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Co-Editor Of Product Matters!, The SOA Product Development Section Newsletter.  
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Asset Category Fund Ticker Symbol 1-Year 3-Year Annualized 5-Year Annualized  
10-Year Annualized Expense Ratio Stable Value Galliard Stable Asset GALRD 2.46%  
2.64%2.47% 0.33% Intermediate Core Vanguard Total Bond Market Index I VBTIX  
0.55% 4.64% 3.08% 3.40% 0.03% Jul 1th, 2024

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Annualized Expense Ratio Stable Value Galliard Stable Asset GALRD 2.51% 2.18%



2.14% 2.69% 0.40% Intermediate Core Bond Vanguard Total Bond Market Index I  
VBTIX 7.87% 2.23% 2.90% 3.84% 0.03% Jun 1th, 2024

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Improvement Example Active Lives Disabled Lives 5 Notes: Simulated Using A Lee-  
Carter Model, Calibrated On Industry Data From 2001-2011 For Active Lives  
Excluding Active Deaths For Policies May 1th, 2024

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