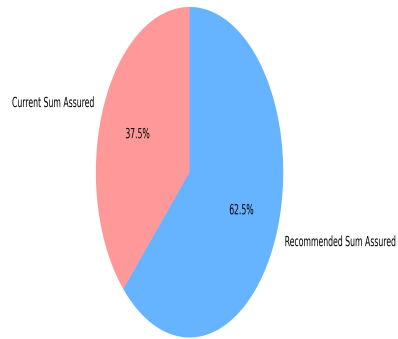
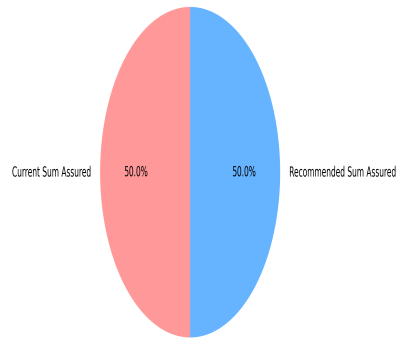


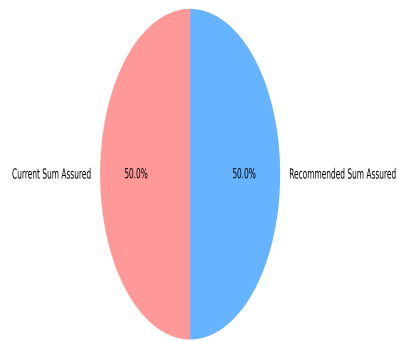
Total Permanent Disability



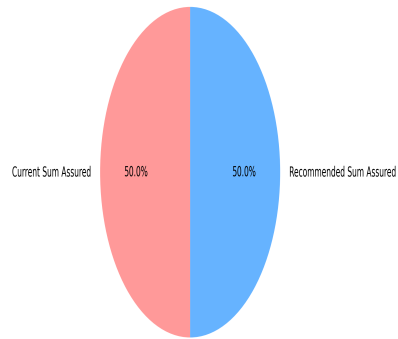
Monthly Disability



Critical Illness



Death



Accidental Death & Disablement Benefits

