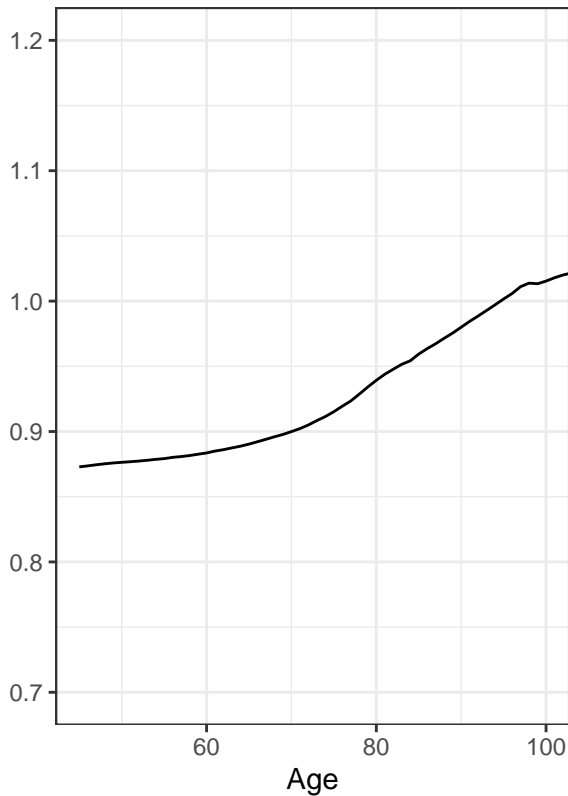


### Insurance Ratio



### Annuity Ratio

