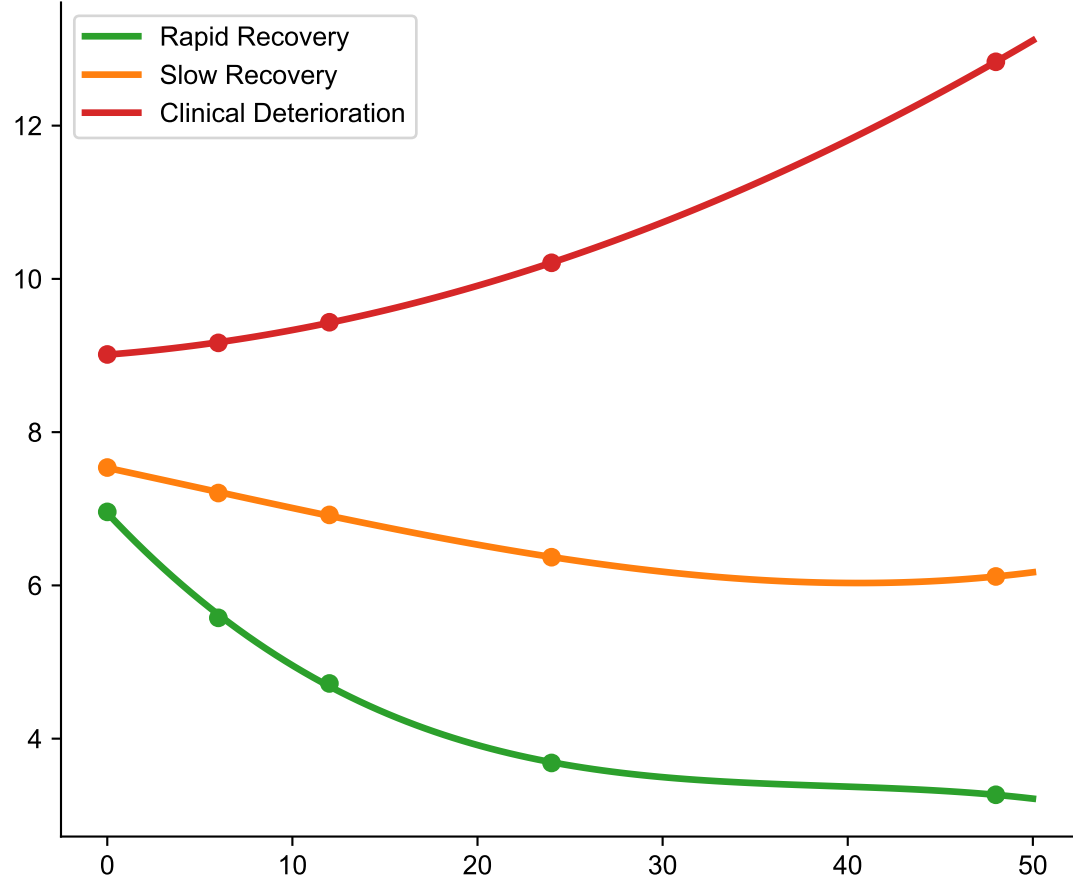
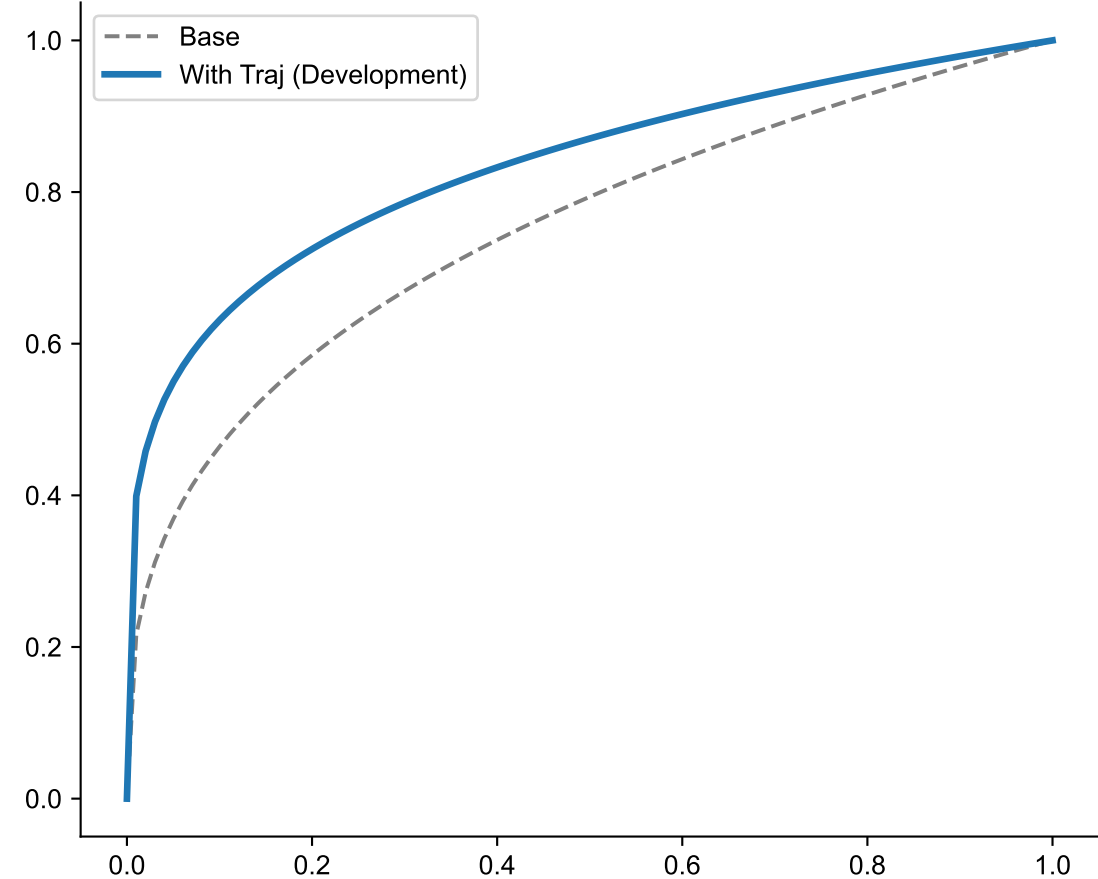
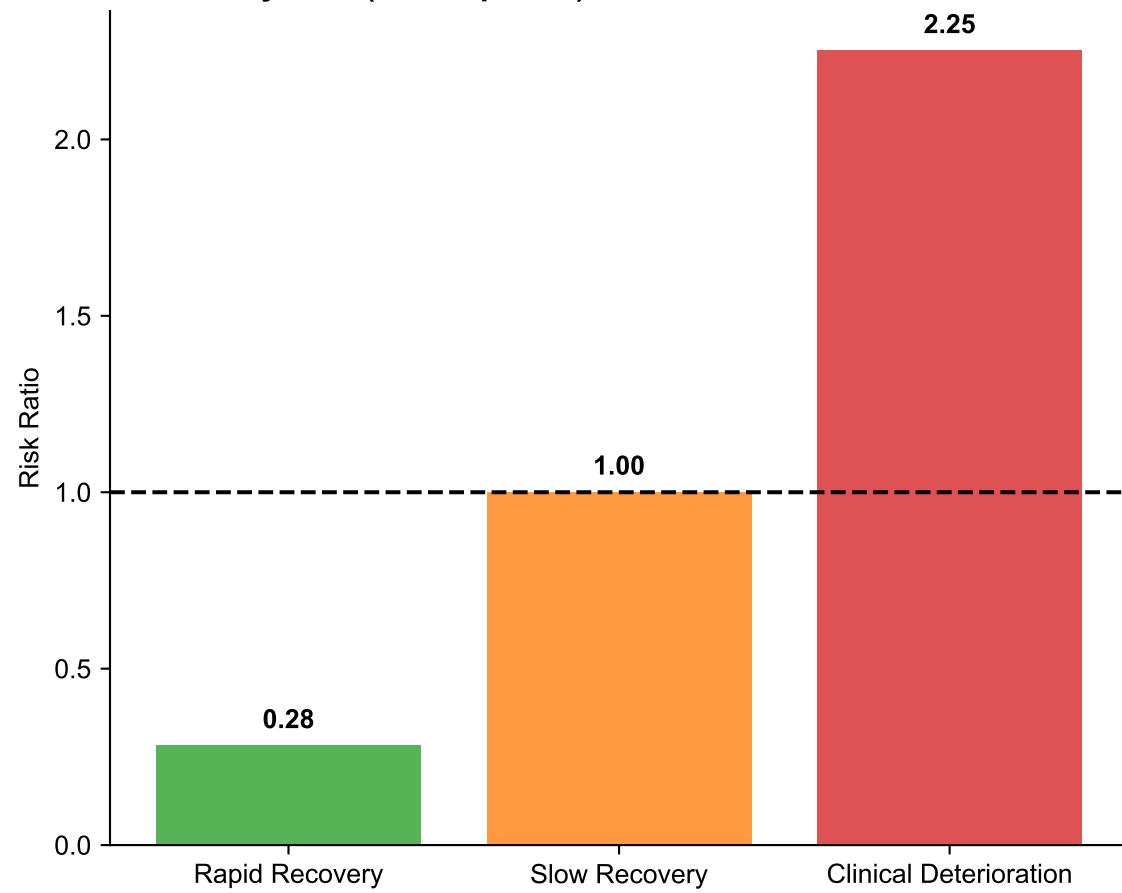


a. Polynomial Curve Fitting (Development)**b. Model Enhancement****c. Mortality Risk (Development)****d. Slope Risk (Development)**