names: “MACDONALD” and
      “MCDONALD.”
   b. Compound last name: “SMITH” and “SMITH-JONES.”
   c. Blank spaces in last name: “VON HAUSEN” and “VONHAUSEN.”
   d. “Metaphone” (a recognized and accepted phonetic name matching
      algorithm created by Lawrence Philips and originally published in 1990):
      “GONZALEZ” and “GONZALES.”
   e. First Name is provided together with Last Name in a “Full Name” format
      and First Name and Last Name cannot be reliably distinguished from one
      another: “ROBERT JOSEPH,” both “JOSEPH ROBERT” and “ROBERT
      JOSEPH.”
   f. Use of apostrophe or other punctuation characters in Last Name:
      “O’NEAL” and “ONEAL.”
   g. Data entry mistakes with a maximum difference of one character for Last
      Name: “MACHIAVELLI” and “MACHIABELLI.”
   h. Last Name Cut-off. A match will be considered to have been made where
      due to the length of the Last Name, some of the last letters were not saved
      in the database: “Brezzinows” and “Brezzinowski” and “Tohightower”
      and “Tohightowers.”

Sch. B-3
i. Married Female Last Name Variations: A fuzzy Last Name match will be considered to have been made even though the data does not match on the Last Name of a female if the Date of Birth and Social Security Number match exactly and the First Name matches exactly or in accordance with the Fuzzy Match Criteria listed herein.

3. A “Date Of Birth” fuzzy match includes one of the following:
   a. Two dates with a maximum of 1 digit in difference: “03/27/1945” and “03/27/1946.”
      i. NOTE: “03/27/1949” and “03/27/1950” are not a match under Rule 3(a).
      ii. Only 1 entry mistake per full date is allowable: “03/27/1945” and “03/28/1946” are not a match under Rule 3(a).
   b. Transposition of month and day portion of the Date of Birth: “05/11/1935” and “11/05/1935.”
   c. If either the Company’s systems or the DMF does not contain a complete Date of Birth, then a Date of Birth exact match will be found to exist where the data that is available on Company’s systems does not conflict with the data contained in the DMF. By way of example, if Company’s systems only contain a month and year of birth, an exact Date of Birth match will exist if the DMF record contains the same month and year of birth.
   d. If the Company provided First and Last Name match, either exactly or in accordance with the Fuzzy Match Criteria listed herein, and the Company provided Social Security Number matches exactly against the DMF, then the Date of Birth will be a fuzzy match if the Company provided Date of Birth is within 2 years either before or after the DMF listed Date of Birth.
   e. If the Company provided First and Last Name match exactly and there is an inaccurate, missing or incomplete Social Security Number, a match will be considered made if:
      i. The Company supplied Date of Birth is a default Date of Birth (e.g., 01/01/1915) and the DMF year of birth is either an exact match or the DMF Date of Birth is within 1 year either before or after the Company provided Date of Birth (e.g., 01/01/1915 & 02/25/1915 or 01/01/1915 & 02/25/1916);
      ii. The Company supplied Date of Birth matches exactly with the DMF month and day of birth and the DMF year of birth is within 5 years either before or after the Company supplied Date of Birth (e.g., 02/25/1915 & 02/25/1913 or 02/25/1915 & 02/25/1916);
      iii. The Company supplied Date of Birth matches exactly with the DMF month and year and the DMF day of birth is not a match (e.g., 02/25/1915 & 02/15/1915 or 02/25/1915 & 02/7/1915); or
      iv. The DMF Date of Birth is within 5 years either before or after the Company supplied Date of Birth and a search of that individual’s
First and Last Name and Social Security Number (listed on the DMF) in Accurint for Insurance or an equivalent database results in an address matching an Company address for that policy, contract or account.

4. A “Social Security Number” fuzzy match includes one of the following:
   a. Two Social Security Numbers with a maximum of 2 digits in difference, any number position: “123456789” and “123466781.”
   b. Two consecutive numbers are transposed: “123456789” and “123457689.”
   c. If a Social Security Number is less than 9 digits in length (with a minimum of 7 digits) and is entirely embedded within the other Social Security Number: “1234567” and “0123456789.”

Reports of Matches

Auditor shall only include Matches in a UPR upon verifying that it believes a benefit may be payable based upon the data that Auditor was provided.

Other Matches and Mismatches

Notwithstanding the fact that a life insurance policy (including a group life insurance certificate issued thereunder), Annuity Contract, or retained asset account is listed as a match, the Parties agree that there will not be a reportable match if the Company is able to produce evidence sufficient to establish that the unique biological individual identified on the Company’s data is not the same as a unique biological individual identified on the DMF or such individual is not dead. Additionally, notwithstanding the fact that a policy (including a group life insurance certificate issued thereunder), Annuity Contract, or retained asset account is not found to be a match in accordance with the foregoing rules, Auditor may submit, in a separate report to be provided concurrently with the provision of Auditor’ next due UPR, evidence sufficient to establish that a unique biological individual identified on the Company’s data is the same as a unique biological individual identified on the DMF. Once a match is submitted by Auditor pursuant to the preceding sentence, no other such matches shall be submitted for the individual so identified. In the event that the Company and Auditor are unable to resolve any disputes related to what constitutes a reportable match, such disputes shall be subject to the dispute resolution provisions of the Agreement set forth in Schedule D. Auditor and the Company agree to meet in order to evaluate whether the matching process is producing satisfactory data. If the matching process is not producing satisfactory data (i.e., a large number of false positives are reported based on the current criteria), or Auditor has submitted numerous matches under this section, Auditor and the Company agree to use best efforts to develop new criteria for Auditor’s identification of matches.
SCHEDULE C

MISSING DATA LIFE POLICY UNCLAIMED PROPERTY REPORT AND UNCLAIMED PROPERTY REPORT INFORMATION AND FORMAT

Report Information:

UPRs will only include property that Auditor believes to be payable in accordance with the terms of this Agreement.

Report Formats:

The following schedules set forth the specific data elements that shall be provided for each Missing Data Life Policy UPR and UPR submitted in accordance with the terms of this Agreement (with each data element representing a column heading on a report). Prior to the first submission of each of the below schedules, the Company and Auditor will meet in order to make any changes to the column headings that are operationally necessary and mutually agreeable.

Schedule C-1: Missing Data Life Policy Reports

Schedule C-2: Other UPRs

a) Life Insurance Report & Group Life Insurance Report

b) Annuity Report

c) Retained Asset Account Report

On each of the schedules set forth above, data elements that represent the Company’s data are indicated with a “(C),” data elements that represent Auditor data are indicated with a “(A),” data elements that represent DMF data are indicated with a “(DMF)” and data elements that represent YES/NO are indicated with a “(Y/N).”
**SCHEDULE C-1**

**Missing Data Life Policy UPR Reports**

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Code</td>
<td>(C)</td>
</tr>
<tr>
<td>Admin System</td>
<td>(C)</td>
</tr>
<tr>
<td>Product Line Code</td>
<td>(C)</td>
</tr>
<tr>
<td>Policy Number</td>
<td>(C)</td>
</tr>
<tr>
<td>Policy Issue Date</td>
<td>(C)</td>
</tr>
<tr>
<td>Insured Full Name</td>
<td>(C)</td>
</tr>
<tr>
<td>Insured First Name</td>
<td>(C)</td>
</tr>
<tr>
<td>Insured Last Name</td>
<td>(C)</td>
</tr>
<tr>
<td>Insured SSN</td>
<td>(C)</td>
</tr>
<tr>
<td>Insured Date of Birth</td>
<td>(C)</td>
</tr>
<tr>
<td>Insured Address</td>
<td>(C)</td>
</tr>
<tr>
<td>Insured State</td>
<td>(C)</td>
</tr>
<tr>
<td>State of Escheatment</td>
<td>(C)</td>
</tr>
<tr>
<td>Escheatment Amount</td>
<td>(C)</td>
</tr>
</tbody>
</table>
**SCHEDULE C-2: Other UPRs**

a) **Life Insurance Report & Group Life Insurance Report**

<table>
<thead>
<tr>
<th>Field</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Code (C)</td>
</tr>
<tr>
<td>Admin System (C)</td>
</tr>
<tr>
<td>Product Line Code (C)</td>
</tr>
<tr>
<td>Policy Number (C)</td>
</tr>
<tr>
<td>Policy Issue Date (C)</td>
</tr>
<tr>
<td>Auditor Record Control ID (A)</td>
</tr>
<tr>
<td>Escheatment Reason (A)</td>
</tr>
<tr>
<td>Overall Match Category Assignment (A)</td>
</tr>
<tr>
<td>Overall Perfect Matched Fields (A)</td>
</tr>
<tr>
<td>Insured Full Name (C)</td>
</tr>
<tr>
<td>DMF Full Name (DMF)</td>
</tr>
<tr>
<td>Insured First Name (C)</td>
</tr>
<tr>
<td>DMF First Name (DMF)</td>
</tr>
<tr>
<td>First Name Perfect Match (A)</td>
</tr>
<tr>
<td>Insured Last Name (C)</td>
</tr>
<tr>
<td>DMF Last Name (DMF)</td>
</tr>
<tr>
<td>Last Name Perfect Match (A)</td>
</tr>
<tr>
<td>Insured SSN (C)</td>
</tr>
<tr>
<td>DMF SSN (DMF)</td>
</tr>
<tr>
<td>SSN Perfect Match (A)</td>
</tr>
<tr>
<td>Insured Date of Birth (C)</td>
</tr>
<tr>
<td>DMF Date of Birth (DMF)</td>
</tr>
<tr>
<td>Date of Birth Perfect Match (A)</td>
</tr>
<tr>
<td>Insured Address (C)</td>
</tr>
<tr>
<td>Insured State (C)</td>
</tr>
<tr>
<td>Death or Maturity Date (A)</td>
</tr>
<tr>
<td>Dormancy Period Expiration Date (A)</td>
</tr>
<tr>
<td>State of Escheatment (A)</td>
</tr>
</tbody>
</table>

Sch. C-1-1
<table>
<thead>
<tr>
<th>Current Policy Status (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Policy Status Effective Date (C)</td>
</tr>
<tr>
<td>Indication of Co-insured (Y/N) (A)</td>
</tr>
<tr>
<td>Indication of Payment (Y/N) (A)</td>
</tr>
<tr>
<td>Property Type Code (A)</td>
</tr>
<tr>
<td>Original Face Amount (C)</td>
</tr>
<tr>
<td>Due Diligence Category (A)</td>
</tr>
</tbody>
</table>

Sch. C-1-2
## SCHEDULE C-2: Other UPRs

**b) Annuity Report**

<table>
<thead>
<tr>
<th>Field</th>
<th>Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Code</td>
<td>C</td>
</tr>
<tr>
<td>Admin System</td>
<td>C</td>
</tr>
<tr>
<td>Product Line Code</td>
<td>C</td>
</tr>
<tr>
<td>Contract Number</td>
<td>C</td>
</tr>
<tr>
<td>Contract Issue Date</td>
<td>C</td>
</tr>
<tr>
<td>Auditor Record Control ID</td>
<td>A</td>
</tr>
<tr>
<td>Escheatment Reason</td>
<td>A</td>
</tr>
<tr>
<td>Death of Annuitant or Owner</td>
<td>A</td>
</tr>
<tr>
<td>Overall Match Category Assignment</td>
<td>A</td>
</tr>
<tr>
<td>Overall Perfect Matched Fields</td>
<td>A</td>
</tr>
<tr>
<td>Annuitant/Owner Full Name</td>
<td>C</td>
</tr>
<tr>
<td>DMF Full Name</td>
<td>DMF</td>
</tr>
<tr>
<td>Annuitant/Owner First Name</td>
<td>C</td>
</tr>
<tr>
<td>DMF First Name</td>
<td>DMF</td>
</tr>
<tr>
<td>First Name Perfect Match</td>
<td>A</td>
</tr>
<tr>
<td>Annuitant/Owner Last Name</td>
<td>C</td>
</tr>
<tr>
<td>DMF Last Name</td>
<td>DMF</td>
</tr>
<tr>
<td>Last Name Perfect Match</td>
<td>A</td>
</tr>
<tr>
<td>Annuitant/Owner SSN</td>
<td>C</td>
</tr>
<tr>
<td>DMF SSN</td>
<td>DMF</td>
</tr>
<tr>
<td>SSN Perfect Match</td>
<td>A</td>
</tr>
<tr>
<td>Annuitant/Owner Date of Birth</td>
<td>C</td>
</tr>
<tr>
<td>DMF Date of Birth</td>
<td>DMF</td>
</tr>
<tr>
<td>Date of Birth Perfect Match</td>
<td>A</td>
</tr>
<tr>
<td>Annuitant/Owner Address</td>
<td>C</td>
</tr>
<tr>
<td>Annuitant/Owner State</td>
<td>C</td>
</tr>
<tr>
<td>Date of Death or Date of Maturity</td>
<td>A</td>
</tr>
<tr>
<td>Dormancy Period Expiration Date</td>
<td>A</td>
</tr>
<tr>
<td>State of Escheatment</td>
<td>A</td>
</tr>
<tr>
<td>Current Contract Status (C)</td>
<td></td>
</tr>
<tr>
<td>-----------------------------------</td>
<td></td>
</tr>
<tr>
<td>Current Contract Status Effective Date (C)</td>
<td></td>
</tr>
<tr>
<td>Indication of Co-annuitant (Y/N) (A)</td>
<td></td>
</tr>
<tr>
<td>Indication of Payment (Y/N) (A)</td>
<td></td>
</tr>
<tr>
<td>Property Type Code (A)</td>
<td></td>
</tr>
<tr>
<td>Current Contract Value (C)</td>
<td></td>
</tr>
<tr>
<td>Due Diligence Category (A)</td>
<td></td>
</tr>
</tbody>
</table>

Sch. C-2-2
SCHEDULE C-3: Other UPRs

c) Retained Asset Account Report

<table>
<thead>
<tr>
<th>Field</th>
<th>Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Number</td>
<td>C</td>
</tr>
<tr>
<td>Account Open Date</td>
<td>C</td>
</tr>
<tr>
<td>Auditor Record Control ID</td>
<td>A</td>
</tr>
<tr>
<td>Escheatment Reason</td>
<td>A</td>
</tr>
<tr>
<td>Overall Match Category Assignment</td>
<td>A</td>
</tr>
<tr>
<td>Overall Perfect Matched Fields</td>
<td>A</td>
</tr>
<tr>
<td>Account Owner Full Name</td>
<td>C</td>
</tr>
<tr>
<td>DMF Full Name</td>
<td>DMF</td>
</tr>
<tr>
<td>Account Holder First Name</td>
<td>C</td>
</tr>
<tr>
<td>DMF First Name</td>
<td>DMF</td>
</tr>
<tr>
<td>First Name Perfect Match</td>
<td>A</td>
</tr>
<tr>
<td>Account Holder Last Name</td>
<td>C</td>
</tr>
<tr>
<td>DMF Last Name</td>
<td>DMF</td>
</tr>
<tr>
<td>Last Name Perfect Match</td>
<td>A</td>
</tr>
<tr>
<td>Account Holder SSN</td>
<td>C</td>
</tr>
<tr>
<td>DMF SSN</td>
<td>DMF</td>
</tr>
<tr>
<td>SSN Perfect Match</td>
<td>A</td>
</tr>
<tr>
<td>Account Holder Date of Birth</td>
<td>C</td>
</tr>
<tr>
<td>DMF Date of Birth</td>
<td>DMF</td>
</tr>
<tr>
<td>Date of Birth Perfect Match</td>
<td>A</td>
</tr>
<tr>
<td>Account Owner Address</td>
<td>C</td>
</tr>
<tr>
<td>Account Owner State</td>
<td>C</td>
</tr>
<tr>
<td>Date of Death or Date of Last Activity</td>
<td>A</td>
</tr>
<tr>
<td>Dormancy Period Expiration Date</td>
<td>A</td>
</tr>
<tr>
<td>State of Escheatment</td>
<td>A</td>
</tr>
<tr>
<td>Property Type Code</td>
<td>A</td>
</tr>
<tr>
<td>Current Account Balance</td>
<td>C</td>
</tr>
<tr>
<td>Due Diligence Category</td>
<td>A</td>
</tr>
</tbody>
</table>
SCHEDULE D

REPORTING AND REMITTANCE PROCEDURES

Unless otherwise agreed to by the Company and Auditor, all Missing Data Life Policy UPRs and UPRs shall be subject to the following process for reviewing, resolving disputes, and reporting and remitting Proceeds due to a Signatory State under the terms of the Agreement:

I. ISSUANCE AND EXAMINATION OF MISSING DATA LIFE POLICY UPRs
   (ONLY IF COMPANY HAS MISSING DATA LIFE POLICIES)

A. Issuance of Missing Data Life Policy UPRs

   For each Missing Data Life Policy, the Company shall send one letter to the policy owner at the policy owner’s last address as recorded on the Company’s electronic administrative systems for that policy, provided, however, that no letter shall be sent if there is no address, a known bad address or a bad address indicator for the policy on such systems. The mailing of such letters will commence within thirty (30) days\(^1\) of the date it is determined under the Agreement that Missing Data Life Policies will be processed under this Section. The mailings may be made in stages in order to accommodate the volume of mailings, provided that (i) all Missing Data Life Policies in fully paid up status shall be issued prior to any mailings for Missing Data Life Policies in other statuses, and (ii) all mailings to be made pursuant to this provision shall be sent out within three (3) months of the initial mailing.

   The Company will have two (2) calendar months from the date the letter is mailed within which to make confirmed contact with an owner, Beneficiary, or the legal representative of a Beneficiary. For the purposes of this subsection, “confirmed contact” means the Company has made contact with an owner, Beneficiary or a Beneficiary’s legal representative, and has begun to collect the documentation and information necessary to process any claim associated with the policy.

   In the event that confirmed contact is not made with the owner, Beneficiary, or the legal representative of a Beneficiary within the allotted two (2) calendar month period, or if there is a known bad address, a bad address indicator or no address on the policy record, the property shall be subject to reporting and remittance pursuant to this Section and Section V. below. If confirmed contact is made with an owner of a policy who is alive, the Company shall make written or electronic notation in its records indicating the date of the contact, the person contacted, and the address, telephone number or e-mail address of the contacted person. If confirmed contact is made with a Beneficiary or the legal representative of a Beneficiary of a deceased insured, the Company shall pay the Beneficiary within two (2) calendar months following the end of the calendar month during which the Company makes contact with the

---

\(^1\) Unless otherwise indicated, all references in this Schedule D to the number of days by which an action is to take place are to be calculated in calendar days. If the last day on which an action is to take place is a Saturday, Sunday, or legal holiday, the period continues to run until the end of the next day that is not a Saturday, Sunday, or legal holiday.

Sch. D-1
Beneficiary or the Beneficiary’s legal representative. The Company shall make payment of the claim per the terms of the applicable policy following contact with a Beneficiary or legal representative of a Beneficiary. If at the end of this two (2) calendar month period the Company has not paid the claim, the Proceeds shall be subject to reporting and remittance to the appropriate Signatory State in accordance with this Section and Section V. below.

On the first day of each calendar month following the date it is determined under the Agreement that Missing Data Life Policies will be processed under this Section, the Company will submit Missing Data Life Policy UPRs to Auditor identifying Missing Data Life Policies for which the Company has determined that the Proceeds are to be remitted to a Signatory State under the terms of this Section of Schedule D. Each Missing Data Life Policy UPR will be delivered in the format described in Schedule C. In addition, upon Auditor’s request, the Company shall provide Auditor with the methodology used to calculate Proceeds due to be remitted, as well as access to the physical documentation if any (e.g., calculation worksheets) and/or digital files that are created or edited during the death benefit calculation, for escheatable policies identified on Missing Data Life Policy UPRs. Such documentation shall include a breakdown of all charges or additions to the account, including but not limited to loans, premiums, service fees, interest, and dividends.

Within five (5) business days following the first day of each month after commencement of the due diligence mailings, the Company shall provide Auditor with a list of all Missing Data Life Policies that it has paid out or is maintaining in-force as a result of the due diligence process, and all policies for which confirmed contact with a Beneficiary or a Beneficiary’s legal representative has been made but the Proceeds remain to be paid out. Auditor may perform audit techniques to confirm that the Company is appropriately maintaining in-force policies or has fully paid the Proceeds to the Beneficiaries following the due diligence process.

B. Examination of Missing Data Life Policy UPRs

Following its receipt of each Missing Data Life Policy UPR, Auditor shall perform audit procedures to confirm: (i) the accuracy and completeness of all reported information; (ii) that the Proceeds have been identified to be remitted to the proper Signatory State; and (iii) that the amount of the Proceeds to be remitted has been properly calculated. Once Auditor has completed its audit procedures in connection with each Missing Data Life Policy UPR (or a portion thereof), it shall return the Missing Data Life Policy UPR (or a portion thereof) to the Company with any modifications or amendments it has determined are necessary. All property for which Auditor has made no modifications or amendments on the Missing Data Life Policy UPR shall be subject to the procedures for reporting and remittance to the appropriate Signatory State in accordance with Section V. below.

The Company shall have up to twenty (20) days to review any modifications or amendments made to each Missing Data Life Policy UPR and notify Auditor of any disputes it has with any such modifications or amendments. Auditor and the Company shall meet in good faith to resolve any such disputes within twenty (20) days of receipt of notification. All property that the Company agrees is due to be remitted following its review of modifications or amendments made to a Missing Data Life Policy UPR or reconciliation of any disputes shall then be subject to the procedures for reporting and remittance to the appropriate Signatory State in

Sch. D-2
acquiescence with Section V. below. All disputes that remain unreconciled twenty (20) days after
the Company and Auditor first meet to discuss each Missing Data Life Policy UPR may be
referred by either the Company or Auditor to the dispute resolution process described in Section
3.E. of the Agreement.

II. ISSUANCE OF UNCLAIMED PROPERTY REPORTS

Separate UPRs shall be issued for: (i) Proceeds payable under life insurance policies
upon an event of death or upon reaching the policy Maturity Age (the "Life Insurance Reports");
(ii) Proceeds payable under group life certificates upon an event of death or upon reaching
Maturity Age (the "Group Life Insurance Reports"); (iii) Proceeds payable under Annuity
Contracts upon an event of death or upon reaching the Maturity Date (the "Annuity Reports");
and (iv) unclaimed Proceeds in dormant retained asset accounts or where the retained asset
account owner is deceased (the "Retained Asset Account Reports").

The Company and Auditor shall meet in good faith to establish a timetable for the
submission of UPRs, subject to the following understandings:

(i) The first set of UPRs shall be issued as soon as practicable after the Effective Date of
the Agreement and shall identify Proceeds already in the Company's unclaimed property system
for which Auditor has completed its review as of the time this first set of UPRs is issued.

(ii) Thereafter, on the first day of each calendar month, Auditor may submit a UPR
identifying all life insurance policies, Annuity Contracts, or retained asset accounts identified on
any list supplied to Auditor in accordance with Section 4(ii) of the Agreement that Auditor has
determined meet the conditions for escheatment under the terms of the Agreement.

(iii) In addition to the foregoing, Auditor shall deliver a new Life Insurance Report,
day of every calendar month beginning no later than ninety (90) days following the Effective
Date of the Agreement or receipt of complete and functional data from the Company, whichever
is later.

(iv) With the exception of the report and remittance of some Missing Data Life Policies
(where applicable), it is contemplated that the Audit will be completed no later than 24 months
from submission of the first set of UPRs, subject to data-related issues and/or receipt of
necessary information from the Company.

The UPRs shall identify only one unique individual per certificate, contract, policy or
account. In the event that the procedures set forth in Schedule B result in more than one
individual being identified as a possible insured, annuitant, Annuity Contract owner, or retained
asset account owner, the UPR shall identify only that unique biological individual identified
using the data with the most exact matching criteria which is most likely to be the individual
identified on Company's data, as determined using the matching procedures of Schedule B. Once
a match is submitted by Auditor, no other matches shall be submitted for that certificate,
contract, policy or account unless it is based on additional information that is received from
Company or information uncovered by Company as a result of Company's UPR review.

Sch. D-3
III. REVIEW AND RECONCILIATION OF UNCLAIMED PROPERTY REPORTS

A. Review of Unclaimed Property Report

Company shall have up to one calendar month to review each UPR in order to identify all Proceeds that it agrees are subject to escheatment as well as any exceptions it may have to an UPR, provided, however, that Company shall have up to forty (45) days to review each Group Life Insurance Report. Once Company has completed its review of each UPR, within five (5) business days following the last day of that month, or within five (5) business days following the end of the review period for Group Life insurance reports, it shall provide Auditor with a list identifying: (i) all Proceeds that it agrees are subject to escheatment in accordance with Sections IV and V below; and (ii) the exceptions for Proceeds that Company has determined do not meet the criteria for escheatment, together with the specific reasons for its determinations. Where the grounds for the exceptions are based on documents or data that have not been previously provided to Auditor, Company shall, upon Auditor’s request, provide such data or documentation within a reasonable time period following Auditor’s request, not to exceed ten (10) business days.

B. Review and Reconciliation of List of Exceptions

Within twenty (20) days after Company has provided Auditor with its list of exceptions, Auditor shall determine whether it disputes any exception contained in Company's list of exceptions.

If Auditor disputes an exception to an UPR, then Auditor and Company shall meet in good faith to resolve the dispute within twenty (20) days after Auditor notifies Company of its intent to dispute any listed exceptions. All property that Company agrees is due to be escheated following reconciliation shall then be subject to applicable post-reconciliation processes described in Sections IV and V below. All exceptions that remain unreconciled twenty (20) days after Company and Auditor first meet to discuss each UPR may be referred by either Company or Auditor for the dispute resolution process described in Section 3.E of the Agreement. At the conclusion of the Audit (or in accordance with any instructions provided to Auditor by a Signatory State), Auditor shall provide notice to a Signatory State of all exceptions Company has taken to an UPR and as to which Auditor has agreed that no Proceeds are payable.

IV. POST-RECONCILIATION PROCESSING FOR PROCEEDS IDENTIFIED ON UPRs TO BE REMITTED TO SIGNATORY STATES

Company agrees that all Proceeds identified on a UPR that are due to be reported and remitted to one of the Signatory States pursuant to Section III shall be subject to the following due diligence.

A. Due Diligence
1. Due Diligence for Property Due: (a) Upon An Event of Death Under Life Insurance Policies (including Group Life Insurance Certificates Issued Thereunder), Annuity Contracts, or Retained Asset Accounts; (b) Upon Life Insurance Policies Reaching Maturity Age; and (c) Under Retained Asset Accounts, but Excluding Property Due (a) Under Variable Life Insurance Policies (including group life insurance certificates issued thereunder) and Variable Annuity Contracts and (b) Upon an Endowment Policy With a Maturity Age of 75 or Less Reaching Maturity Age

i. Proceeds due under life insurance policies (including group life insurance certificates issued thereunder), Annuity Contracts, or retained asset accounts where: (a) the Company has performed due diligence for no less than the amount of time set forth in Subsection (ii) below and the property is already in the Company’s unclaimed property system; (b) the Company does not have a last known address for the Beneficiary; or (c) the Company has made efforts to locate the Beneficiary subsequent to the initiation of the Audit for no less than the amount of time set forth in Subsection (ii) below but has not been able to locate or pay the beneficiary.

All Proceeds within this category where the property is already in the Company’s unclaimed property system shall be immediately subject to reporting and remittance to the appropriate Signatory State in accordance with Sections IV.B and V below.

All Proceeds within this category where the Company does not have a last known address for the Beneficiary immediately shall be subject to the procedures for reporting and remittance to the appropriate Signatory State in accordance with Sections IV.B and V below after allowing ten (10) days for the Company to calculate the amounts due under each policy, contract or account. Company shall be deemed to have no last known address for a Beneficiary where, according to the Company’s books and records: (a) there is no last known address for the Beneficiary, insured, owner and retained asset account owner; or (b) there is a bad address indicator on the policy, contract or account record for all last known addresses for all of the foregoing.

For Proceeds within this category where the Company made efforts to locate the Beneficiary subsequent to the initiation of the Audit but has not been able to locate or pay the Beneficiary, Company shall be deemed to have already conducted reasonable due diligence based on the previous searches it has conducted. For Proceeds within this category Company may elect to write one letter and send one email to the beneficiary, insured, annuitant or owner based on information contained in the Company’s files for that life insurance policy, Annuity Contract or retained asset account, but all property within this category immediately upon execution of this Agreement shall be subject to the procedures for reporting and remittance to the appropriate Signatory State in accordance with Sections IV.B and V below after allowing ten (10) days for the Company to calculate the amounts payable under each life insurance policy, Annuity Contract or retained asset account.

Sch. D-5
In no event may property under this subsection be excluded from reporting and remittance pursuant to Sections IV.B and V below unless Company has made confirmed contact with a Beneficiary, or the legal or properly designated representative of a Beneficiary prior to the termination of the reporting and remittance process after which no further changes will be made to the report. For the purposes of this subsection, "confirmed contact" means Company has made contact with a Beneficiary, or a Beneficiary's legal or properly designated representative, and has begun to collect the documentation and information necessary to process the claim. Thereafter, Company shall pay the Beneficiary within two (2) calendar months following the end of the calendar month during which Company makes contact with the Beneficiary or the Beneficiary's legal or properly designated representative. Company shall make payment of the claim per the terms of the applicable life insurance policy, Annuity Contract or retained asset account following contact with a Beneficiary, or the legal or properly designated representative of a Beneficiary. If at the end of this two (2) calendar month period Company has not paid the claim, the Proceeds shall be subject to reporting and remittance to the appropriate Signatory State in accordance with Sections IV.B and V below.

If Company makes confirmed contact with the Beneficiary or the Beneficiary's legal or properly designated representative but is unable to pay the Proceeds within the two (2) calendar month period following confirmed contact, Proceeds shall be reported and remitted based on the last known address on Company's books and records, as of the time it receives the UPR, for the Beneficiary, or the last known address of the insured or annuitant if there is no last known address for the Beneficiary.

ii. Proceeds due under life insurance policies (including group life insurance certificates issued thereunder), Annuity Contracts, or retained asset accounts that do not fall within Subsection (i) above.

Except as set forth below, there is no limitation on the amount or means of outreach Company may conduct to contact the Beneficiary for Proceeds within this category. Company will have a two (2) calendar month due diligence period to make confirmed contact with a Beneficiary or confirmed contact with the legal or properly designated representative of a Beneficiary, commencing at the end of the calendar month during which Company has confirmed that the property is subject to escheatment under Section III.A. For purposes of this subsection, "confirmed contact" means Company has made contact with a Beneficiary or a Beneficiary's legal or properly designated representative, and has begun to collect the documentation and information necessary to process the claim. If Company has not made confirmed contact by the end of the two (2) calendar month due diligence period, the Proceeds shall be subject to the procedures for reporting and remittance to the appropriate Signatory State in accordance with Sections IV.B and V below. If Company has made confirmed contact within the two (2) calendar month due diligence period, Company shall pay the Beneficiary within two (2) calendar months from the expiration of the due diligence period. If at the end of this second two (2) calendar month period Company has not paid the claim, the Proceeds shall be subject to the procedures for reporting and remittance to the appropriate Signatory State in accordance with Sections IV.B and V below. Company shall make payment of the claim per the terms of the applicable life insurance policy, Annuity Contract or retained asset account following contact with a Beneficiary, or the legal or properly designated representative of a Beneficiary.
If Company does not make confirmed contact with the Beneficiary or the Beneficiary's legal or properly designated representative by the end of the two (2) calendar month due diligence period, or pay the Proceeds within the two (2) calendar month period following confirmed contact, Proceeds shall be reported and remitted based on the last known address on Company's books and records, as of the time it receives the UPR, for the Beneficiary, or the last known address of the insured or annuitant or account holder if there is no last known address for the Beneficiary.

2. Due Diligence for Property Due: (a) Upon Annuity Contracts Reaching the Maturity Date; (b) Under Variable Life Insurance Policies (including Group Life Insurance Certificates Issued Thereunder) and Variable Annuity Contracts; and (c) Upon an Endowment Policy With a Maturity Age of 75 or Less Reaching Maturity Age

Company shall send one or more notification letters to, and may otherwise attempt to notify, the Beneficiary. If there is no response to a notification letter within 180 days (six months) after the initial notification letter is sent and the property is not paid to the Beneficiary (or otherwise dealt with in accordance with direction from the Beneficiary) in accordance with the terms of the Agreement, the property shall be subject to the reporting and remittance process described in Sections IV.B and V below.

At least one letter shall be sent to the last known address on Company's books and records, as of the time it receives the UPR, for the Beneficiary. If at any time prior to the expiration of the 180 day period described above, Company determines that the Beneficiary cannot be located, the property shall be subject to the reporting and remittance process described in Sections IV.B and V below.

B. Reporting of Results of Due Diligence for UPRs

Within five (5) business days following the end of each calendar month, Company shall provide Auditor with a list of all property that it has paid out as a result of the due diligence process, all property for which confirmed contact with a Beneficiary or a Beneficiary's legal or properly designated representative has been made but the property remains to be paid out, and all property that is to be remitted to a Signatory State. Auditor may perform appropriate audit techniques to confirm that Company fully paid the Proceeds to the Beneficiary following the due diligence process.

Company shall provide Auditor with the methodology used to calculate Proceeds due to be remitted, as well as access to the physical documentation (e.g., calculation worksheets) and/or digital files that are created or edited during the death benefit or maturity calculation for each escheatable policy, contract, and account. Such documentation shall include access to all post date of death debit/charges or additions to the account, including but not limited to loans, premiums, service fees, interest, dividends, etc. Auditor may test a reasonable percentage of such Proceeds to ensure that the correct calculations have been made. Any disputes regarding the
amount of benefits due shall be subject to the same reconciliation and resolution process described in Section III above.

V. REPORT AND DELIVERY PROTOCOL FOR PAYMENT OF PROCEEDS TO A SIGNATORY STATE

Records of Property to be escheated will be generated on the last day of the calendar month: (a) in which the one calendar month review period for property in the Company’s unclaimed property system ends; (b) in which the due diligence period ends; (c) in which the valuation period provided for in Section IV.A.1(i) ends if it is determined that no due diligence is required with respect to the Proceeds; or (d) in which the processing of Missing Data Life Policies UPRs described in Section I. above is completed. Payment of all Proceeds to be reported and remitted shall be delivered as of the 15th day of the following month.

Company agrees that all Proceeds to be reported and remitted to a Signatory State pursuant to this Agreement shall be reported by Company to a Signatory State with a notation indicating that the report is made pursuant to the Audit, and shall be remitted by Company to the Signatory State either through Auditor or in accordance with Auditor’s instructions. Further, Company agrees that it shall provide to Auditor a copy of all such reports and remittances. Company further agrees that no Proceeds to be reported and remitted to a Signatory State pursuant to this Agreement shall be included in any annual filings or any supplemental filings made by Company to the Signatory States. Nothing in this Agreement, however, shall prohibit Company from identifying and remitting Proceeds to a Beneficiary if permitted or required by a Signatory State’s UP Laws. At such time as the Company provides notice of remittance to a Beneficiary under a Signatory State’s UP Laws, the Company shall provide a copy of the notice of remittance to Auditor. The Signatory State and Auditor shall have access to all relevant records documenting the identification of the Beneficiary and the remittance of Proceeds pursuant to this Section.

Auditor and Company mutually agree to deliver all notices and reports required under the Agreement according to the following protocols.

Reports provided to Company shall be delivered in electronic, encrypted, password protected, unlocked (to permit sorting) Excel format (or such other format as Auditor and Company mutually agree in writing) to Robin Brown Nelson. Company may designate in writing to Auditor one or more persons to receive such reports instead of Robin Brown Nelson.

Reports provided to Auditor shall be delivered in electronic, encrypted, password protected, unlocked (to permit sorting) Excel format (or such other format as Auditor and Company mutually agree in writing) to Steven Haley, at shaley@verusfinancial.com.

Where Auditor is to provide notice to a Signatory State under Section 3.E of the Agreement or this Schedule D, the date of notice is the date on which notice is sent by Auditor. Where a Signatory State is to provide notice or a report to Company under Section 3.E of the Agreement or this Schedule D, the date of notice is the date on which notice is sent by the Signatory State to Company.
Report delivery protocol questions, issues, concerns, or disputes shall, in the first instance, be addressed to Robin Brown Nelson, of Company, or Steven Haley, of Auditor, for resolution.
SCHEDULE E

NON-DISCLOSURE AGREEMENT [April 1, 2013]
NONDISCLOSURE AGREEMENT

This NonDisclosure Agreement ("Agreement") is entered into as of the later of the two signature dates below (the "Effective Date") by and between Aviva USA Corporation, on behalf of itself and its subsidiaries and affiliates including but not limited to Aviva Life & Annuity Company and Aviva Life & Annuity Company of NY (collectively, "Aviva"), and Verus Financial LLC ("Recipient").

Recipient, as agent for the state agencies conducting an unclaimed property examination set forth on Exhibit A, and the Illinois Department of Insurance (the "Participating States"), will be requesting certain information from Aviva some of which is confidential, trade secret and/or otherwise proprietary in connection with an examination and audit of Aviva being conducted by Recipient on behalf of the Participating States (collectively the "Examination"). Additional state agencies conducting an unclaimed property examination may be added as Participating States after the Effective Date of this Agreement, only if Recipient provides Aviva with a signed authorization from the state agency and Aviva agrees in writing to the addition of the state, after which Recipient shall provide Aviva with an updated copy of Exhibit A. However, this limitation does not apply to additional state insurance regulators, who may choose to become part of the market conduct examination and will not be listed individually on Exhibit A. In the event that an additional unclaimed property examination authorization is received and Aviva does not agree to its addition as a Participating State, the additional state will be governed by a separate nondisclosure agreement. The foregoing shall not be construed to preclude Recipient from representing other states unclaimed property agencies or departments or other regulatory agencies that have or may retain Recipient to conduct an examination of Aviva. To the extent that any of the information that may be required to be disclosed in connection with such examination may overlap with the information that may be required to be disclosed in this Examination, Recipient shall not be precluded from requesting or receiving such information by virtue of Recipient having entered into this Agreement. Nothing in this Agreement shall be construed as Aviva agreeing or consenting to Recipient conducting any examination or audit of any kind other than the Examination. In consideration of Aviva's disclosures of said information to the Recipient, Recipient agrees as follows:

1. Information. As used in this Agreement, information means any information disclosed by Aviva or Aviva's agents or third party custodians or contractors to the Recipient in connection with the purpose and pursuant to the authorizations referenced above (including, without limitation, books, records, directories, software, electronic file systems and databases, audited and interim financial statements, general ledgers and journals, internal and external audit records and opinions, unclaimed property reports and Securities and Exchange Commission reports, National Association of Insurance Commissioners reports, and federal and state tax returns), whether disclosed orally, in writing, or in some other form. Notwithstanding the foregoing, information does not include any information, however designated, that (i) was in the public domain before it was disclosed to the Recipient; (ii) enters the public domain after the Effective Date other than through a breach of this Agreement; or (iii) is or has been disclosed to the Recipient by a third party which does not owe a duty of confidentiality to Aviva; or (iv) was developed independently by the Recipient without use of Information in violation of this Agreement. Information will not be deemed to have been developed independently if, after the Effective Date of this Agreement, the Recipient accesses such information by utilizing Freedom of Information Act requests to obtain Information which was provided to the Participating States in the Recipient's workpapers.

2. Non-Public Personal Information. This section applies with regard to any non-public personal information ("NPI") as defined in the Gramm-Leach-Bliley Act ("GLB") or as defined by any applicable privacy statute, rule or regulation (collectively referred to as the "Privacy Laws") obtained by Recipient in connection with this Agreement. Notwithstanding any other language in the Agreement, Recipient shall not use, disclose or disseminate NPI for any purpose other than that for which it was obtained hereunder. Recipient will maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to safeguard all NPI. Recipient's handling of any NPI, and the purpose for which the information may be used by it, shall be in compliance with all applicable laws, regulations and rulings, including but not limited to GLB and the Privacy Laws. In the event of any security breach involving NPI, Recipient shall provide immediate notification to Aviva, and shall coordinate with Aviva in connection with its compliance with applicable Privacy Laws, including, but not limited to any personal information breach notification requirements. Any such notice or remediation shall be at Recipient's sole cost and expense. The parties also agree that a violation of the covenants described in this paragraph may cause irreparable and substantial damage and that no adequate remedy may be available at law or in equity. As a result, such violation may be enjoined through injunctive proceedings in addition to any other rights and remedies available at law or in equity. Notwithstanding any other language in this Agreement, software regarding NPI survives the termination of this Agreement.

3. Restrictions on Disclosure and Use. The Recipient will (a) disclose Information only to (i) the appropriate personnel at the Participating State who has a need to know it for the purpose specified above, provided, however, that Aviva may provide the Information to Recipient subject to confidentiality markings and accompanied by a written request that the Information be treated as confidential under the laws of the Participating States and Recipient agrees to indicate the confidentiality nature of the information and include a written request for confidential treatment under applicable state law with any transmission of Information provided to Participating State personnel; or (ii) Recipient's employees, agents and representatives who have a need to know the information for purposes of the Examination and who are engaged in the Examination and who, by virtue of a written confidentiality agreement or other legally binding, regulatory or statutory prohibition, are obligated to respect the confidentiality of the Information; (b) use commercially reasonable efforts to maintain the confidentiality and security of the Information, but in no event less than the efforts the Recipient uses to maintain the confidentiality and security of its own information of a similar nature; (c) use the information solely for purposes of the Examination and not for any other purpose or examination without the prior written consent of Aviva; (d) not use the information in any manner other than the specific purposes for which the Participating States retain Recipient as their agent or in any manner which is adverse to Aviva, including, without limitation, the representation of any third party in any legal, regulatory or other action against Aviva that involves, or is related to, the Information, beyond findings made in connection with the Examinations conducted by the Recipient; and (e) not benefit from a third party's use of the Information. Recipient further agrees that it shall not use Information, as defined in this Agreement, obtained after the execution of this Agreement, to solicit or encourage additional state participation in the Examination.

4. Controlled Disclosure. If the Recipient is served with any request pursuant to which it may have a legal obligation in any judicial, administrative or other governmental context, in response to any order seeking production of the Information or any applicable Freedom of Information Act request, Recipient and its personal shall provide Aviva with prompt notice thereof so that Aviva may, in its sole discretion, timely object to the disclosure of any or all of such Information, seek a protective order (or take other protective measures) to prohibit or restrict the disclosure of such Information. Furthermore,
Recipient will use reasonable efforts to (a) assure that the information is maintained in confidence during the pendency of such efforts by Aviva to pursue such protective measures, and (b) promptly notify Aviva of the existence of the order within five (5) business days and prior to production of any information and will cooperate with Aviva in its efforts to obtain a protective order or other judicial relief.

5. Accidental Disclosure. The Recipient will promptly notify Aviva upon discovery of any accidental or unauthorized use or disclosure of any information and will cooperate with Aviva to regain control of or otherwise safeguard the information, to minimize the effects of its unauthorized use or disclosure, and to prevent its further unauthorized use or disclosure.

6. Ownership. This Agreement does not grant Recipient any license or other right with respect to any information or trade secrets. Notwithstanding the foregoing, nothing in this Agreement shall prejudice Recipient or the Participating States from retaining information contained in its workpapers and reports provided to the Participating States to the extent required by contract or by law. Recipient shall maintain any such audit work papers in a secure environment for no longer than the period of time required by Recipient's contract with the Participating States or by relevant law of the Participating States, whichever is longer, at which point any audit work papers containing Aviva's information shall be destroyed. At the end of such period, any paper or electronic records containing Aviva's information must be destroyed and such destruction certified in writing to Aviva. However, Recipient acknowledges and agrees that upon such completion of the Examination Recipient will promptly return to Aviva or otherwise dispose of all information, to the extent not specifically included within work papers prepared on behalf of a Participating State, as mutually agreed by Recipient and Aviva.

7. Remedies. The Recipient acknowledges that Aviva would suffer irreparable harm if its information were disclosed or used in violation of this Agreement, and that monetary damages would be an insufficient remedy for such unauthorized disclosure or use. Accordingly, in addition to whatever right Aviva may have to obtain an award of damages or other relief upon the Recipient's breach of this Agreement, Aviva may obtain an injunction or other equitable relief to protect its information disclosed or used in violation of this Agreement. Additionally, should the Recipient be found to have breached this Agreement it acknowledges that it will be required to reimburse Aviva for reasonable legal fees and costs incurred to enforce the Agreement. Recipient may also be required to reimburse Aviva for reasonable legal fees, costs and damages Aviva is found to have sustained as a result of the breach.

8. General. (a) This Agreement will be binding upon and inure to the benefit of each party's heirs, successors and permitted assigns; provided, however, that the Recipient may not assign this Agreement (whether by operation of law, sale of securities or assets, merger, or otherwise) or transfer any information to parties other than those identified in Section 2(a) without Aviva's prior written consent. Any attempted assignment in violation of this section will be void. (b) The Recipient will comply with all local, state, national and international laws and regulations applicable to disclosure or use of all information. (c) This Agreement will be governed by the laws of the State of Iowa, without regard to its choice of law principles. The Recipient consents to the exclusive jurisdiction of the state and federal courts of State of Iowa for resolution of any dispute arising under or related to this Agreement, and waive all objections to placing venue before them. The prevailing party in any litigation arising under or related to this Agreement may be entitled to recover its reasonable attorneys' fees and costs from the other party. (d) Notwithstanding the foregoing, nothing in this Agreement shall be construed to be binding on any of the Participating States. Recipient agrees that nothing in this Agreement shall relieve the Participating States of any obligations they may have under state confidentiality laws or regulations governing the use and disclosure of work papers or other Confidential Information. (e) If any provision of this Agreement is held to be illegal, invalid or unenforceable, the remaining provisions will remain in full force and effect if the essential terms and conditions of this Agreement for each party remain valid, binding, and enforceable. (f) Any notice required under this Agreement will be in writing and will be sent by registered or certified mail, return receipt requested, or express courier (e.g., Federal Express) to the recipient at its address indicated above. If sent domestically, a notice will be deemed given three (3) business days after sent by registered or certified mail or one (1) business day after sent by express courier. If sent internationally, a notice will be deemed given five (5) business days after sent by registered or certified mail or three (3) business days after sent by express courier. Either party may change its address for notices under this Agreement by giving the other party notice of the change in the manner just specified. (g) This Agreement may be modified only by a written amendment signed by both parties. Any waiver of a party's rights under this Agreement must be in writing signed by one of its authorized agents. A waiver on one occasion will not oblige the waiving party to waive its rights on another occasion. (h) This Agreement constitutes the entire agreement between the parties with respect to its subject matter, and it supersedes all prior communications, understandings and agreements related to its subject matter. (i) Recipient will notify Aviva promptly of any Additional States that may request Recipient to act as its agent with respect to the information. (j) This Agreement shall remain in full force and effect following the expiration or termination of any engagement of Recipient by any or all Participating States.

VERUS FINANCIAL LLC
Attn: Caroline Marshall
500 Chase Parkway
Waterbury, CT 06708

By: __________________________
Name: Caroline Marshall
Title: General Counsel
Date: 11/01/2013

AVIVA USA CORPORATION
[CONTACT]
[ADDRESS]

By: __________________________
Name: VP-Litigation
Title: VP-Litigation
Date: April 1, 2013
EXHIBIT A

Participating States as of April 1, 2013:

- Alabama
- District of Columbia
- Florida
- Idaho
- Indiana
- Iowa
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Mississippi
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- Pennsylvania
- South Carolina
- South Dakota
- Tennessee
- Utah
- Washington
- Wyoming
SCHEDULE F

FORM OF SIGNATORY STATE SIGNATURE PAGE

The undersigned Participating State, as identified in the attached Schedule A, agrees to enter into the Global Resolution Agreement with the Company as a Signatory State.

[SIGNATORY STATE]

By: ___________________________  Date: ________________________

Its: ___________________________