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Figure 1

Figure 1 shows the results of the experiment. The data is presented in a table below.

The table shows the relationship between the variables X and Y. The values of X are 1, 2, 3, 4, 5, 6, 7, 8, 9, 10. The values of Y are 1, 2, 3, 4, 5, 6, 7, 8, 9, 10.

The data points are plotted on a graph. The x-axis is labeled 'X' and the y-axis is labeled 'Y'. The data points are connected by a line.

The graph shows a positive linear relationship between X and Y. The slope of the line is 1. The intercept is 0.

The equation of the line is $Y = X$.

The correlation coefficient is 1.00.

The coefficient of determination is 1.00.

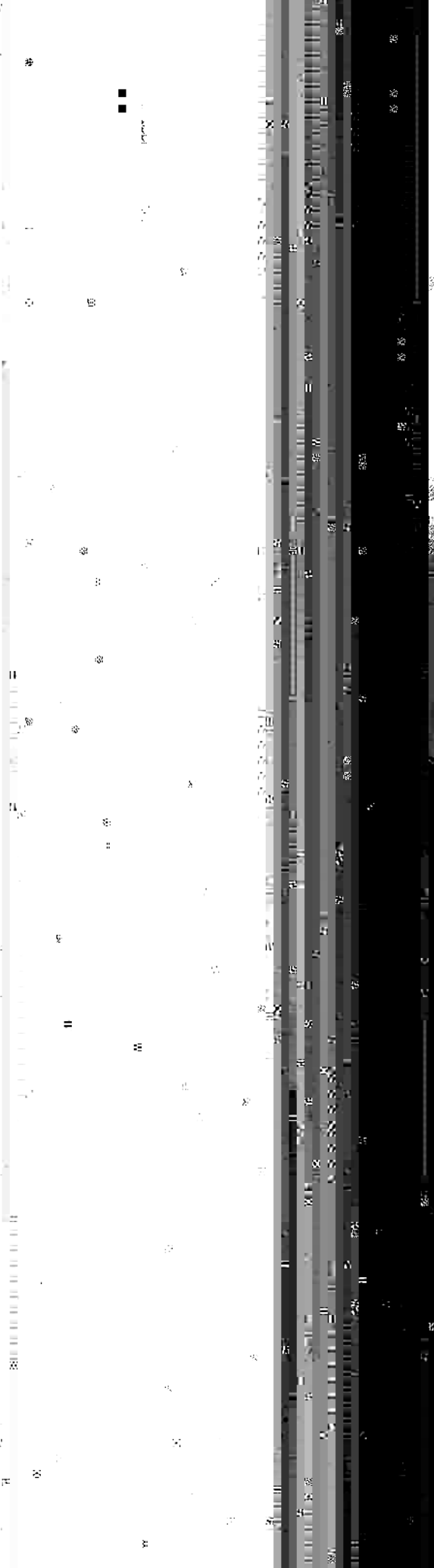
The standard error of the estimate is 0.00.

The confidence interval for the slope is [0.99, 1.01].

The confidence interval for the intercept is [-0.01, 0.01].

The p-value for the slope is 0.00.

The p-value for the intercept is 0.00.







Emphasis of Matter

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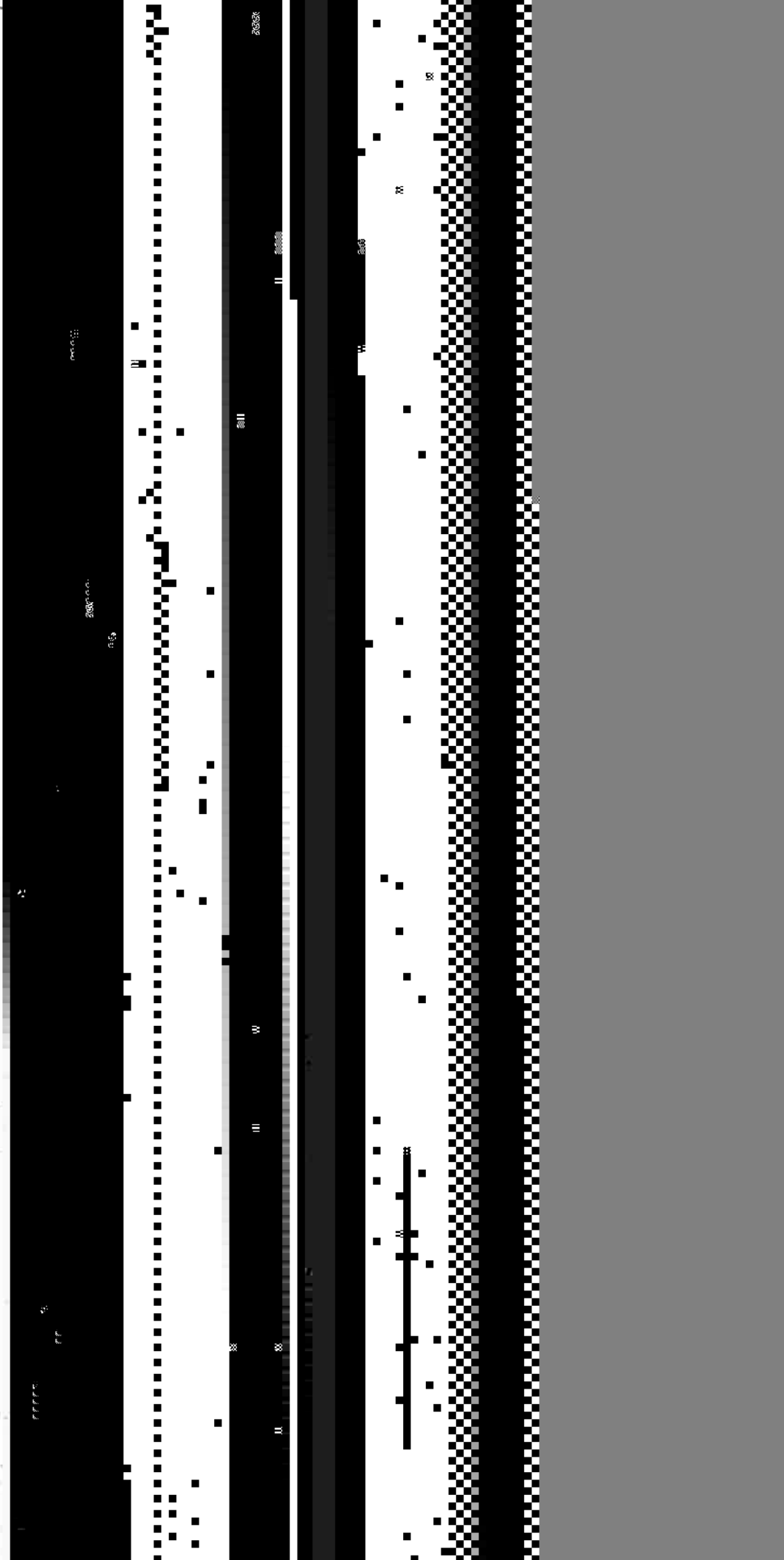
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DFFRXQWLQJ GHVFULEHG LQ 1RWH D UHTXLPDWHHPDQDGHPI
DVVXPSWLRQV WKDWWHGIHFRXQWHVURHSBOLMMVDDQGGOGEFORV
FRQWLQJHQW DVVHWWWVGE GDDVHLRPHWLNQDRCQVROLGDDWHPHQ
WKH UHSRUWHG DPRXQGVHSHUHYHHQXKUSLQJR XQWV\HDXEMHFV
VLJQLILFDQW HVWLPDWHV\LBQYDGHXNLPMDDQVLEWHDDG HPS
IXWXUH EHQHILWVR\$GXLOIHUMXGHWKWHV HVWLDPD

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1HW ORQJ WHUP GHEW FRQWLQXHG

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SHU DQQXPSDVPHQVHSI GXH
VHDLQXDOO\

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DUH GXH DV IROORZV

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D J U H H P H Q W D U H L Q E O X G H I G Y H Q X G H I H Q G & R H S R R O L I G D V R I Q G W K W H D W H P
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5HWLUHPPHQW DQGRWXXWUHPSEBQHILWV FRQWLQXHG

	3RVW	6LFN OHDYH	/RQJ	7RWDO
	UHWLUPHQW	5HWLUPHQW	WHUVR&RPSHQVDWLRQ	:RUNHUV
	EHQHILWV	JUDEHQLWLV	GLVDELOLW\	IX

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RI DFWXDULDO
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5HWLUHPHQW DQGRWXWUHPSEBQHILWV FRQWLQXHG

Actuarial Assumptions

7KH DFFUXHG EHQHRLUWHPESQIRJDNWLIRQWQWHDE/HQWISWJSQW D
EDVHG RQ DFWXDULDO DVVXPSWLRQV RIFFRWQWHLQHYSQWSRGHWWH
\$XJXVW DQG EDVHG RQ XSGDWHG DDYNHUGJHLFNDLGD\WDDVD
\$XJXVW 7KHVH YDOXDWLRQV WDNH LQWR DFFRXQW WKH

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5HWLUPHQW DQGRWXRWUHPERHILWV FRQWLQXHG

7KH SULQFLSDO EHQHWFVSWRYDGGED EDLWLFVORGHZG LQ WKH
FRQVROLDGWHGHPHQVLDHVDWRORZV

D 5HWLUPHQW FHIHQVXHDWK & DUH %HQHILWV

7KH %RDUG SURYLGHFHOLGHQV DQG LKWDWRKFFHWDIEHQHPIS
JURXSVDIWHU UHWLUPHQW XQWLO WKHKPHSPUEHRLXBNDFKH EDH
RQ WKH %RDUG H[SHULVQSHWHPQXPVHWLGE B\WXENLGRPHG 7KH
EHQHILW FRVWV DQG OLDELOLWLHVWKURDWKI GQRQVKGSHGDGH
EHQHILW SODQ DQGDHU%RDUGXGFBQLVODGVDWVHILQV (II
6HSWHPEHU HPSQR\RRVRUHWLWUQRMLVTXDDWHIGB ERD
VXEVLGLJHG SUHPLXPV RI FRQWULEXWLRQV

E 5HWLUPHQW *UDWXLWLHV

7KH %RDUG SURYLGHV UHWLUPHQW JURSDRXBWVHKLWHRGFSHWLWD
VSHFLILHG GDWHVRYLGHV%RDUGHSUEHQHQILWQ/GW&URXJKLQDQ EXHQ
SODQ 7KH EHQHILW LFRWVWHODQGHGLDRLQKWXSHGDQDQWKH %R
FRQVROLDGWHG ILQDQFKEDDFRQVHPRIQWSCHDEODHWXLRWLFHMLJLE
HPSOR\HHV DW UHWLWPHQWLULWEDVHG FDNFGRXOXODVGG\HVDUV
VHUYLFH XS WR \$XJXVW

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\$ PD[LXP RI HOHYHDXVHGD\WLFURP WPHDFXUHFHQWLIHIG IRUZ
LQWR WKH IROORZLQJ \HDU RQO\ VDEHVXMMGSMLRGWRKSUR&JKDV
WHUP OHDYH DQG GLVDELOLW\ SODQ HQSMDVHG \HQ UWKH KIHQED
VWDWHPHQWV DUH

)RU DFRXQWLQJ SUXSRWLHQ RIKWKYD EFOUJXHGFEHQQRULWKH VLF
WRS XS LV EDVHGVRQPSFWLQDULDERXWWKXWILQHGYDQDW \$XJXV
DQG LV EDVHG RQ WKH DYHUDJH GDLV\RVHOPSLORDKHVEEDV
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7 K H % R D U G S U R Y L D G H F H O I G I H Q I W D \ X D Q G L M V D W W K H P S O R \ E H Q H R Q
W H U P G L V D E L O L W \ O H D Y H W R H P S O R \ H I Q V (Z + 7 R D K U H % Q R D W G H W
U H V S R Q V L E O H I R U W K H S D \ P H Q W R I O E R H V W Q V R I U G R Q W S O H P L Q F
F D U H E H Q H I L W V X Q I G H U % R V K U L G S O B Q L G H W W K U R X H J K E H Q H K L W X Q G
G H I L Q H G E H Q H I L W S O V D D O D T K H F R R \$ W Q V B P S G R \ S H V L G R W F O R Q J W H
G L V D E L O L W \ O H D Y H G D D R G X O P W I L Q V Q X G H G L Q W K L V S O D

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Other benefits

L 2 Q W D U L R 7 H D F K H U V 3 H Q V L R Q 3 O D Q

7 H D F K H U V D Q G U H O D W H G H P S O R \ H H J U R X S V 2 Q W B U H Q L J H E D F K H V
3 H Q V L R Q 3 O D Q (P S O R Q H U I R B Q W K H L E X W H R S Q B H G H G I D U H F S O \ E \
3 U R Y L Q F H R I 2 Q W D U L R F R Y W H V S H Q G V I R E O W R D W W K R Q V S O B Q D D M H G D
U H V S R Q V L E L O L W \ R F F W K B L 3 U R Y L Q F H I F S V H W U R H O D W D I E L O V R W K L Y
L Q F O X G H G L Q W K B L G D D M H G V L R Q D O V W D W H P H Q W V

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\$ O O Q R Q W H D F K L Q J H P S O R \ H H V R I W K H % R D U G W K H H 2 Q W D U L R
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S O D Q S U R Y L G H V G H I L Q M G S R Q H P S O R E H H Q H U E D V I Q G W R Q R W K H U Y L F
U D W H V R I S D \ 7 K H U L E R D U L R Q V F R Q X D O W K L H E X H P L S O R X H W R F R Q W
' X U L Q J W K H \ H D U H Q G H G \$ W K X V % R D U G F R Q W U L E X W H G
W R W K H S O D Q P X O W K L H P S O R D U S K H Q V H R F R S O U L E X W L
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L Q F O X G H G L Q W K B L G D D M H G V L R Q D O V W D W H P H Q W V

' H I H U U H G F D S L W D O F R Q W U L E X W L R Q V

' H I H U U H G F D S L W D O Q F F R Q X G H L E X D Q W Q V D Q H G F H R Y Q H G U M E K D W L R Q U H X V H
D F T X L V L W L R Q R I W D Q J L E O H F D S L W D O D V L R Q W V L Q W K F F W U G D Y Q F H
H [S H Q G H G E \ \ H D U H Q G Q Y K D U F R D F R U L L E D J H G R L Q H U R W K H Y O L I H R I W K
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S U R S H U W \ G D P D J H D Q G F H U W D L Q R W K B V D U O D N E O H / M D R L D I P V D \ L I P Q
S H U R F F X U U H Q F H

7 K H X O W L P D W H S U B P H X I P H D U R Y S H U D R G D U H I F E L S V H R G D R O Q W D R G W K H
D F W X D O F O D L P V H [S H Q V H V H I G H S R M D W H H P H R
D G G L W L R Q D O S U H P L X P E D V H G R Q L W N Q S U H R U D H V B X U K U H Q W R I L F 6 D H
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7 K H I R O O R Z L Q J S U R G L I G Q D F R L Q G H Q Q I R U P D W L R Q

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U H O D W H G G H E W H O L J L E O H I R U S U R R L Q F L D O D I X Q G I U Q H F X Q S R U W K
L Q W R Z L W K W K H 7 U X V R D O G H 7 U X V F K Z D E I F Q D H O F H Q W H R R U X W V W D Q G
S H U P D Q H Q W O \ I L Q D Q F H S D U W S L F L G S H E W L Q J E R Q H G L F L Z K R L H V U H R I W K H
8 Q G H U W K H W H U P V R I W K H D J U H H P H Q W D L G H W K B F % R B O G % R D G H E
F R Q V L G H U D W L R Q I R B \ W K H D V R D U G P W W W K H S U R Y W Q F I L D O J U D Q W V
W K H % R D U G L Q U H V S H F W R I W K H 1 3) G H E W

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L Q W K H % R D U G V I L Q D Q F L D O S R V L W L R Q