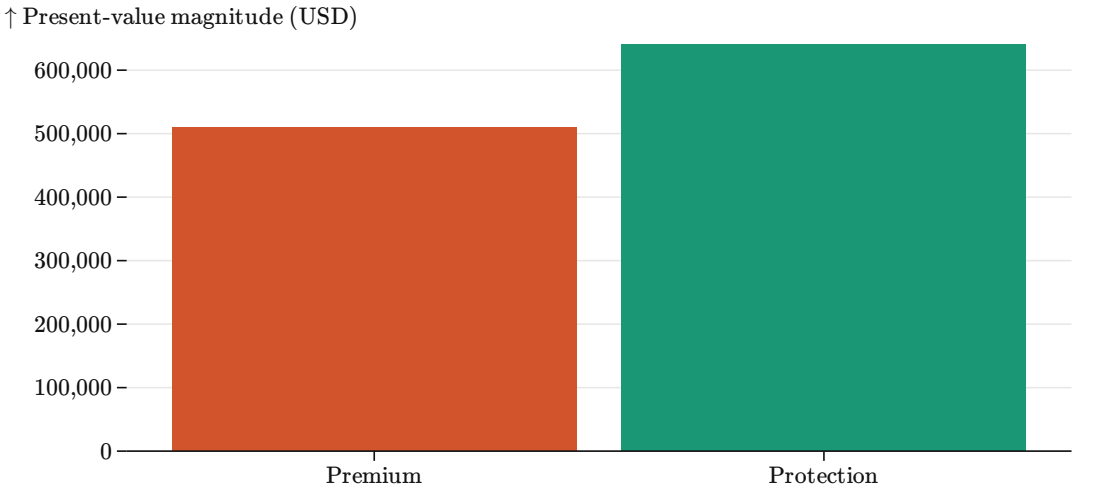

↑ Present-value magnitude (USD)
600,000
500,000
400,000
300,000
200,000
100,000
0
Premium
Protection