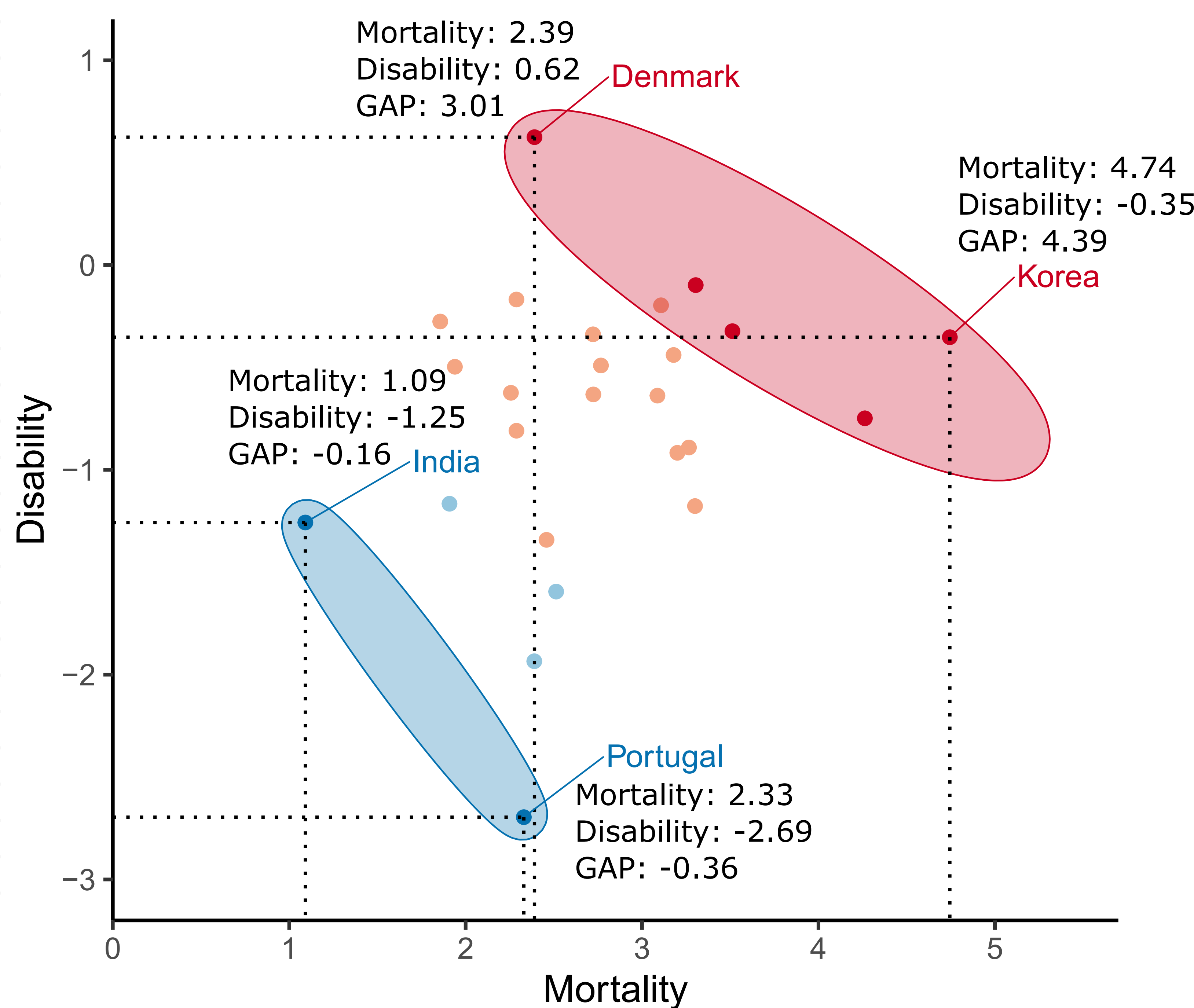


Component Mortality Disability



GAP DFLE(years) < 0 0 - 1 1 - 3 3 - 5