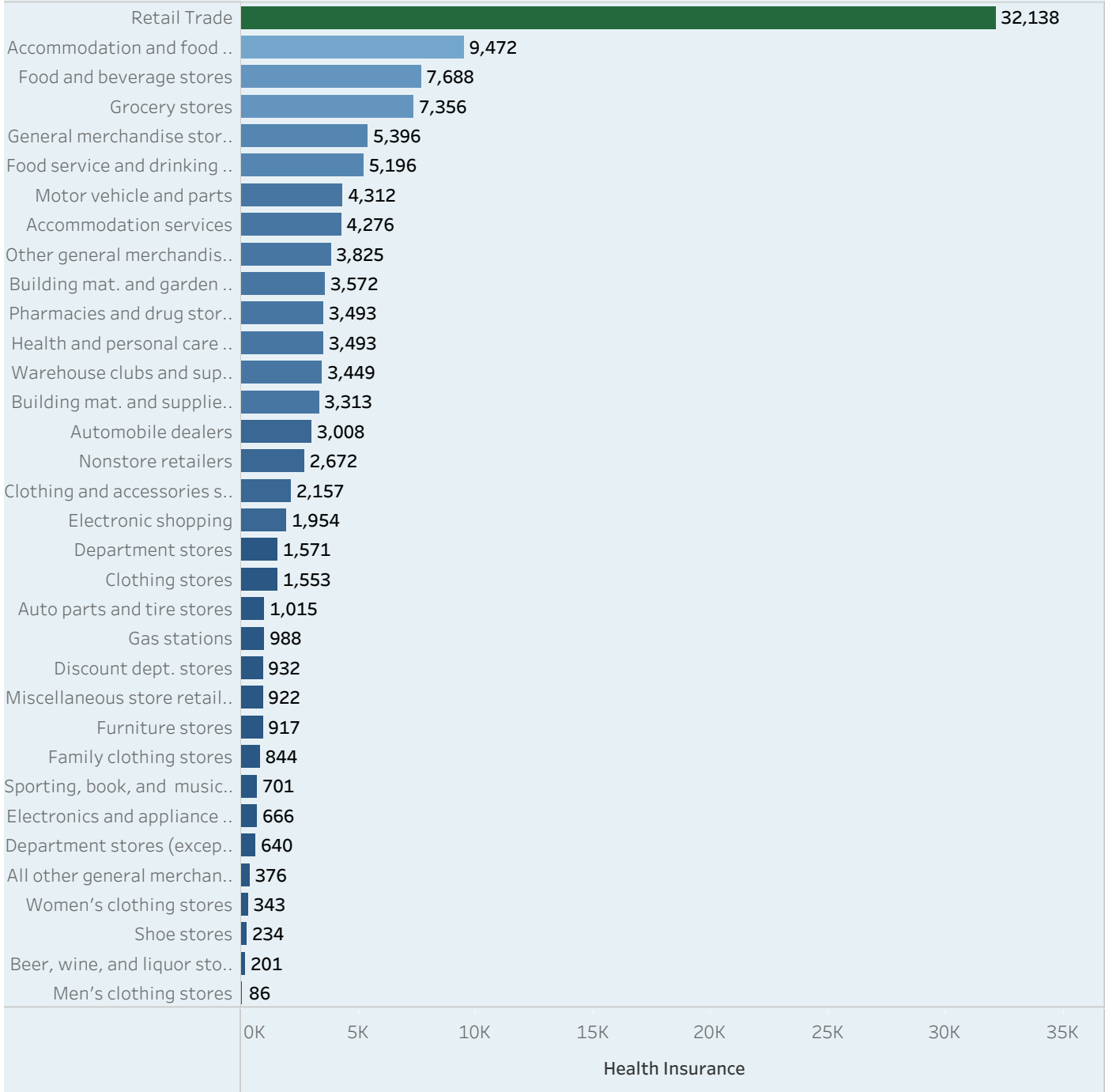


## Employee Costs (Insurance Vs Pension)



## Employee Costs (Insurance Vs Pension)

