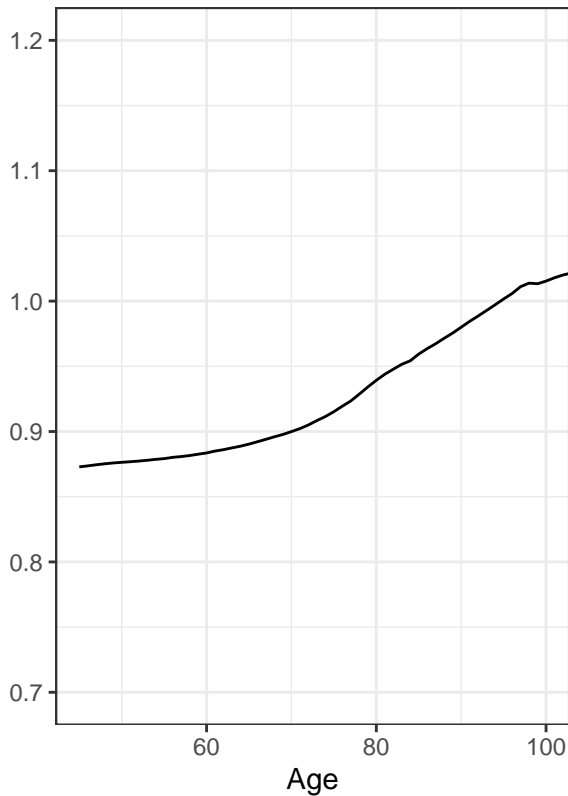


Insurance Ratio



Annuity Ratio

