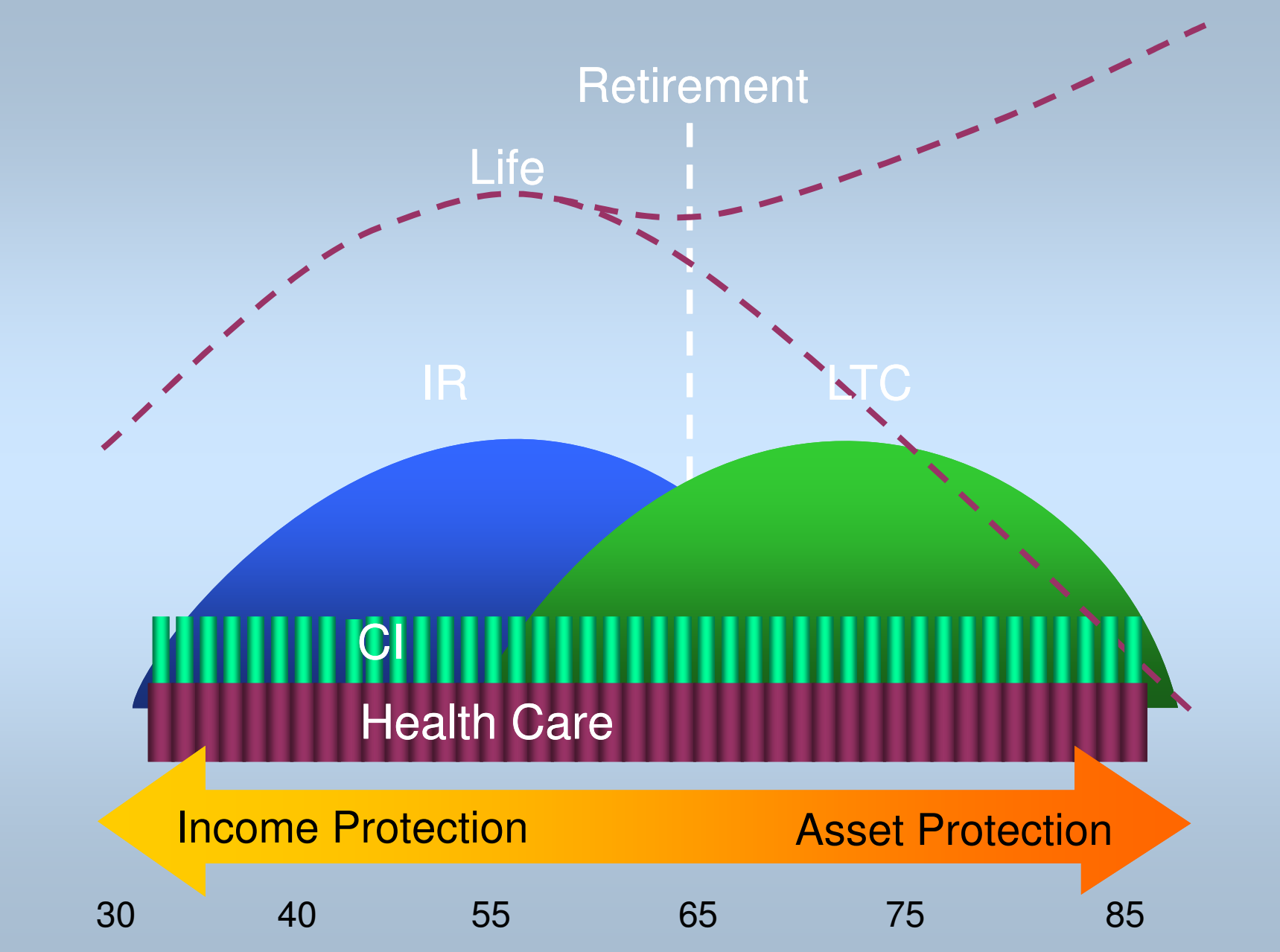


Life Cycle



IR = Income Replacement LTC = Long Term Care CI - Critical Illness