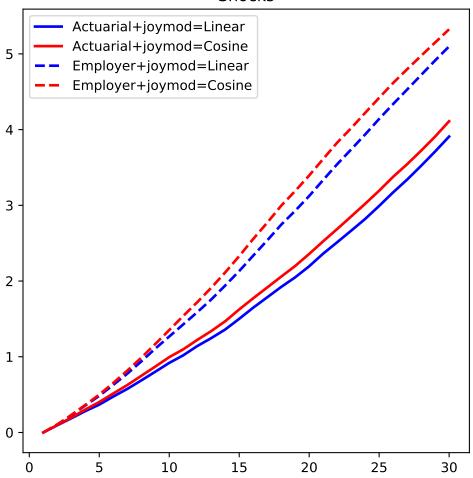
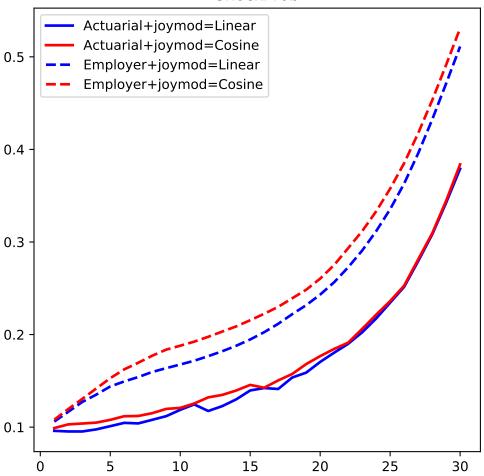


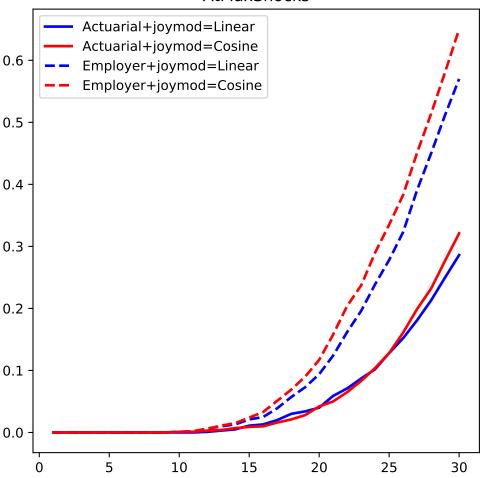
## Shocks

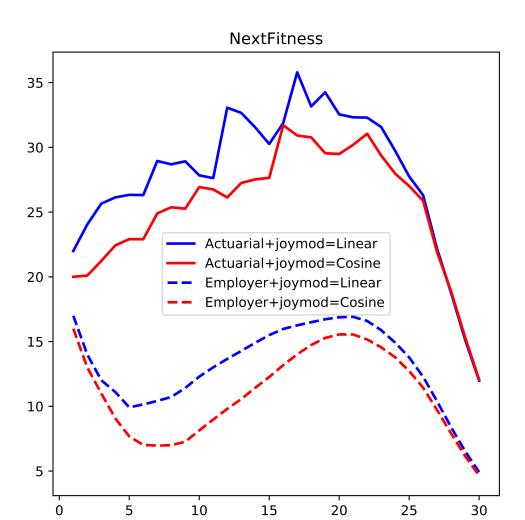


## ShockProb

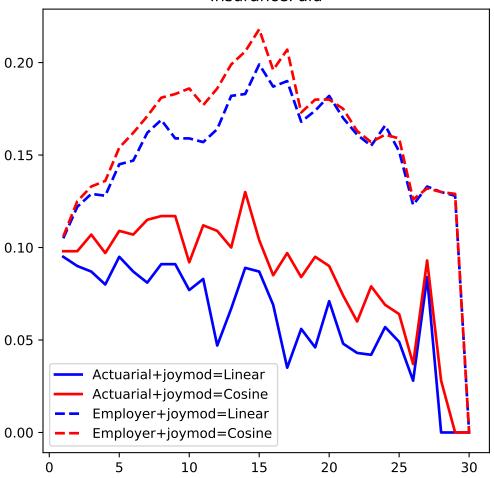


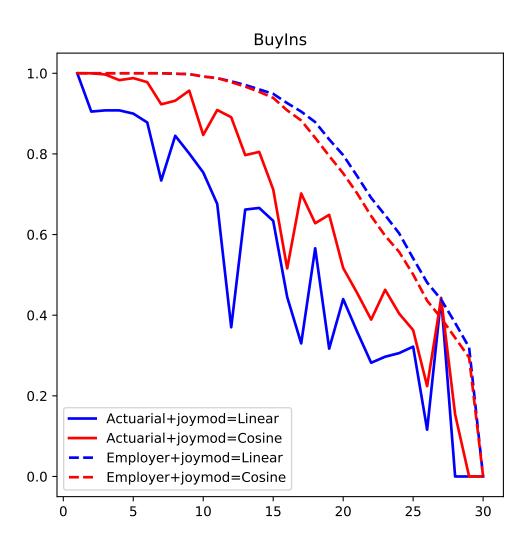
## AtMaxShocks



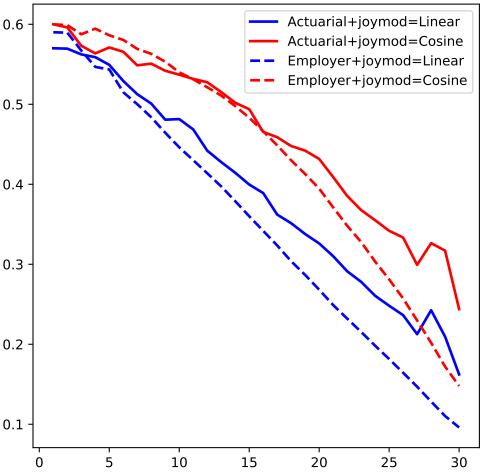




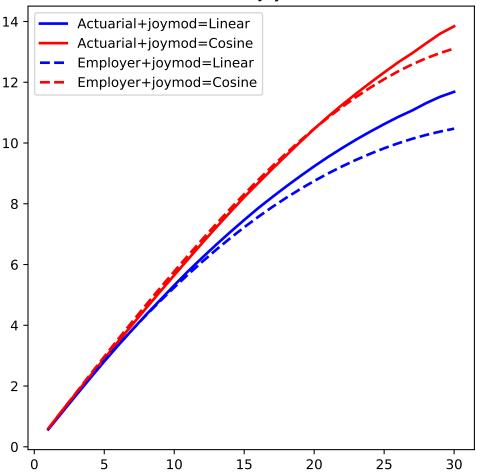








TotalJoy



**JoySpending** Actuarial+joymod=Linear Actuarial+joymod=Cosine Employer+joymod=Linear Employer+joymod=Cosine

