

## Exhibit 2. BOLI Classifications on Insurance Company Books

Characteristic	General Account	Separate Account
Protection from Insurance Carrier Creditors	CSV is an unsecured obligation of the insurance company and available to general creditors in the event of the life insurer's insolvency.	Products invested by the insurer in assets that are segregated by state law and protected from general creditors. The bank selects the investment style but does not control the investments.
Interest Rate Risk	Interest rate risk inherent in the policy's interest crediting rate*, which is guaranteed by the insurer.	Interest rate risk is directly related to the performance of specific investments in the separate accounts. The BOLI holder assumes investment and price risk. Most separate account products generally have stable value wrappers to limit interest rate risk.
CSV Risk	CSV may fluctuate, depending upon returns from the insurer's general investment account.	CSV fluctuates depending upon returns from the underlying investments supporting the policies. The cash value potentially could be zero.
Qualified Investments	N/A	Underlying investments must be in bank-eligible securities.
* The interest-crediting rate is the gross yield on the policy, or the rate at which the cash surrender value increases before considering deductions for mortality costs, load charges, or other costs periodically charged against the policy's CSV.		