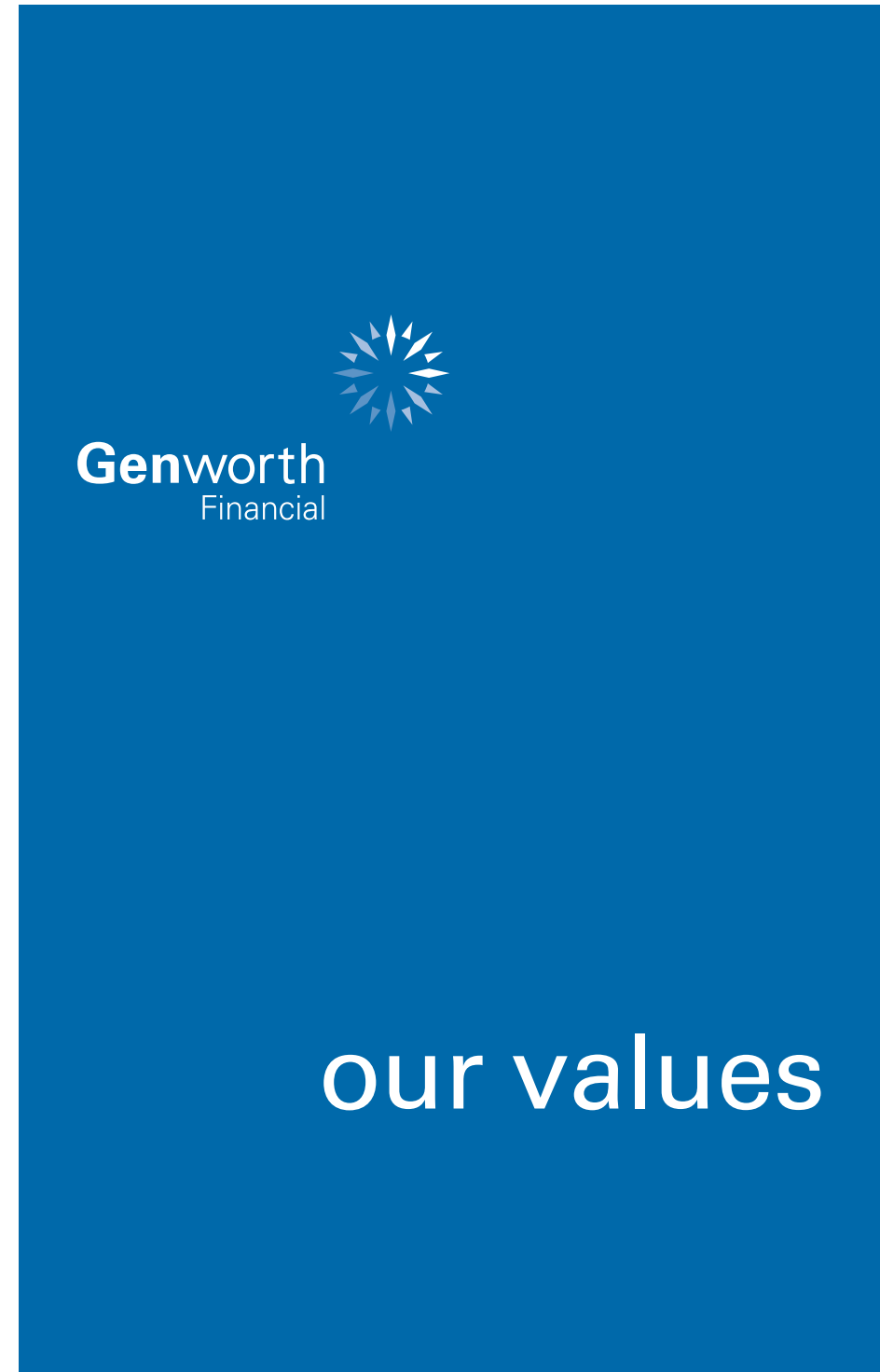
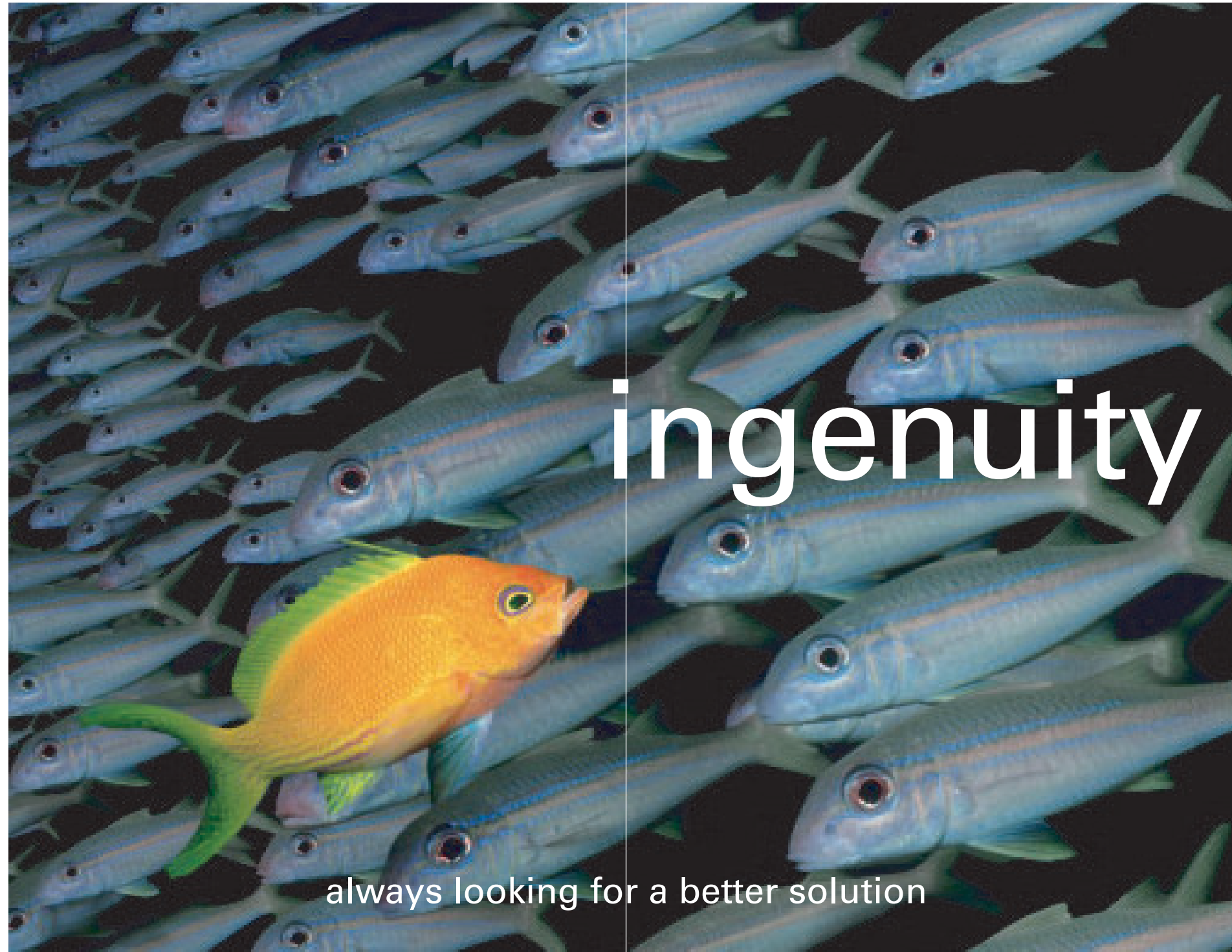


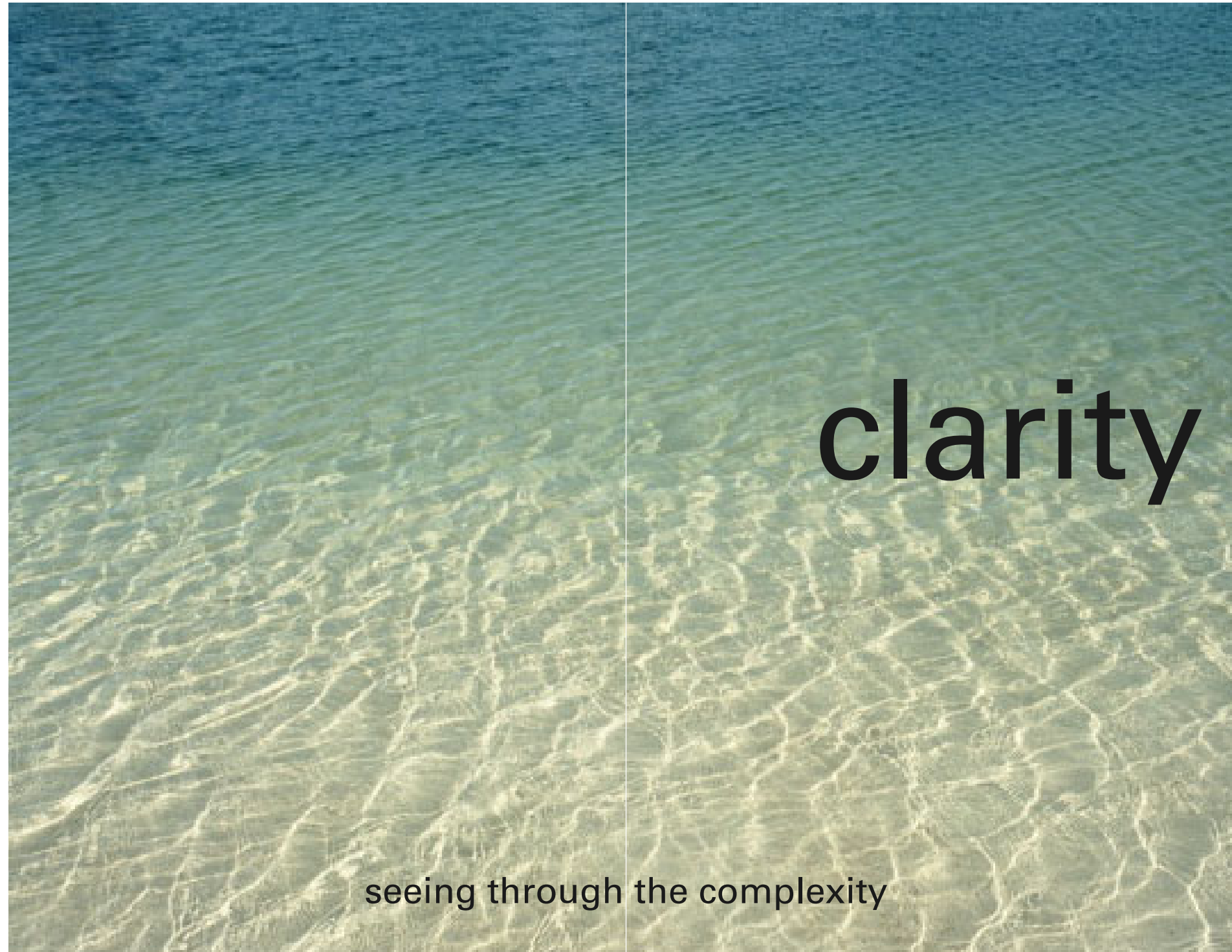
Values Book Version C - Cover



We continually look for better ways to work, help our customers, and build our business. Innovation and fresh ideas take many shapes throughout our organization.



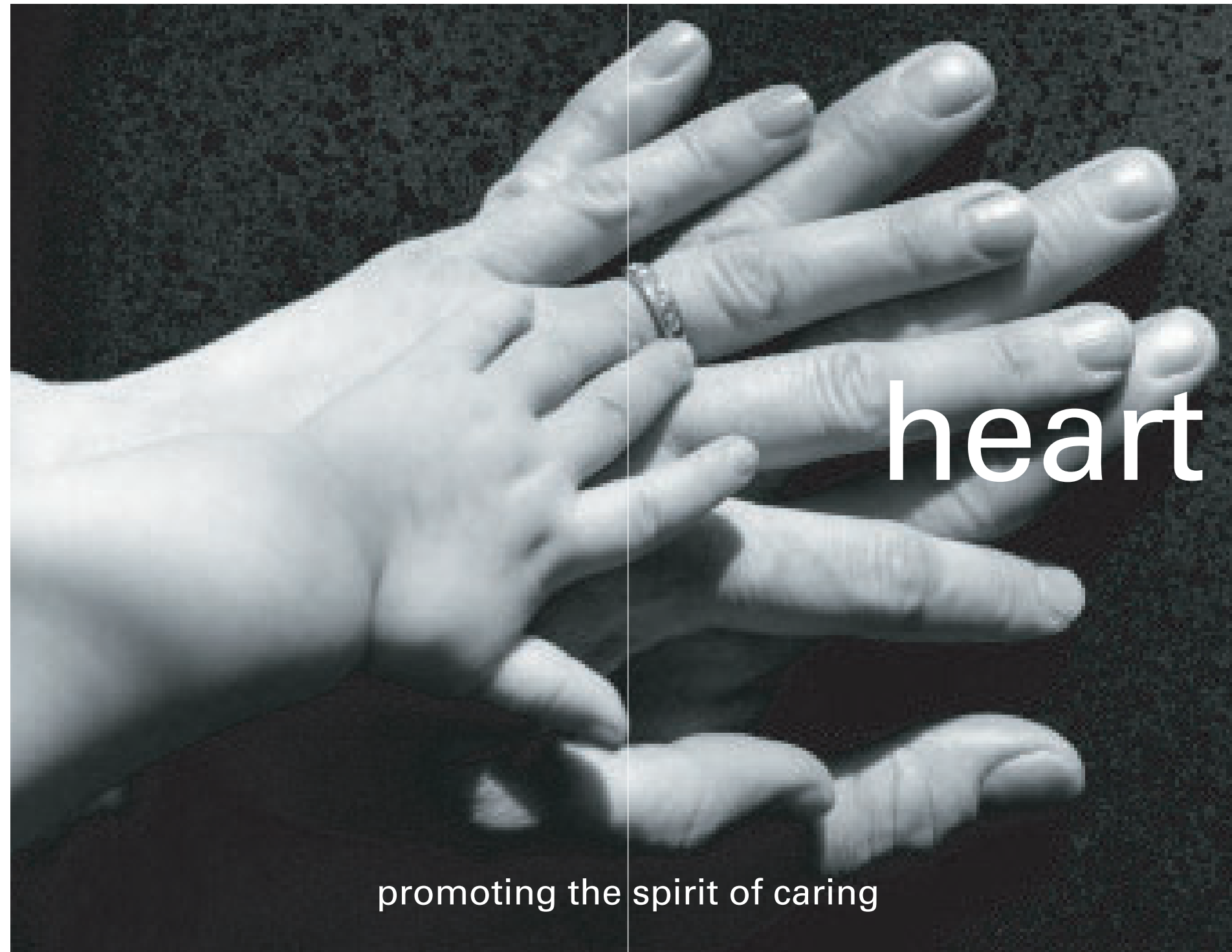
We make it easier to do business. By understanding the complexity of insurance and investments, we help chart the course and define the choices.



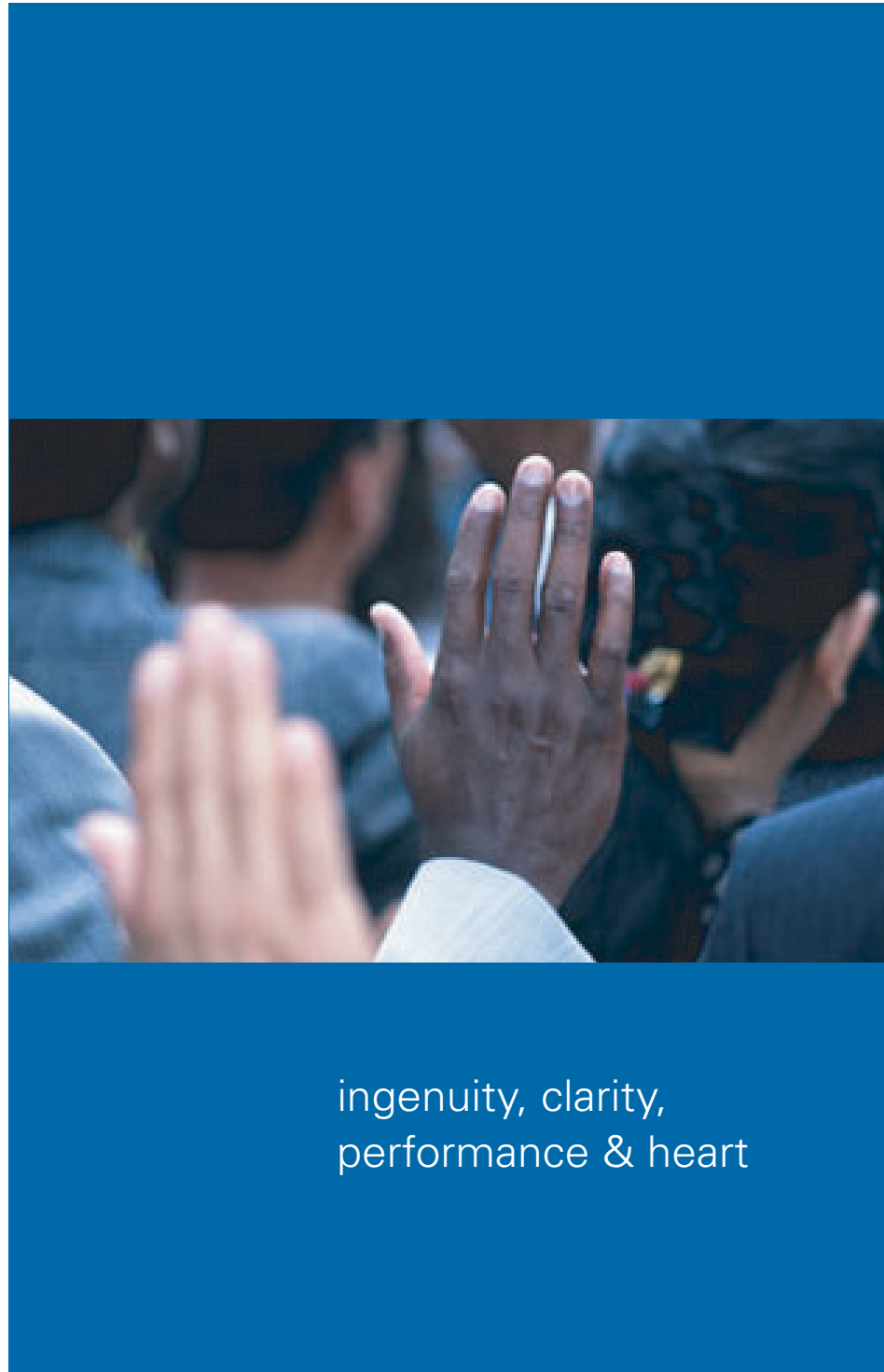
We honor our promises
and commitment to integrity.
Exceptional performance
grows naturally from our
discipline, teamwork, deep
expertise and superb
products and services.



We never forget the human dimension. We help people throughout their lives, especially when they need us most. Our personal touch sets us apart from other companies.



Values Book Version C - Back Cover



ingenuity, clarity,
performance & heart