Potential Savings Based Upon BNYM Settlement Concessions

	Annual	Total
Training Benefit	\$ 150,000	\$ 1,500,000
Reduced Custody Fees (w/ HedgeMark)	\$ 520,000	\$ 5,200,000
Securities Lending Savings	\$ 250,000	\$ 2,500,000
HedgeMark	\$ 3,500,000	\$ 35,000,000
Total Non-Cash Benefits		\$ 44,200,000
Cash Payment		\$ 25,000,000
Total Benefits including Cash		\$ 69,200,000
BNYM Payment to Attorneys		\$ 9,000,000
Total BNYM Payment		\$ 78,200,000