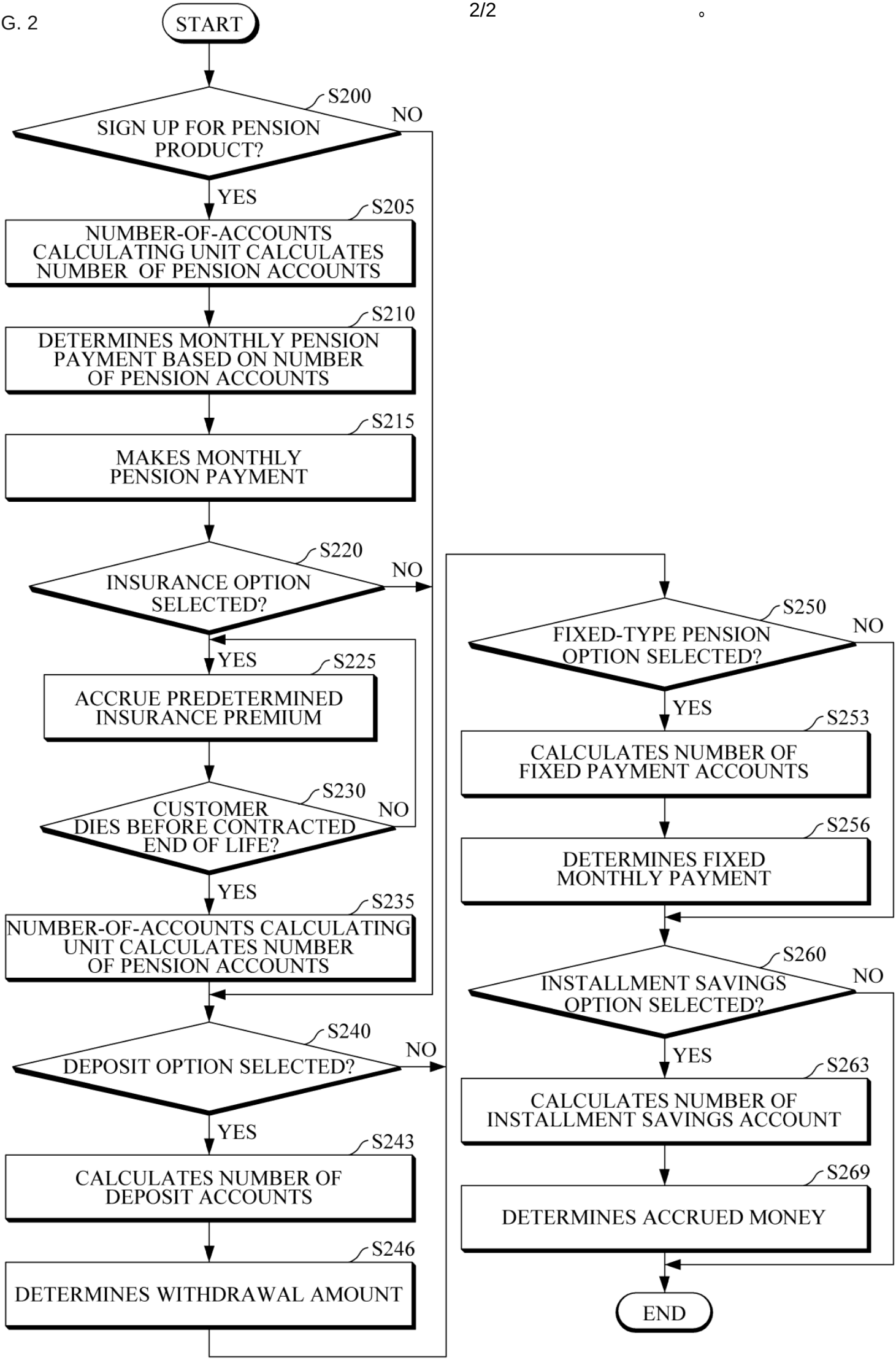
FIG. 2


START
S200
SIGN UP FOR PENSION PRODUCT?
NO
YES
S205
NUMBER-OF-ACCOUNTS CALCULATING UNIT CALCULATES NUMBER OF PENSION ACCOUNTS
S210
DETERMINES MONTHLY PENSION PAYMENT BASED ON NUMBER OF PENSION ACCOUNTS
S215
MAKES MONTHLY PENSION PAYMENT
S220
INSURANCE OPTION SELECTED?
NO
YES
S225
ACCRUE PREDETERMINED INSURANCE PREMIUM
S230
CUSTOMER DIES BEFORE CONTRACTED END OF LIFE?
NO
YES
S235
NUMBER-OF-ACCOUNTS CALCULATING UNIT CALCULATES NUMBER OF PENSION ACCOUNTS
S240
DEPOSIT OPTION SELECTED?
NO
YES
S243
CALCULATES NUMBER OF DEPOSIT ACCOUNTS
S246
DETERMINES WITHDRAWAL AMOUNT
S250
FIXED-TYPE PENSION OPTION SELECTED?
NO
YES
S253
CALCULATES NUMBER OF FIXED PAYMENT ACCOUNTS
S256
DETERMINES FIXED MONTHLY PAYMENT
S260
INSTALLMENT SAVINGS OPTION SELECTED?
NO
YES
S263
CALCULATES NUMBER OF INSTALLMENT SAVINGS ACCOUNT
S269
DETERMINES ACCRUED MONEY
END