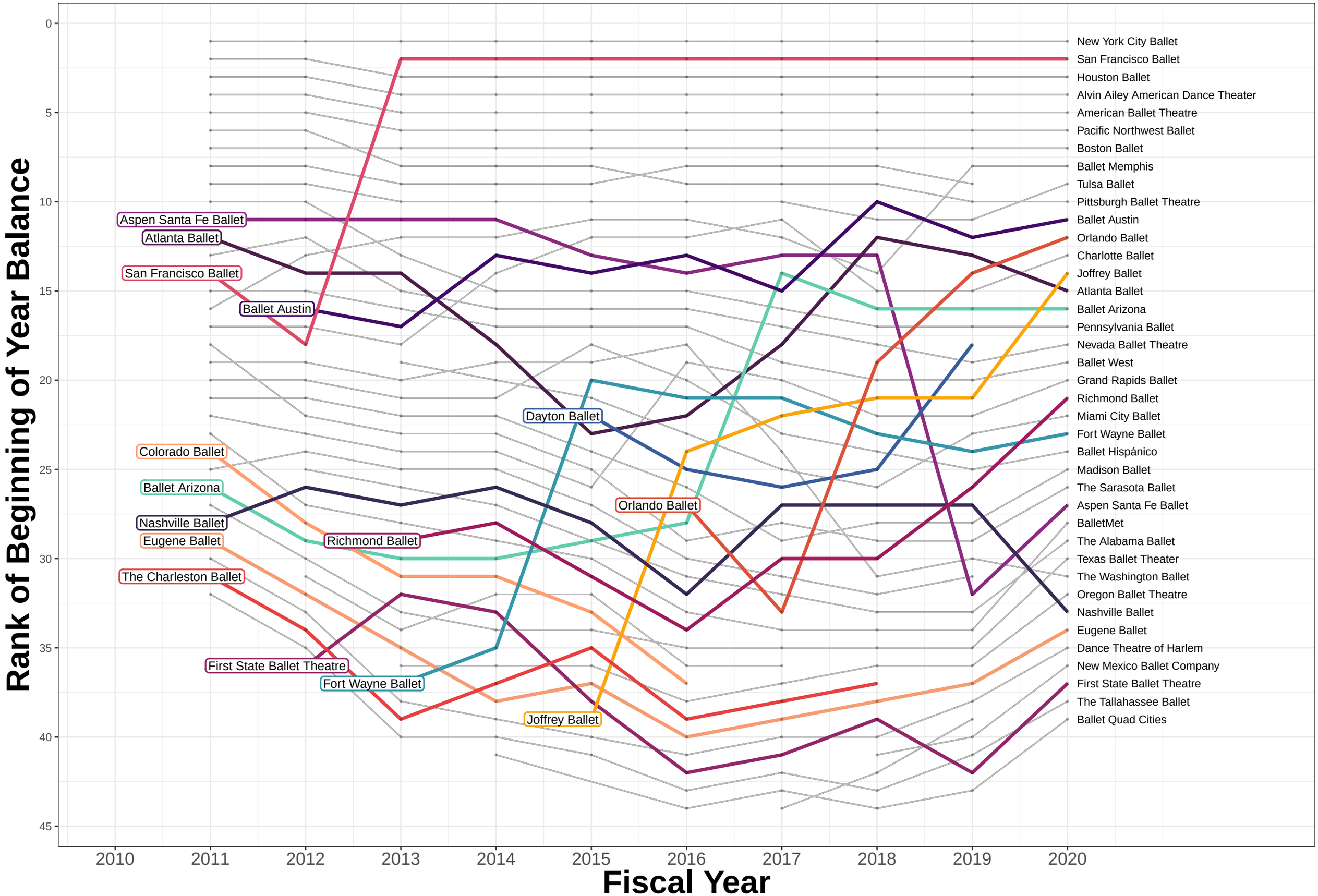Rank of Beginning of Year Balance over Time