

RECONCILIATION OF NON-GAAP MEASURES

	Three Months Ended September 30, 2004		Three Months Ended September 30, 2003	
	(in millions)	Per Share *	(in millions)	Per Share *
Operating Income (Loss) by Segment Before Income Tax and Net Realized Investment Gain or Loss				
Income Protection				
Group Income Protection	\$ 59.9		\$ 37.5	
Individual Income Protection - Recently Issued	21.0		35.8	
Long-term Care	9.9		10.5	
Disability Management Services	4.4		4.3	
Income Protection	95.2		88.1	
Life and Accident	60.8		66.3	
Colonial	39.6		38.5	
Individual Income Protection - Closed Block	33.2		19.2	
Other	7.3		8.7	
Corporate	(44.8)		(47.3)	
Operating Income Before Income Tax and Net Realized Investment Gain (Loss)	191.3		173.5	
Income Tax on Operating Income	65.5		58.7	
Operating Income, Net of Income Tax	125.8	\$ 0.41	114.8	\$ 0.38
Net Realized Investment Gain (Loss)	64.5	0.21	(25.8)	(0.08)
Income Tax (Benefit) on Net Realized Investment Gain (Loss)	22.7	0.07	(9.3)	(0.03)
Income from Continuing Operations, Net of Income Tax	\$ 167.6	\$ 0.55	\$ 98.3	\$ 0.33

* - Assuming Dilution

	September 30, 2004		December 31, 2003	
	(in millions)	Per Share	(in millions)	Per Share
Book Value				
Total Stockholders' Equity	\$ 6,900.4	\$ 23.27	\$ 7,271.0	\$ 24.55
Net Unrealized Investment Gain on Securities	1,099.6	3.71	1,081.0	3.65
Net Gain on Cash Flow Hedges	237.3	0.80	157.8	0.53
Total Stockholders' Equity (excluding SFAS 115 and 133 adjustments)	\$ 5,563.5	\$ 18.76	\$ 6,032.2	\$ 20.37