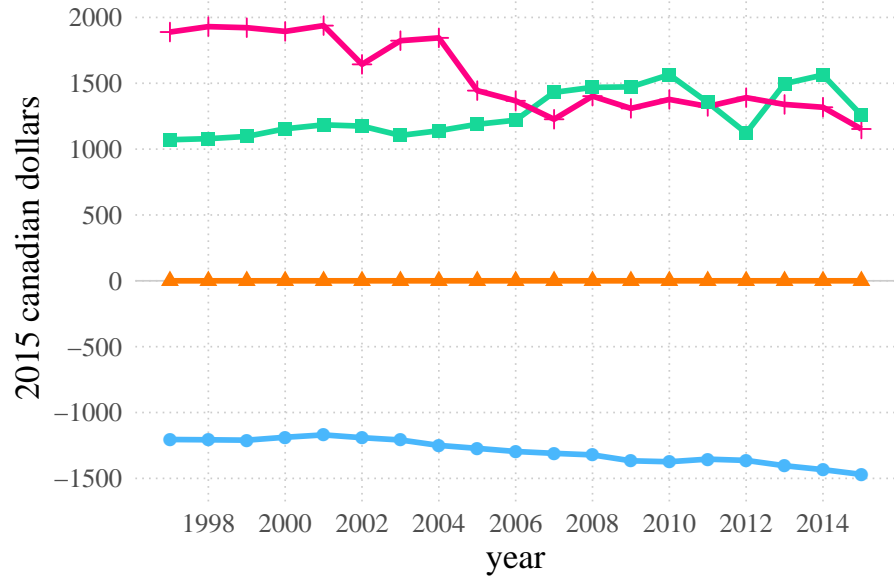
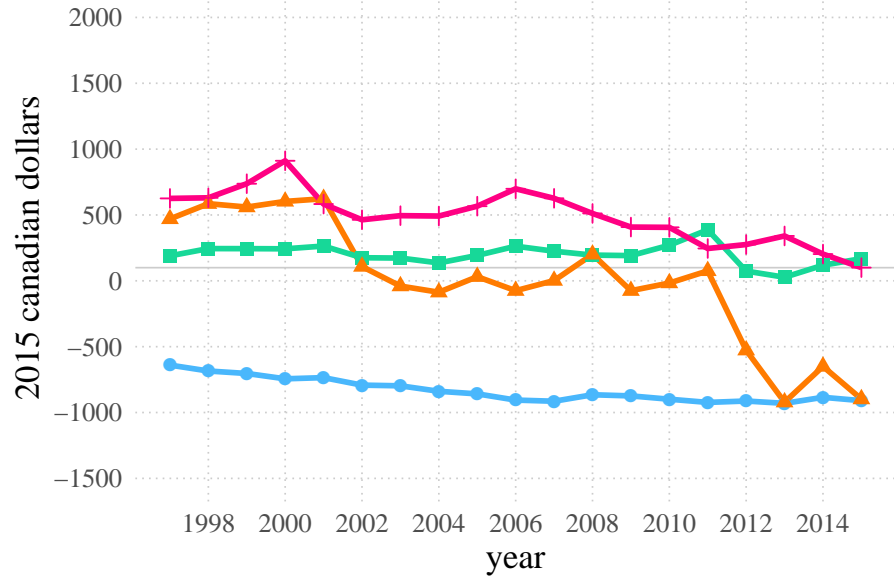


A: Cost

Education Shared Health Cash

B: Contribution

Sales Income Insurance Business