

Goldman Sachs Financial Services Conference 2010

James M. Cracchiolo

Chairman and Chief Executive Officer

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Forward-looking statements



This presentation contains certain forward-looking statements that reflect management’s expectations about future events, plans and performance. These forward-looking statements and the many assumptions upon which they are based involve risks and uncertainties which could cause our actual results to differ materially.

A list of factors that could cause actual results to be materially different from those expressed or implied by any of the forward-looking statements referred to in this presentation is detailed under the heading “Forward-Looking Statements” in our October 27, 2010 earnings release and under the heading “Risk Factors” and elsewhere in our Annual Report on Form 10-K for the year ended December 31, 2009 and in our Quarterly Report on Form 10-Q for the quarter ended September 30, 2010. These forward-looking statements speak only as of today's date and we undertake no obligation to update publicly or revise them for any reason.

