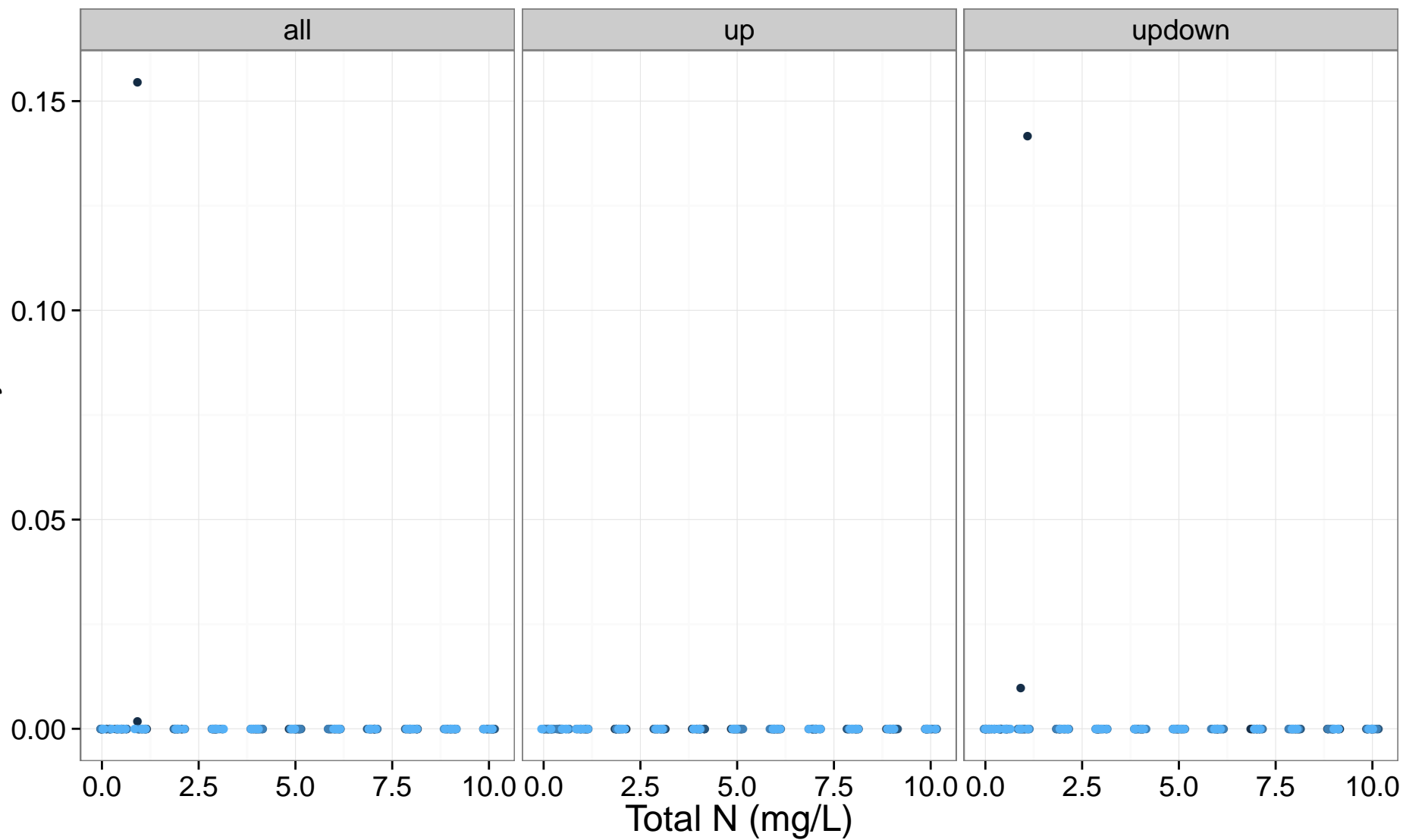


Annual avg. in cover
excl. 1st 3 yr



Annual avg. SAV cover
excl. 1st 3 yr

