|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Three months ended September 30, | | Nine months ended September 30, | |
|  | 2005 | 2004 | 2005 | 2004 |
| Statutory tax rate | 35.0% | 35.0% | 35.0% | 35.0% |
| IRS audit settlement | (97.9%) | (36.0%) | (58.4%) | (15.2%) |
| Dividends received deduction | (13.2%) | (3.3%) | (15.4%) | (4.7%) |
| Total effective tax rate | (76.1%) | (4.3%) | (38.8%) | (15.1%) |