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Notes

¹The abbreviation "RP" represents retirement plans.

²Source: U.S. Census Bureau, 2014 American Community Survey 1-Year Estimates, <u>https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?</u> <u>src=bkmk</u>.

³Source: U.S. Department of Treasury.

⁴While the unisex pricing regulation applies to employer-sponsored pension plans or government pension plans in the United States, it is not compulsory in the U.S. private annuity market.

⁵Source: Bloomberg and Bank calculations.

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