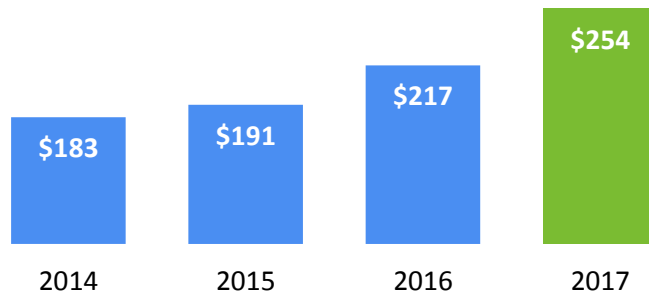
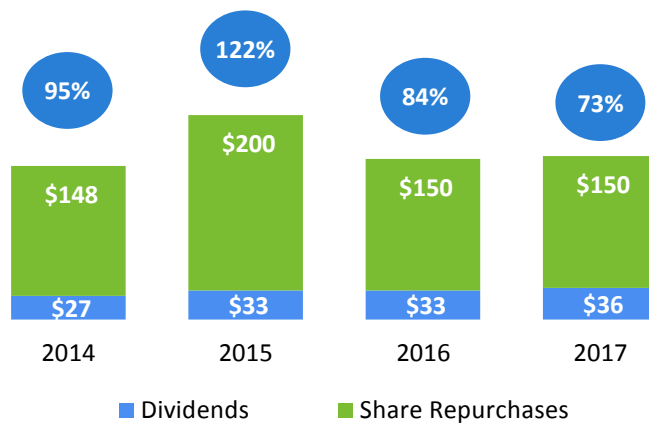


Track Record of Superior Returns

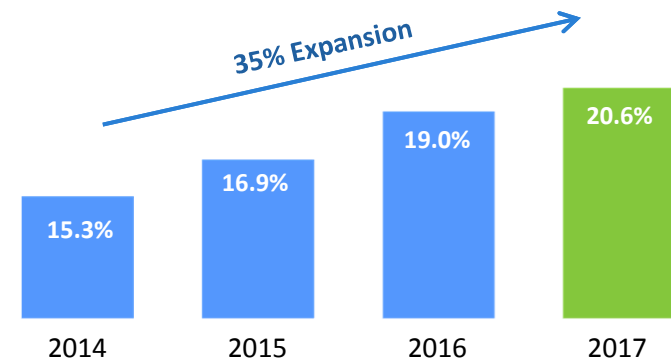
Adjusted Net Operating Income
(\$ in millions)



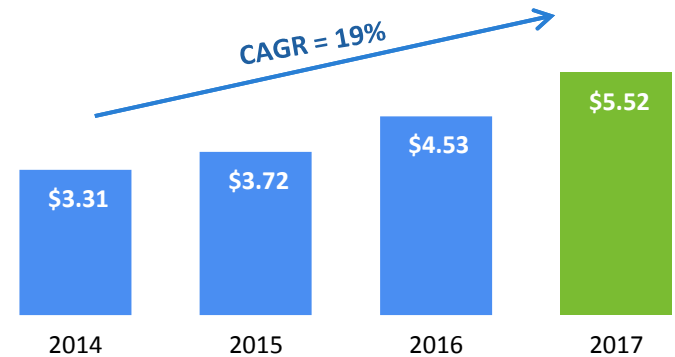
Percentage of Adjusted Net Operating Income Returned to Stockholders
(\$ in millions)



Adjusted Net Operating Income Return on Adjusted Stockholders' Equity (ROAE) ⁽¹⁾



Adjusted Operating Earnings per Diluted Share ⁽²⁾



(1) Net Return on Stockholders' Equity for the comparable periods was 14.3% (2014), 15.9% (2015), 18.3% (2016) and 27.4% (2017)

(2) Earnings per Diluted Share for the comparable periods was \$3.29 (2014), \$3.70 (2015), \$4.59 (2016) and \$7.61 (2017)