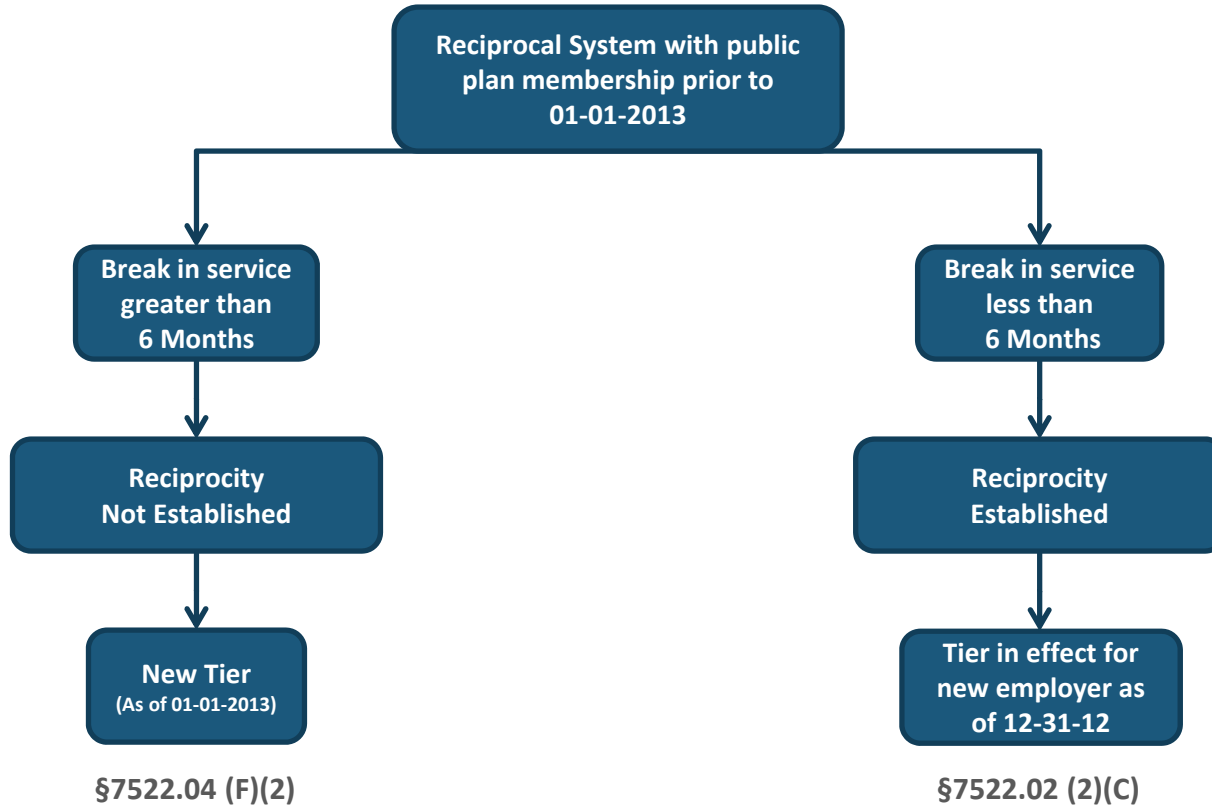
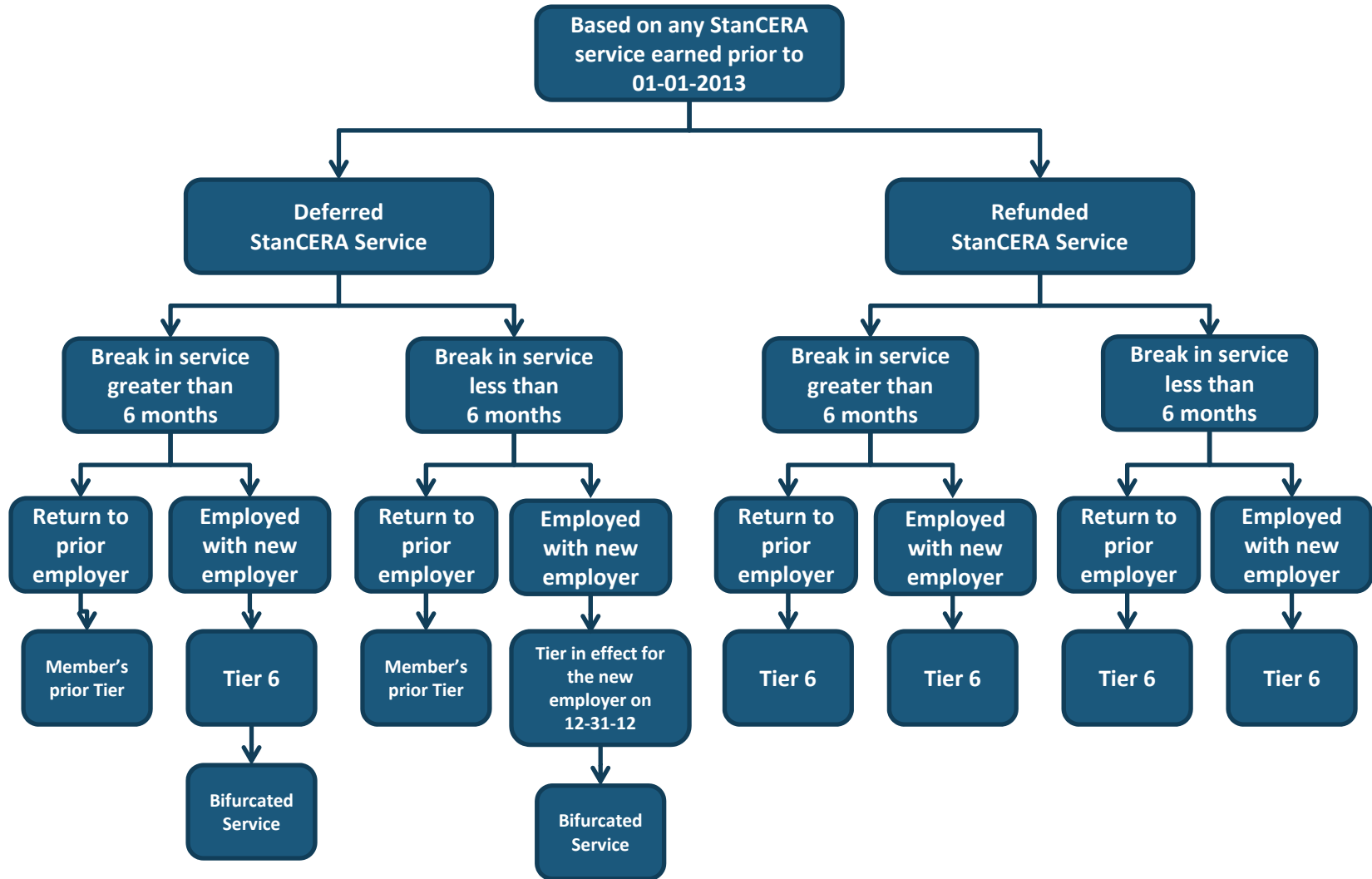


Non-Prior StanCERA Member

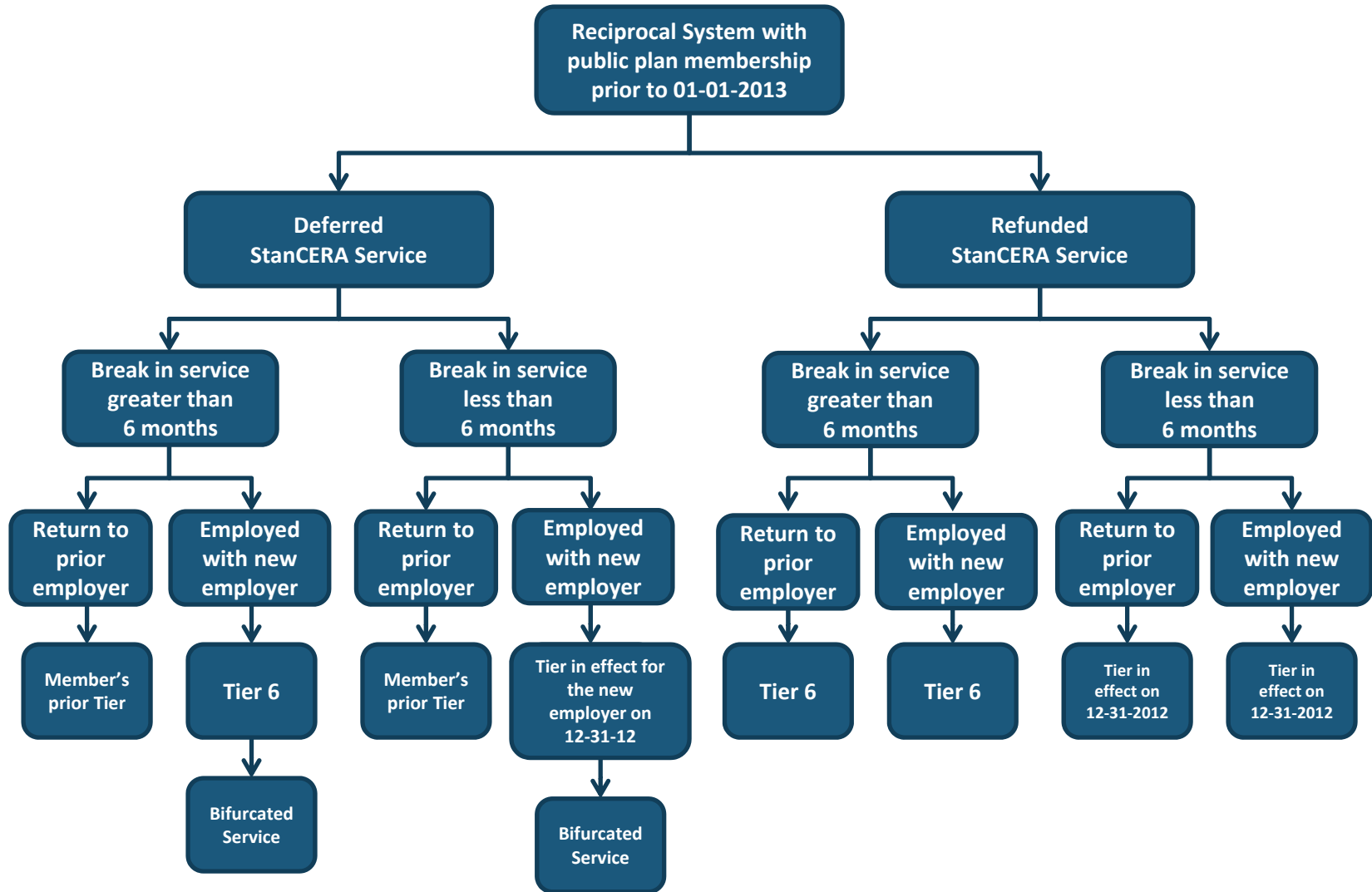


Prior StanCERA Member ONLY



****New employer = first time ever with that employer**

Prior StanCERA Member



****New employer = first time ever with that employer**