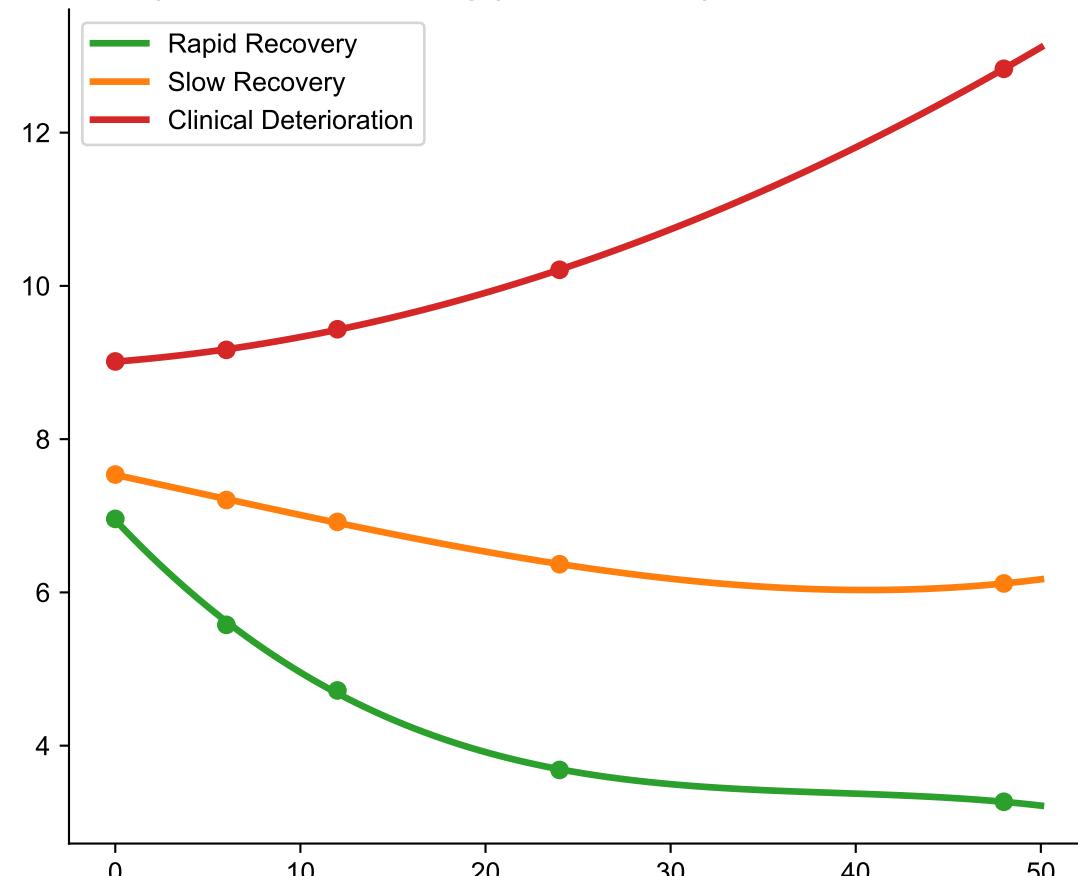
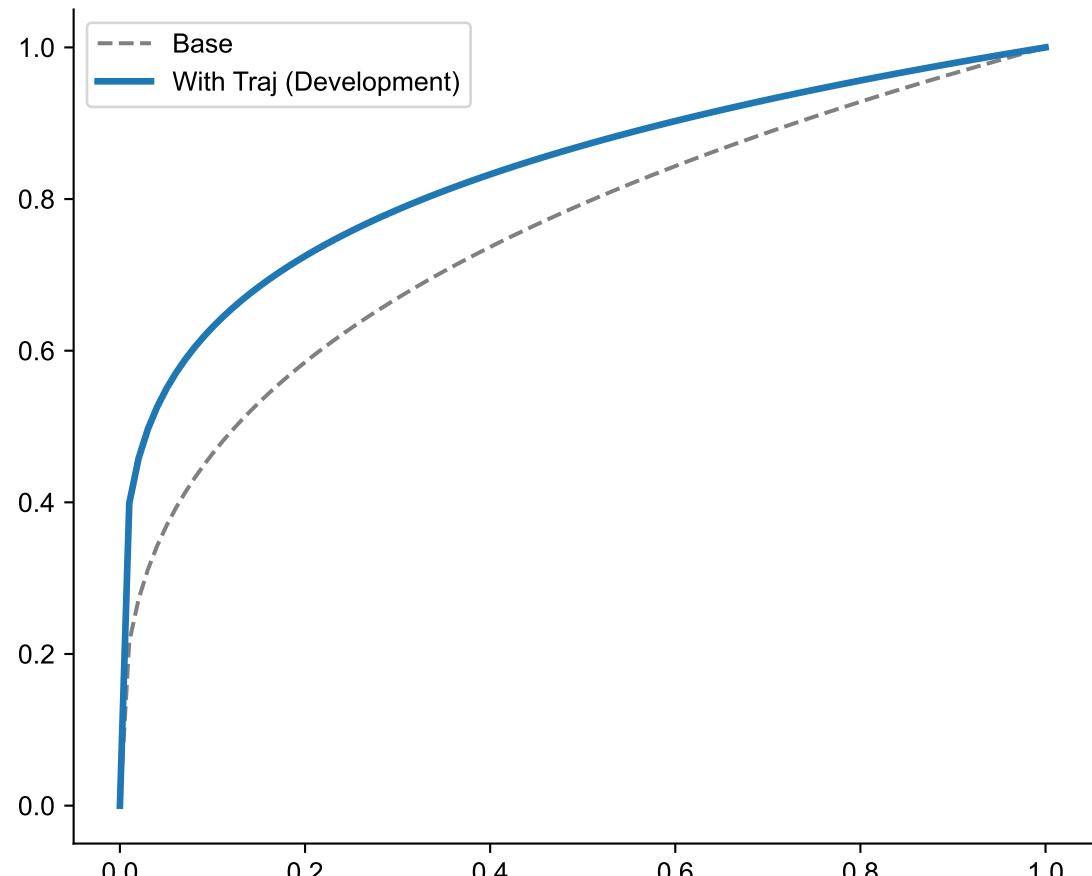


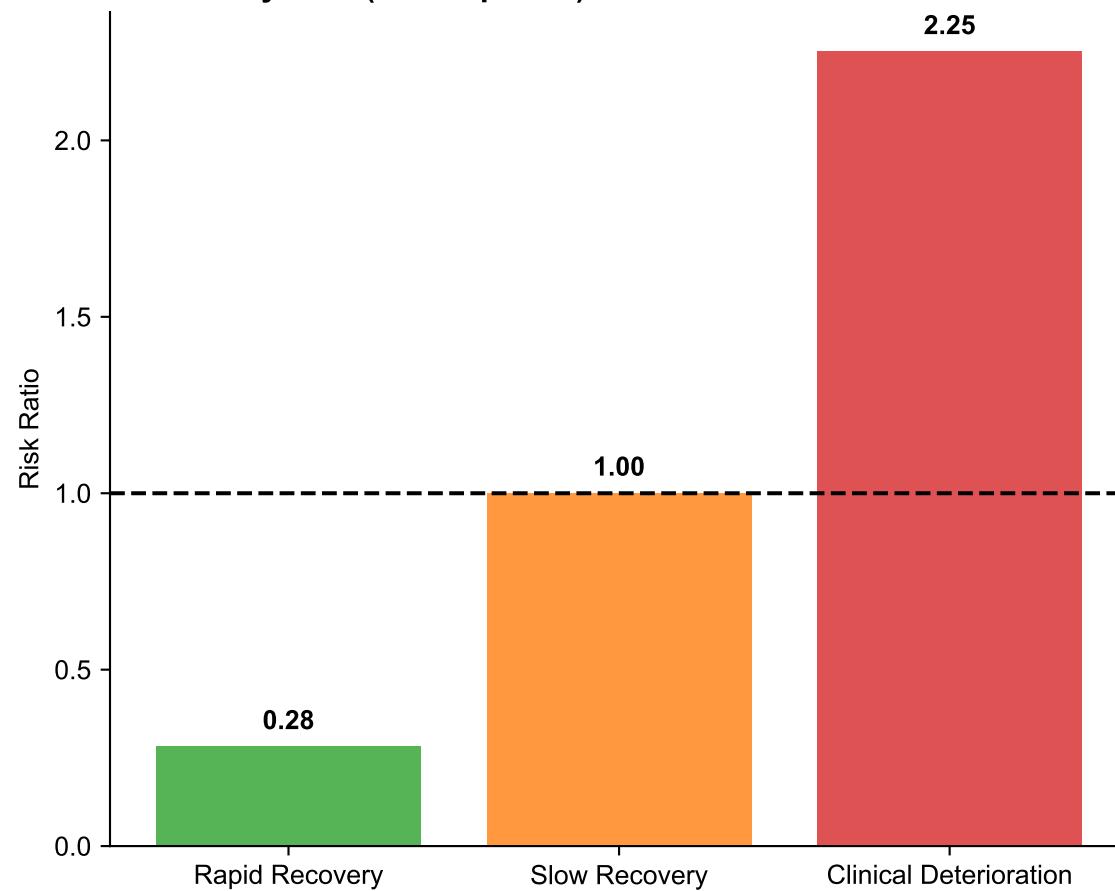
a. Polynomial Curve Fitting (Development)



b. Model Enhancement



c. Mortality Risk (Development)



d. Slope Risk (Development)

