

	Three months ended September 30,		Nine months ended September 30,	
	2005	2004	2005	2004
Statutory tax rate	35.0%	35.0%	35.0%	35.0%
IRS audit settlement	(97.9%)	(36.0%)	(58.4%)	(15.2%)
Dividends received deduction	(13.2%)	(3.3%)	(15.4%)	(4.7%)
Total effective tax rate	(76.1%)	(4.3%)	(38.8%)	(15.1%)