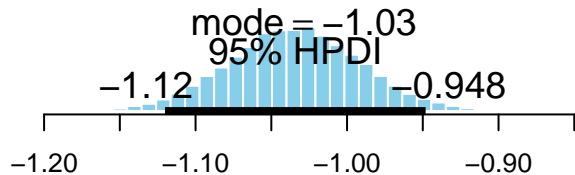
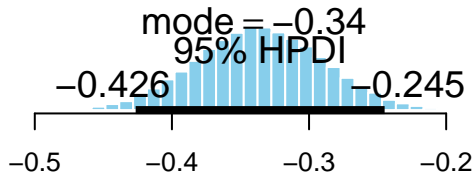


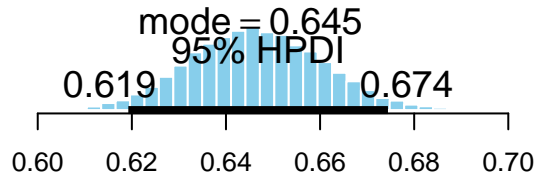
a_Burden



b_Res_Burden



b_Insured_Burden



sigma_Burden