

Exhibit A

Below is a summary of the refunds to former policyholders. The list summarizes the number of persons in each state or jurisdiction using the location where the policy was sold.

<b>Policy Sale Location</b>	<b>Count</b>	<b>Refunds</b>
AK	3	\$1,046.52
AL	41	\$8,619.49
AR	7	\$1,399.00
AZ	20	\$6,779.53
CA	121	\$33,334.71
CO	8	\$1,379.39
CT	24	\$3,556.28
DC	2	\$582.36
FL	60	\$13,950.41
GA	87	\$21,419.84
HI	9	\$4,117.10
IA	6	\$1,760.95
ID	5	\$1,409.28
IL	73	\$12,193.90
IN	16	\$4,560.71
KS	1	\$140.00
KY	12	\$2,544.89
LA	81	\$14,986.27
MA	6	\$1,570.70
MD	14	\$3,304.67
ME	2	\$300.00
MI	20	\$5,140.23
MN	2	\$315.00
MO	16	\$3,589.46
MS	86	\$12,717.51
MT	9	\$1,431.52
NC	64	\$13,080.70
NE	2	\$288.00
NH	2	\$542.09
NJ	18	\$2,935.19
NM	18	\$4,756.98
NV	6	\$670.00
NY	52	\$12,155.17
OH	37	\$6,036.40
OK	4	\$1,512.76
OR	12	\$2,202.37
PA	18	\$4,087.54
PR	4	\$1,109.83
RI	2	\$254.00
SC	39	\$7,467.05
SD	5	\$1,279.57
TN	35	\$13,130.97
TX	594	\$157,560.30
UT	5	\$1,010.52
VA	21	\$7,746.94
WA	16	\$3,957.22
WI	15	\$2,376.35
WV	7	\$1,690.82
WY	2	\$250.00
Outside U.S.	75	\$19,279.08
<b>Total</b>	<b>1784</b>	<b>\$427,529.57</b>