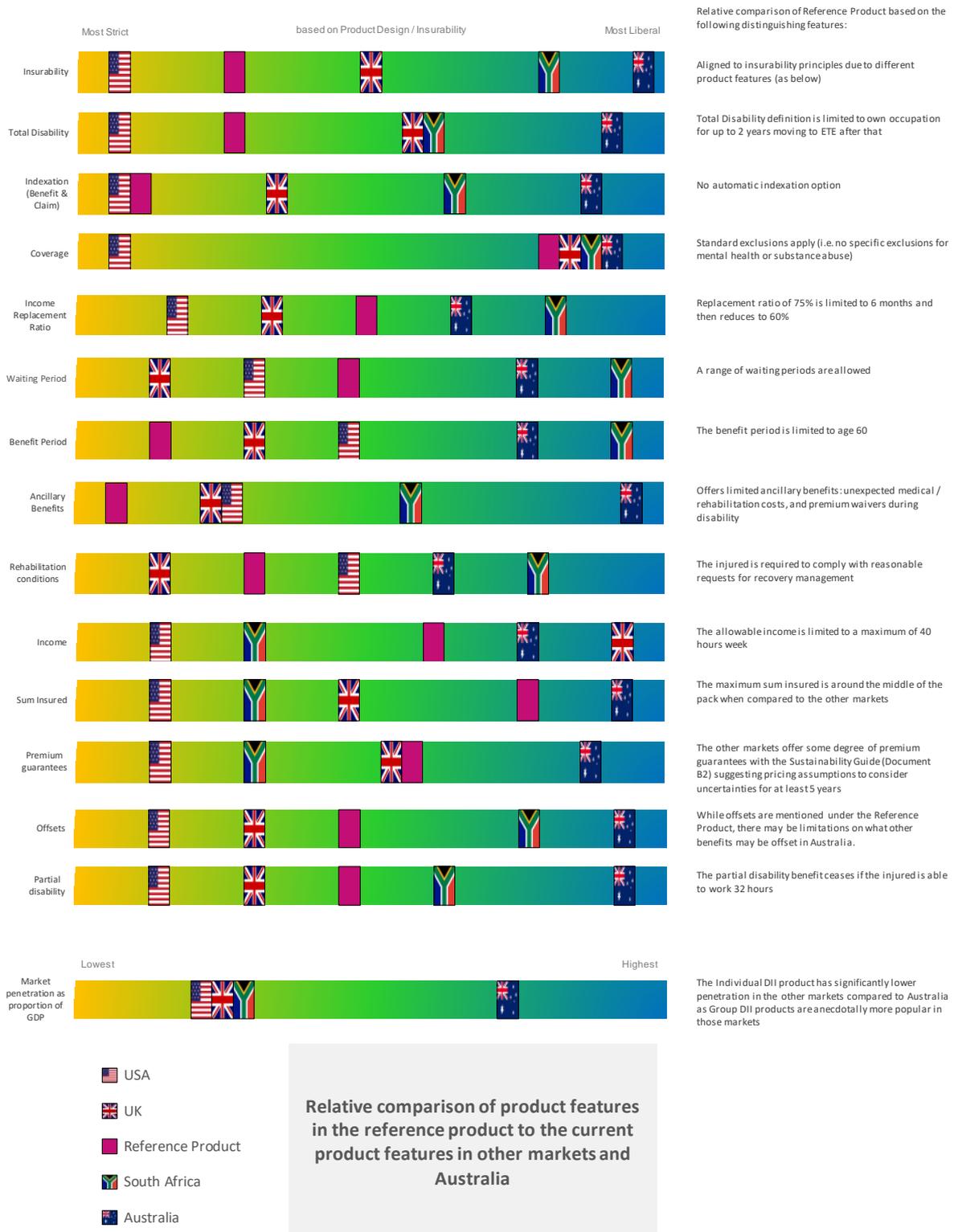


Addendum July 2021

International Comparisons

The reader may find the following diagram of use in considering the Reference Product



Credits: The placement of each market relied on judgement. We have relied on various publicly available documents, including the 2019 KPMG Report “Disability Income; An International Comparison”.