

<b>EFFECTIVE DATE</b>	<b>TITLE</b>	<b>MANUAL CODE/ NUMBER</b>
<b>9-1-2008</b>	<b>AUTHORIZATION TO SHARE</b>	<b>EOB 2008-003</b>
<b>4-1-2008</b>	<b>EARLY ON® POLICY CLARIFICATIONS</b>	<b>EOB 2008-002</b>
<b>1-1-2008</b>	<b>NEW EARLY ON® MANUAL</b>	<b>EOB 2008-001</b>