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**Our business** - Events that Impacted Our Business” in our Annual Report on Form 10-K for the period ended December 31, 2023 for a discussion of certain events that have impacted and continue to impact our business, including inflation and market volatility, high interest rates and ceasing operations of our property insurance business. See also Part I, Item 1, Note 8.

**Commitments and Contingencies**, as well as Part II, Item 1, Legal Proceedings - Trade Secret Lawsuit for a discussion of the trade secret lawsuit, which has impacted our results of operations and could negatively impact our cash if we do not succeed in our appeal. September 30, 2024 | 10-Q 41Table of Contents

**CITIZENS, INC.MANAGEMENT’S DISCUSSION & ANALYSISOUR OPERATING SEGMENTSWe manage our business in two operating segments: Life Insurance and Home Service Insurance.** Our insurance operations are the primary focus of the Company, as these operations generate most of our income. A See the discussion under Segment Operations below for a detailed analysis. A The amount of direct insurance, number of policies, and average face amounts for ordinary life policies issued during the periods indicated are shown below.Nine Months Ended September 30, 20242023A Amount of InsuranceIssuedNumber of PoliciesIssuedAverage PolicyFace AmountIssuedOrdinary Life Policies:Life Insurance:International\$336,467,011A \$ 3,172A \$106,074A \$271,387,985A 2,865A \$94,725A Domestic\$364,803,806A 32,303A 11,293A 6,479,830A 616A 10,519A Total Life Insurance\$701,270,817A \$35,475A 19,762A \$277,867,815A 4,814A \$99,824A Home Service Insurance\$175,988,517A \$13,800A 12,753A 226,307,076A 17,501A 12,931A Total\$877,259,334A \$49,275A \$504,174,891A 20,982A As we previously disclosed, our strategic initiatives include the introduction of new products tailored to our specific markets and expansion of our distribution channels both domestically and internationally. These new products and distribution channels helped drive the 74% increase in total insurance issued in the nine months ended September 30, 2024 as compared to the prior year period. The growth in our Life Insurance segment is primarily attributable to strong sales of our new domestic final expense products, which accounted for over half of the insurance issued through September 30, 2024. The Life Insurance segment also benefited from sales of our international whole life product, which accounted for 68% of total insurance issued internationally in this segment for the nine months ended September 30, 2024. Insurance issued in our Home Service Insurance segment decreased for the nine months ended September 30, 2024 compared to the prior year period largely due to strategic actions intended to improve sales quality and persistency, which led to a decrease in our agent sales force as we focus on these improvements. We also believe the impact of inflation on the cost of living has affected new sales since the customer demographic is primarily middle- and lower-income individuals. September 30, 2024 | 10-Q 42Table of Contents

**CITIZENS, INC.MANAGEMENT’S DISCUSSION & ANALYSISCONSOLIDATED RESULTS OF OPERATIONSREVENUES**Our revenues are generated primarily by insurance renewal premiums and investment income from invested assets.Three Months EndedNine Months EndedSeptember 30, September 30, (In thousands)2024202320242023Revenues:A A A Premiums:A A A Life insurance\$42,461A 41,794A 122,823A 118,020A Accident and health insurance\$452A 296A 1,324A 1,201A Property insurance(16)(64)(18)780A Net investment income\$17,377A 17,372A 52,404A 51,687A Investment related gains (losses), net\$827A (892)1,537A (477)Other income\$630A 884A 3,457A 2,620A Total revenues\$61,731A 59,390A 181,527A 173,831A Total revenues increased in the three and nine months ended September 30, 2024 as compared to the prior year periods, due to significantly higher first year life insurance premiums, investment related gains and higher other income in the nine month period due to supplemental contract revenue. The Company stopped accepting premiums for property insurance at the end of May 2023 and ceased these operations on June 30, 2023. Therefore, the table below shows a summary of our life and A&H premiums for the periods indicated.Three Months EndedNine Months EndedSeptember 30, September 30, (In thousands)2024202320242023Life and A&H premiums:A A Direct premiums:First year\$8,790A 5,185A 22,614A 13,637A Renewal\$35,958A 37,303A 105,119A 107,061A Total direct life and A&H premiums\$44,748A 42,488A 127,733A 120,698A Reinsurance(1,835)(398)(3,586)(1,477)Total life and A&H premiums\$42,913A 42,090A 124,147A 119,221A Premium Income. Direct premiums increased 5% and 6% in the three and nine months ended September 30, 2024, respectively, compared to the same periods in 2023 due to strong first year premium growth in our Life Insurance segment. Renewal premiums decreased in both periods due to the high level of surrenders and matured endowments in the prior year, which negatively affect renewal premiums in the current periods.Reinsurance ceded premiums increased in the three and nine months ended September 30, 2024 compared to the same periods in 2023 due to our new coinsurance agreement with RGA entered in the second quarter of 2024 related to our CICA Domestic business.September 30, 2024 | 10-Q 43Table of Contents

**CITIZENS, INC.MANAGEMENT’S DISCUSSION & ANALYSISNet Investment Income.** A summary of our net investment income and annualized net investment income performance is as follows.Three Months EndedNine Months EndedSeptember 30, September 30, (In thousands, except for %)2024202320242023Gross investment income:A A A Fixed maturity securities\$15,263A 15,005A 45,743A 44,956A Equity securities\$67A 127A 224A 451A Policy loans\$1,369A 1,478A 4,207A 4,531A Long-term investments\$1,151A 1,249A 3,643A 3,261A Other investment income\$230A 166A 651A 430A Total investment income\$18,089A 18,025A 54,468A 53,629A Investment expenses(712)(653)(2,064)(1,942)Net investment income\$17,377A 17,372A 52,404A 51,687A Net investment income, annualized\$69,872A 68,916A Average invested assets, at amortized costs\$1,522,602A 1,520,389A Annualized yield on average invested assets4.59A %4.53A %Due to insurance regulations, fixed maturity securities constitute the vast majority (or 88%) of our investment portfolio based on fair value and thus provide the vast majority of our investment income. Our total investment income increased for the three and nine months ended September 30, 2024 compared to the same periods in 2023, primarily due to a higher average portfolio yield on our fixed maturity securities in the current period.Investment Related Gains (Losses). Net.A We recorded investment related gains of \$0.8 million and \$1.5 million during the three and nine months ended September 30, 2024, respectively, compared to investment related losses of \$0.9 million and \$0.5 million during the same prior year periods. The gains and losses are primarily related to the fair value change of our limited partnership and equity security investments, mostly in our Life Insurance segment, due to the volatility in equity markets over the past year. We did not sell these investments; however, the changes in fair values of our equity securities are reflected as investment related gains or losses in our income statement, in addition to executed transactions that result in a gain or loss.Other Income. Other income consists primarily of supplemental contracts issued to international policyholders in our Life Insurance segment upon the surrender or maturity of their original policies. Supplemental contracts offer our policyholders the opportunity to leave their cash with us and be paid interest at a guaranteed rate or receive an annuity, at their option.September 30, 2024 | 10-Q 44Table of Contents

**CITIZENS, INC.MANAGEMENT’S DISCUSSION & ANALYSISBENEFITS AND EXPENSES**Three Months EndedNine Months EndedSeptember 30, September 30, (In thousands)2024202320242023Benefits and expenses:A A A Insurance benefits paid or provided:A A A Claims and surrenders\$36,478A 37,723A 104,121A 100,798A Increase (decrease) in future policy benefit reserves\$471A (3,880)(130)(5,802)Policyholder liability rereasurement (gain) loss\$1,157A 1,024A 2,836A 2,860A Policyholders’ dividends\$1,320A 1,414A 3,748A 3,783A Total insurance benefits paid or provided\$39,426A 36,281A 110,575A 101,639A Commissions\$12,957A 14,444A 35,639A 27,340A Other general expenses\$12,095A 11,949A 40,072A 35,477A Capitalization of deferred policy acquisition costs(10,430)(7,132)(29,304)(20,034)Amortization of deferred policy acquisition costs\$4,493A 4,056A 12,804A 11,544A Amortization of cost of insurance acquired\$153A 151A 477A 465A Total benefits and expenses\$58,694A 54,749A 170,263A 156,431A Payments of claims and surrenders benefits constitute the majority of our expenses. Total benefits and expenses increased in the three and nine months ended September 30, 2024 as compared to same periods in 2023 driven primarily by the costs related to our new CICA domestic business, as described above as well as a higher volume of reported claims in our Home Services Insurance segment. The \$3.5 million accrual of legal fees awarded to the defendants in the trade secret lawsuit, reflected in other general expenses, also contributed to the increase in the nine months ended September 30, 2024.Claims and Surrenders.A Three Months EndedNine Months EndedSeptember 30, September 30, (In thousands)2024202320242023Claims and surrenders:Death claim benefits\$6,768A 4,984A 18,924A 16,002A Surrender benefits\$13,621A 17,264A 40,082A 44,570A Endowment benefits\$1,865A 1,932A 5,564A 6,117A Matured endowment benefits\$12,644A 11,080A 34,452A 28,907A Property claims\$6A 129A (6)837A A&H and other policy benefits\$1,580A 2,334A 5,105A 4,365A Total claims and surrenders\$36,478A 37,723A 104,121A 100,798A Death claim benefits are being impacted by the increase in policies issued over the past few years and an increase in volume of claims reported in our Home Service Insurance segment. Surrender benefits decreased in the three and nine months ended September 30, 2024 compared to the same periods in 2023. Surrenders are primarily related to international policies that have passed their surrender charge period. We have implemented retention initiatives over the past few years, which we believe are helping to decrease surrenders.September 30, 2024 | 10-Q 45Table of Contents

**CITIZENS, INC.MANAGEMENT’S DISCUSSION & ANALYSISMatured endowment benefits increased for the three and nine months ended September 30, 2024 compared to the same periods in 2023. We anticipated this increase based upon the contractual maturity dates of the policies.Increase (Decrease) in Future Policy Benefit Reserves.** Future policy benefit reserves reflect the liability established to provide for the payment of policy benefits that we expect to pay in the future and thus generally increase when we have a larger in force block of business due to higher sales and better persistency (i.e., more policies on which we expect to pay future benefits) and decrease when we have lower sales and persistency. In the three and nine months ended September 30, 2024, the change in future policy benefit reserves increased due to the amount of reserves on new insurance issued and the in force book of business somewhat offset by released reserves in connection with higher matured endowments.Policyholder Liability Remeasurement (Gain) Loss. Most of our products are long-duration contracts that provide a specified, fixed amount of insurance benefit in exchange for a fixed premium. When a policy is initially issued, we establish a “net premium ratio” (“NPR”) using assumptions regarding expected premiums and policyholder benefit liabilities. On a quarterly basis, we review actual versus expected experience in such quarter, which is reported as a policyholder liability remeasurement gain (if better performance than assumptions) or loss (if lower performance than assumptions). Additionally, in the third quarter of each year, we update our cash flow assumptions to recalculate the NPR, with the impact on the liability for future policy benefits recognized as a policyholder liability remeasurement on a retrospective catch-up basis. In 2024, remeasurement (gain) loss was negatively affected by updates to mortality and lapse assumptions that better reflect emerging experience for the new CICA Domestic block of business.Commissions.A Commission expenses are a cost of acquiring business, as commissions are the primary compensation paid to our independent consultants and independent agents for selling our products. First year commission rates are higher than renewal commission rates and thus commissions fluctuate directly in relation to first year sales. The increases in first year sales in the three and nine months ended September 30, 2024 led to an increase in commission related expenses in both periods as compared to the prior year periods.Capitalization of Deferred Policy Acquisition Costs.A We capitalize costs related to successful sales of our insurance products, which include certain commissions, policy issuance costs, and underwriting and agency expenses. These costs vary based upon amounts of premiums received related to new and renewal business. Capitalized DAC increased in the three and nine months ended September 30, 2024, which is in line with the increases in new sales activity.A Significantly lower amounts are capitalized related to renewal business in correlation with the lower commissions paid on that business compared to first year business, which has higher commission rates.Amortization of Deferred Policy Acquisition Costs. Amortization of DAC increased in the three and nine months ended September 30, 2024, compared to the same periods in 2023. DAC is amort

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derivative Works in perpetuity, by any method in which the Company desires, and to use any trademarks, trade names or labels in connection therewith. Consultant also waives any moral or "droit de suite" rights to the Work Product and any Derivative Works. 4. WARRANTIES. 4.1 Consultant Warranties. Consultant hereby represents and warrants that: (a) Consultant has the right and authority to enter into this Agreement, to fully perform all obligations hereunder, and the performance of the Services will not violate any other agreement or restrictions imposed upon Consultant; (b) Consultant has the right to transfer all rights in Consultant's Work Product hereunder. All Services shall be provided by either employees of Consultant or consultants who have entered into written agreements with Consultant, and in all cases any person or entity performing any of the Services on behalf of Consultant has executed an agreement with Consultant allowing Consultant the right to assign the Work Product to the Company hereunder; (c) Consultant shall, at all times, use its best efforts to take all reasonable steps to guard against data security breaches; (d) Consultant shall ensure that the Services shall be provided in a professional manner, and shall be of a high grade, nature, and quality; and (e) Consultant shall follow the written directions of the Company Contact and diligently pursue completion of the tasks assigned to Consultant hereunder. 4.2 Company Warranties. Company warrants and represents that Company is a Colorado corporation and has the right and authority to enter into this Agreement and to fully perform all of its obligations hereunder. Company will provide Consultant with the support services set forth on the SOW. 5. CONFIDENTIALITY; NON-INTERFERENCE. 5.1 Confidentiality. Consultant shall keep all information relating to this Agreement and the Company confidential, including, but not limited to, the terms and conditions of this Agreement, all information and materials belonging to, used by, or in the possession of the Company relating to its products, processes, services, technology, inventions, patents, ideas, contracts, financial information, developments, business strategies, pricing, current and prospective customers, marketing plans, and trade secrets of every kind and character, including without limitation any PII (collectively, the "Confidential Information"). Consultant acknowledges and agrees that, in the event of a breach of this Section 5, Company shall have no adequate remedy in money or damages and, accordingly, shall be entitled to preliminary, permanent and other injunctive relief without having to post bond or prove irreparable injury. The provisions of this Section 5 shall survive the termination of this Agreement. 5.2 Non-Interference. During the term of this Agreement and for a period of 24 months thereafter (the "Non-Interference Period"), Consultant shall not: (i) divert or attempt to divert from the Company any business of any kind in which it is engaged, including, without limitation, the solicitation of or interference with any of its suppliers, licensees, franchisees, or customers or any other person having a business relationship with Company, or (ii) employ, solicit for employment, or recommend for employment any person employed by the Company. 6. INDEMNIFICATION. 6.1 By Consultant. Consultant will indemnify and hold Company and its directors, officers, employees and agents harmless from and against any and all liabilities, losses, damages, costs and expenses, including, but not limited to, reasonable attorneys' fees, collectively "Claims", arising out of (i) Consultant's inability to grant Company the rights to the Work Product or assign the Work Product as required hereunder; or (ii) Consultant's breach of the covenants in Article 5.6.2. By Company. Company will indemnify and hold Consultant harmless from and against any and all Claims arising from actions taken by Company or its directors, officers, employees and agents, including without limitation Claims arising from Company's international business model. 7. INTENTIONALLY OMITTED. 8. TERMINATION. 8.1 Either the Company or the Consultant can terminate the Agreement at any time and for any reason upon fifteen (15) days advance written notification. Additionally, the Company may terminate this Agreement immediately for cause. Upon termination, the Company shall pay Consultant for all Services performed through the date of termination in accordance with the payment terms set forth on the applicable SOW. 8.2 Upon termination pursuant to the terms set forth herein, in addition to all of its other rights, Company shall have the right to require Consultant to (i) destroy or (ii) deliver to Company all of Consultant's work product in progress with respect to the Services and all items created under or received as a result of this Agreement. To the extent applicable, Consultant acknowledges and agrees that prompt delivery of such work product in progress and other materials described in this Section within seven (7) days of termination shall be deemed condition precedent to any payment by Company due to Consultant with respect to any Services completed by Consultant at the time of such termination, if any. No termination or cancellation of this Agreement shall in any way affect or impair the Consultant's rights to utilize any and all materials created by Consultant pursuant to this Agreement and to complete, develop, publish, manufacture, license, distribute and sell any product, or any derivative works of any product, which may be related in any way to Consultant's Services hereunder. 9. ASSIGNMENT. This Agreement and the Appendices will be binding on the parties' respective successors and permitted assigns. Consultant's services are unique and personal in nature and Company has engaged Consultant as a result of Consultant's expertise relating to such Services. Consultant, therefore, agrees that he will not assign, sell, transfer, delegate or otherwise dispose of this Agreement or any right, duty or obligation under this Agreement without the Company's prior written consent. Nothing in this Agreement shall prevent the assignment by the Company of this Agreement or any right, duty or obligation hereunder to any third party. 10. RELATIONSHIP BETWEEN COMPANY AND CONSULTANT. Consultant is an independent consultant. Consultant will not be entitled to compensation for Services except as provided in the Agreement. Neither Company nor Consultant shall be deemed to be partners or agents of the other. Consultant shall not hold himself out to any person or entity as an employee, officer or agent of the Company. Consultant shall not have authority to bind the Company or enter into agreements on behalf of the Company unless Consultant receives written approval from the Company Contact. 11. GENERAL. 11.1 All notices and statements shall be in writing and shall, together with any payments, be delivered personally by hand delivery or by United States Postal Service, certified, return receipt requested, Federal Express or other nationally recognized receipted overnight or courier service, postage prepaid, or sent by a confirmed (confirmation report printed) e-mail with follow up copy sent by the aforesaid means (failure to send follow up copy by other means shall be deemed failed delivery of notice), to the intended party at the address set forth at on the signature page of this Agreement (unless notification of a change of address is given in writing). Notice shall be deemed delivered upon the date of personal delivery or e-mail transmission or the date of delivery as indicated by Federal Express or other nationally recognized receipted overnight or courier service, or the date indicated on the return receipt from the United States Postal Service. 11.2 This Agreement and the Appendices shall be construed in accordance with the laws of the United States and the State of Texas. The parties hereto agree that any dispute arising out of or relating to this Agreement shall be instituted and prosecuted exclusively in the federal or state courts of competent jurisdiction located in Travis County, Texas, and the parties hereto irrevocably submit to the jurisdiction of said courts and waive any rights to object to or challenge the appropriateness of said forums. Consultant hereby agrees to accept service of process pursuant to the notice provisions hereunder and waives any and all objections to venue, jurisdiction or service of process. CONSULTANT FURTHER WAIVES ANY AND ALL RIGHTS TO A TRIAL BY JURY. 11.3 Except as otherwise provided in this Agreement and/or the Appendices, this Agreement and/or the Appendices can be modified, amended, or any provision waived only by a written instrument signed by an authorized officer of Company and by Consultant. 11.4 This Agreement, combined with the Appendices attached hereto, is the entire Agreement between the parties in connection with the subject matter of the Agreement and Appendices; it incorporates, replaces and supersedes all prior agreements, promises, proposals, representations, understandings and negotiations, written or not between the parties in connection therewith. 11.5 In the event any one or more of the provisions of this Agreement or Appendices are unenforceable, it will be stricken from this Agreement, but the remainder of the Agreement and Appendices will be unimpaired, provided the stricken provisions do not adversely affect the provision of Services or Company's or the Company's ownership of the work product. The headings in this Agreement are for purposes of reference only. 11.6 This Agreement may be executed in two or more counterparts, each of which shall be deemed an original, but all of which shall constitute one and the same instrument. 11.7 The provisions of Sections 3, 5, 6, 10 and 11.2 shall survive the termination and/or expiration of this Agreement. 11.8 Except as otherwise provided in this Agreement, each party's rights and remedies herein or otherwise shall be cumulative and none of them shall be in limitation of any other right or remedy in law and/or equity. 11.9 Failure by either party, in any one or more instances, to enforce any of its rights in connection with this Agreement, or to insist upon the strict performance of the terms of this Agreement or its Appendices, shall not be construed as a waiver or a relinquishment of any such rights for future breach or enforcement thereof. 11.10 In the event that the Company is required to hire counsel or pursue litigation in order to enforce its rights or any of the terms and conditions of this Agreement, in the event the Company prevails, it shall be entitled to collect all costs incurred in such dispute, including reasonable attorneys' fees. IN WITNESS WHEREOF, the parties hereto, each acting under due and proper authority, and intending to be legally bound, have executed this Agreement on the date first written above. CONSULTANT: By: /s/ Robert M Mauldin III Name: A A A A A Robert M Mauldin III Address: A A A A 2932 Polo Ridge Ct. Charlotte, NC 28210 Email: A A A A A robert.mauldin@citizensinc.com COMPANY: CITIZENS, INC. By: /s/ Jon Stenberg Name: A A A A A Jon Stenberg Title: A A A A A Chief Executive Officer Address: A A A A 11815 Alterra Pkwy, Floor 15 Austin, TX 78758 APPENDIX "A" STATEMENT OF WORK Beginning on the SOW Effective Date, Consultant shall provide the following Services: 1. Scope of Engagement Strategic Sales Consultant's Duties—[Strategic consultation and advisement—Product design and enhancement consultation—] International Market Expansion and Business Development—[International Relationship Management—] Coordinate with Company's marketing lead to help with international marketing needs—[Security Plan Steering Committee chair—] Travel as needed, including international travel to provide the Services. It is anticipated that Consultant will provide the Services for 8 full days per month. Company Contact: Jon Stenberg. 2. Payment Terms For providing the Services, Consultant shall be paid as follows: (1) Beginning on September 1, 2024, a monthly retainer in the amount of \$2,500 (the "Retainer Fee"); and (2) A daily Service Fee in the amount of \$2,282 per full day of Services provided (the "Service Fee"). At the Company's option, Consultant shall be paid the Retainer Fee on the Company's normal payroll cycle, which is currently on the 15th and the last day of each month. The Retainer Fee shall be paid in arrears, i.e., the September 15th payment shall be \$1,250 for the period from September 1 to September 15; the September 30 payment shall be \$1,250 for the period from September 16 to September 30, etc. Consultant shall invoice the Company for the Services Fee at the end of each month, or more frequently if agreed by the Company Contact, and Company shall pay all undisputed portions of each invoice within 15 days of receipt. Each invoice shall provide reasonable detail as to Services provided. Additionally, Consultant shall be reimbursed (or at the Company's option, paid in advance) for reasonable travel expenses related to performance of the Services. Airfare for international travel shall be limited to reimbursement of up to \$2,500 unless prior written approval received from Company Contact to exceed this amount. Reimbursement of any spousal travel costs require prior written approval of Company Contact. All such expenses shall be documented with reasonable detail on an invoice provided to Company. Consultant shall provide receipts for expenses as required by the Company's travel and expense policies. The Compensation described above shall be the sole compensation that Consultant is entitled to for the provision of Services hereunder. Consultant shall not be entitled to, without limitation, any Company benefits. EX-31.1 3 cia-2024930x10qex311.htm EX-31.1 Document EXHIBIT 1.1 Certification of Chief Executive Officer Under Section 302 of the Sarbanes-Oxley Act of 2002, Jon Stenberg, Chief Executive Officer and President of Citizens, Inc., certify that: 1. I have reviewed this Quarterly Report on Form 10-Q of Citizens, Inc. ("registrant"); 2. Based on my knowledge, this report does not contain any untrue statement of material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report; 3. Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report; 4. The registrant's other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have: a. Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared; b. Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles; c. Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and d. Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting; and 5. The registrant's other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of the registrant's Board of Directors (or persons performing the equivalent functions): a. All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; and b. Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting. A By: /s/ Jon Stenberg A Jon Stenberg A Chief Executive Officer and President Date: November 7, 2024 EX-31.2 4 cia-2024930x10qex312.htm EX-31.2 Document EXHIBIT 31.2 Certification of Chief Financial Officer Under Section 302 of the Sarbanes-Oxley Act of 2002, Jeffery P. Conklin, Vice President, Chief Financial Officer, Chief Investment Officer and Treasurer, certify that: 1. I have reviewed this Quarterly Report on Form 10-Q of Citizens, Inc. ("registrant"); 2. Based on my knowledge, this report does not contain any untrue statement of material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report; 3. Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report; 4. The registrant's other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have: a. Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared; b. Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles; c. Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and d. Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting; and 5. The registrant's other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting



respects, the financial condition and results of operations of the Company.À By: /s/ Jeffery P. ConklinName:À Jeffery P. ConklinTitle:Vice President, Chief Financial Officer,Chief Investment Officer and TreasurerÀ Date:November 7, 2024À EX-101.SCH 7 cia-20240930.xsd XBRL TAXONOMY EXTENSION SCHEMA DOCUMENT 0000001 - Document - Document and Entity Information link:presentationLink link:calculationLink link:definitionLink 9952151 - Statement - Consolidated Statements of Financial Position (Unaudited) link:presentationLink link:calculationLink link:definitionLink 9952152 - Statement - Consolidated Statements of Comprehensive Income (Unaudited) link:presentationLink link:calculationLink link:definitionLink 9952153 - Statement - Consolidated Statements of Stockholder's Equity Statement link:presentationLink link:calculationLink link:definitionLink 9952154 - Statement - Consolidated Statements of Cash Flows (Unaudited) link:presentationLink link:calculationLink link:definitionLink 9952155 - Statement - Supplemental Disclosure of Noncash Investing and Financing Activities Statement link:presentationLink link:calculationLink link:definitionLink 9952156 - Statement - Consolidated Statements of Financial Position (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 9952157 - Disclosure - Financial Statements link:presentationLink link:calculationLink link:definitionLink 9952158 - Disclosure - Accounting Pronouncements link:presentationLink link:calculationLink link:definitionLink 9952159 - Disclosure - Investments link:presentationLink link:calculationLink link:definitionLink 9952160 - Disclosure - Fair Value Measurements link:presentationLink link:calculationLink link:definitionLink 9952161 - Disclosure - Deferred Policy Acquisition Costs and Cost of Insurance Acquired link:presentationLink link:calculationLink link:definitionLink 9952162 - Disclosure - Policyholders' Liabilities link:presentationLink link:calculationLink link:definitionLink 9952163 - Disclosure - Reinsurance link:presentationLink link:calculationLink link:definitionLink 9952164 - Disclosure - 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Comprehensive Income (Details) link:presentationLink link:calculationLink link:definitionLink EX-101.CAL 8 cia-20240930 cal.xml XBRL TAXONOMY EXTENSION CALCULATION LINKBASE DOCUMENT EX-101.DEF 9 cia-20240930 def.xml XBRL TAXONOMY EXTENSION DEFINITION LINKBASE DOCUMENT EX-101.LAB 10 cia-20240930 lab.xml XBRL TAXONOMY EXTENSION LABEL LINKBASE DOCUMENT Fed Funds Effective Rate Overnight Index Swap Rate Fed Funds Effective Rate Overnight Index Swap Rate [Member] Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0000 To 0149 Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0000 To 0149 [Member] Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0000 To 0149 Adjustments to reconcile net income to net cash provided by (used in) operating activities: Adjustments to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities [Abstract] Debt and Equity Securities, FV-NI [Line Items] Debt and Equity Securities, FV-NI [Line Items] Statistical Measurement [Domain] Statistical Measurement [Domain] Related Party Transactions Related Party Transactions Disclosure [Text Block] Debt Securities, Available-for-sale, Accumulated Gross Unrealized Loss, before Tax Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Loss, before Tax Debt Securities [Member] Debt Securities [Member] Net increase (decrease) in cash and cash equivalents Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate Effect Liability for Future Policy Benefit, by Product Segment [Line Items] Liability for Future Policy Benefit, by Product Segment [Line Items] Trading Symbol Trading Symbol All Trading Arrangements All Trading Arrangements [Member] Compensation Actually Paid vs. Net Income Compensation Actually Paid vs. Net Income [Text Block] Non-NEOs Non-NEOs [Member] Schedule of Earnings Per Share, Basic and Diluted Schedule of Earnings Per Share, Basic and Diluted [Table Text Block] (Increase) decrease in policy loans, net Payments for (Proceeds from) Policy Loans Rule 10b5-1 Arrangement Adopted Rule 10b5-1 Arrangement Adopted [Flag] CICA Life A.I., a Puerto Rico company CICA Life A.I., a Puerto Rico company [Member] CICA Life A.I., a Puerto Rico company Awards Close in Time to MNPI Disclosures Awards Close in Time to MNPI Disclosures [Table] Home Service Insurance, Accident And Health, Other Home Service Insurance, Accident And Health, Other [Member] Home Service Insurance, Accident And Health, Other Total invested assets Investments And Short Term And Cash And Cash Equivalents Sum of the carrying value of investments including short term and cash and cash equivalents as of the balance sheet date, Other Commitments [Line Items] Other Commitments [Line Items] Judicial Ruling Judicial Ruling [Member] Common Stock Class A [Member] Common Class A [Member] Beginning balance at original discount rate Ending balance at original discount rate Liability for Future Policy Benefit, Expected Net Premium, Original Discount Rate, before Cash Flow and Reinsurance Pay vs Performance Disclosure [Line Items] Line of Credit Facility [Table] Line of Credit Facility [Table] Peer Group Total Shareholder Return Amount Peer Group Total Shareholder Return Amount Residential Mortgage Backed Securities [Member] Residential Mortgage-Backed Securities [Member] Annuity withdrawals Repayments of Annuities and Investment Certificates Organization, Consolidation and Presentation of Financial Statements Disclosure [Text Block] Organization, Consolidation and Presentation of Financial Statements Disclosure [Text Block] Non-Rule 10b5-1 Arrangement Adopted Non-Rule 10b5-1 Arrangement Adopted [Flag] Fair Value Disclosures [Text Block] Fair Value Disclosures [Text Block] Life Insurance And Accident And Health Life Insurance And Accident And Health [Member] Life Insurance And Accident And Health Unrealized holding gains (losses) arising during the period, after tax OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, after Tax Award Timing Disclosures [Line Items] Pre-adoption liability, beginning balance Post-adoption liability, ending balance Expected future benefit payments Liability for Future Policy Benefit, Expected Future Policy Benefit, before Reinsurance, after Discount Rate Change Debt security maturities rated investment grade, percent Debt security maturities rated investment grade, percent Percent of debt security maturities rated investment grade level BBB and higher to total debt security maturities Other, net Increase (Decrease) in Other Operating Assets and Liabilities, Net Other Performance Measure, Amount Other Performance Measure, Amount Portion at Fair Value Measurement [Member] Portion at Fair Value Measurement [Member] Common stock, shares outstanding (in shares) Common Stock, Shares, Outstanding Unrealized gains (losses) on fixed maturity securities, net Unrealized holding gains (losses), before Tax OCI, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment, before Tax Total future policy benefit reserve Net liability for future policy benefits Liability for Future Policy Benefit, before Reinsurance Policyholder Account Balance, above Guaranteed Minimum Crediting Rate [Axis] Policyholder Account Balance, above Guaranteed Minimum Crediting Rate [Axis] Tax Decree, Allowed Discounted Income Tax Rate, Percent Tax Decree, Allowed Discounted Income Tax Rate Below Stated Minimum Taxable Earnings Limit, Percent Allowed discounted income tax rate on taxable earnings up to stated minimum taxable earnings limit as permitted through tax decree, percent Debt Securities, Available-for-sale, Realized Loss Debt Securities, Available-for-Sale, Realized Loss Permanent Permanent [Member] Permanent Policyholder Account Balance [Line Items] Policyholder Account Balance [Line Items] Entity Tax Identification Number Entity Tax Identification Number Treasury Stock, Shares, Acquired Treasury Stock, Shares, Acquired AOCI Including Portion Attributable to Noncontrolling Interest AOCI Including Portion Attributable to Noncontrolling Interest [Member] Operating Segments Operating Segments [Member] Class of Financing Receivable [Domain] Class of Financing Receivable [Domain] Other Business Other Business [Member] Other Business Net cash provided by operating activities Net Cash Provided by (Used in) Operating Activities Deferred policy acquisition costs Beginning balance Ending balance Deferred Policy Acquisition Cost Cash flows from operating activities: Net Cash Provided by (Used in) Operating Activities [Abstract] Treasury Stock Treasury Stock, Common [Member] Effect of changes in discount rates AOCI, Liability for Future Policy Benefit, Expected Future Policy Benefit, before Tax US Treasury Securities [Member] US Treasury Securities [Member] Other general expenses Other Cost and Expense, Operating Other Stockholders' Equity, Other Equity Components [Axis] Equity Components [Axis] Award Timing Method Award Timing Method [Text Block] Gross Unrealized Gains and Losses [Table] Gross Unrealized Gains and Losses [Table] Gross Unrealized Gains and Losses [Table] Trading Arrangements, by Individual Trading Arrangements, by Individual [Table] Fixed maturity securities available-for-sale, at fair value (amortized cost:À \$1,391,580 and \$1,389,038 in 2024 and 2023, respectively) Fixed maturity securities, available-for-sale Debt Securities, Available-for-Sale Entity Common Stock, Shares Outstanding Entity Common Stock, Shares Outstanding Home Service Insurance: Home Service Insurance Segment [Member] Segment in which the financial information pertaining to home service insurance providing death benefits to policyholders. Insider Trading Policies and Procedures [Line Items] US States and Political Subdivisions Debt Securities [Member] US States and Political Subdivisions Debt Securities [Member] Use of Estimates, Policy [Policy Text Block] Use of Estimates, Policy [Policy Text Block] Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050 Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050 [Member] Life Insurance, Accident And Health, Net Of Reinsurance Life Insurance, Accident And Health, Net Of Reinsurance [Member] Life Insurance, Accident And Health, Net Of Reinsurance Adjustment to Compensation, Amount Adjustment to Compensation Amount Direct Premiums Earned Direct Premiums Earned Investments [Domain] Investments [Domain] Compensation Amount Outstanding Recovery Compensation Amount Effect of actual variances from expected experience Liability for Future Policy Benefit, Expected Future Policy Benefit, Cumulative Increase (Decrease) of Actual Variance from Expected Experience Federal income tax receivable Increase (Decrease) in Income Taxes Payable, Net of Income Taxes Receivable Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table [Member] Supplemental Contracts Without Life Contingencies Supplemental Contracts Without Life Contingencies [Member] Supplemental Contracts Without Life Contingencies Entity Small Business Entity Small Business Company Selected Measure Amount Company Selected Measure Amount Geographical [Axis] Geographical [Axis] Maturities and calls of fixed maturity securities, available-for-sale Proceeds from Maturities, Prepayments and Calls of Debt Securities, Available-for-Sale Due premiums Premiums Receivable, Net Tabular List, Table Tabular List [Table Text Block] Fair Value, Inputs, Level 3 [Member] Fair Value, Inputs, Level 3 [Member] Commissions payable Accrued Sales Commission Reinsurance recoverable Increase (Decrease) in Reinsurance Recoverable Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table [Member] Investments Including Short Term And Cash And Cash Equivalents [Abstract] Investments Including Short Term And Cash And Cash Equivalents [Abstract] Investments Including Short Term And Cash And Cash Equivalents Debt Securities, Available-for-sale, Unrealized Loss Position Debt Securities, Available-for-Sale, Unrealized Loss Position Credit Facility [Domain] Credit Facility [Domain] Cash and cash equivalents at beginning of year Cash and cash equivalents at end of period Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents Amortization of premiums and discounts on investments Accretion (Amortization) of Discounts and Premiums, Investments Policy claims payable Liability for Claims and Claims Adjustment Expense Equity securities, at fair value Equity Securities, FV-NI, Current Consolidation Items [Axis] Consolidation Items [Axis] Less: Reinsurance recoverable Liability for Future Policy Benefit, Reinsurance Recoverable, after Allowance Treasury stock Treasury Stock, Common, Shares Bond Mutual Funds [Member] Fixed Income Funds [Member] Forgone Recovery due to Disqualification of Tax Benefits, Amount Forgone Recovery due to Disqualification of Tax Benefits, Amount Unrealized Continuous Losses on Investments [Abstract] Unrealized Continuous Losses on Investments [Abstract] Unrealized Continuous Losses on Investments [Abstract] Beginning balance at original discount rate Ending balance at original discount rate Liability for Future Policy Benefit, Expected Future Policy Benefit, Original Discount Rate, before Cash Flow and Reinsurance Product and Service [Domain] Product and Service [Domain] Employee Stock Option Share-Based Payment Arrangement, Option [Member] CICA Life Insurance Company of America, a Colorado company CICA Life Insurance Company of America, a Colorado company [Member] CICA Life Insurance Company of America, a Colorado domiciled company Commissions expense assumed and ceded Commissions expense assumed and ceded, net Amount of reduction in commissions expense incurred for policies assumed and/or ceded, where a negative total or credit amount relates to more ceded than assumed, or a positive total or debit amount relates to more assumed than ceded. Aggregate assumed life insurance in force SEC Schedule, 12-17, Insurance Companies, Reinsurance, Life Insurance in Force, Assumed Fair value maximum rate of investment contract Fair value maximum rate of investment contract Represents the maximum interest rate for fair value of investment contract using discounted cash flows based upon swap rates adjusted for various risk adjustments. Fair Value Disclosures [Abstract] Fair Value Disclosures [Abstract] Depreciation Depreciation Other Proceeds from (Payments for) Other Financing Activities Comprehensive income (loss) Total comprehensive income (loss) Comprehensive Income (Loss), Net of Tax, Attributable to Parent Minimum Amount of Risk Based Capital Parent Corporation Agreed to

Maintain Minimum Amount of Risk Based Capital Parent Corporation Agreed to Maintain The minimum amount of a subsidiary's risk based capital that a parent corporation agreed to maintain Number of Third Party Pricing Changes Number of Third Party Pricing Changes The number of changes made to the amounts reported on the balance sheet of fixed maturity securities, available for sale when compared to the values received from broker or third party pricing agencies. Preferred Stock, Shares Outstanding Preferred Stock, Shares Outstanding Security Exchange Name Security Exchange Name Debt Instrument, Basis Spread on Variable Rate Debt Instrument, Basis Spread on Variable Rate Investments Classified by Contractual Maturity Date [Table Text Block] Investments Classified by Contractual Maturity Date [Table Text Block] Unrealized holding gains (losses) arising during period, before tax OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment and Tax Award Type Award Type [Axis] Minimum Capital Agreement, Date of Agreement Minimum Capital Agreement, Date of Agreement Minimum Capital Agreement, Date of Agreement Issuances Liability for Future Policy Benefit, Expected Net Premium, Issuance Corporate Debt Securities [Member] Corporate Debt Securities [Member] Policyholder Account Balance, Guaranteed Minimum Crediting Rate Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Table Text Block] Noncash or Part Noncash Acquisition, Investments Acquired Noncash or Part Noncash Acquisition, Investments Acquired Life insurance Premiums Earned, Net, Life Property and equipment, net Property, Plant and Equipment, Net Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater [Member] Total liabilities Liabilities Amount Other Comprehensive Income (Loss), before Tax, Portion Attributable to Parent [Abstract] FHLB common stocks Investment in Federal Home Loan Bank Stock, Fair Value Disclosure Forgone Recovery, Explanation of Impracticability Forgone Recovery, Explanation of Impracticability [Text Block] Revolving Credit Facility Revolving Credit Facility [Member] Unrealized Gain (Loss) on Investments [Table Text Block] Unrealized Gain (Loss) on Investments [Table Text Block] Investment related gains (losses), net Investment related (gains) losses on sale of investments and other assets Realized Investment Gains (Losses) Expiration Date Trading Arrangement Expiration Date Cash flows from investing activities: Net Cash Provided by (Used in) Investing Activities [Abstract] Loss Contingency Appeal Bond Loss Contingency Appeal Bond Loss Contingency Appeal Bond Minimum Capital Requirement Compliance Minimum Capital Requirement Compliance Indicates whether the entity has met its capital adequacy needs as defined by the regulatory approved business plan, which includes a minimum premium or capital requirement, and, if not met, would require the parent company to contribute adequate funds in order for the entity to maintain minimum required premium or capital ratios. Other Comprehensive Income (Loss), Tax, Portion Attributable to Parent Income tax expense (benefit) on other comprehensive income items Other Comprehensive Income (Loss), Tax, Portion Attributable to Parent Total Shareholder Return Amount Total Shareholder Return Amount Common stock, shares issued (in shares) Common Stock, Shares, Issued Reinsurance, Reinsured Risk, Percentage Reinsurance, Reinsured Risk, Percentage Debt Securities, Available-for-sale, Allowance for Credit Loss, Writeoff Debt Securities, Available-for-Sale, Allowance for Credit Loss, Writeoff Liability for Future Policy Benefit, Expected Net Premium [Roll Forward] Liability for Future Policy Benefit, Expected Net Premium [Roll Forward] Available-for-sale Securities, Debt Maturities, Due After Ten Years, Fair Value Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 10 Entity [Domain] Entity [Domain] Liability for Future Policy Benefit, Expected Future Policy Benefit, Undiscounted, before Reinsurance Liability for Future Policy Benefit, Expected Future Policy Benefit, Undiscounted, before Reinsurance Equity Awards Adjustments, Footnote Equity Awards Adjustments, Footnote [Text Block] Line of Credit Facility, Maximum Borrowing Capacity Line of Credit Facility, Maximum Borrowing Capacity Tax Effect Other Comprehensive Income (Loss), Tax, Portion Attributable to Parent, Parenthetical Disclosure [Abstract] Commissions payable and other liabilities Increase (Decrease) in Other Accrued Liabilities All other investments Other Assets, Fair Value Disclosure Debt Securities, Available-for-sale, Realized Gain Debt Securities, Available-for-Sale, Realized Gain Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss Debt Securities, Available-for-Sale, Unrealized Loss Position, Accumulated Loss Insider Trading Policies and Procedures Adopted Insider Trading Policies and Procedures Adopted [Flag] Mortgage loans on real estate, interest rate SEC Schedule, 12-29, Real Estate Companies, Investment in Mortgage Loans on Real Estate, Interest Rate Gross Unrealized Gains and Losses [Line Items] Gross Unrealized Gains and Losses [Line Items] [Line Items] for Gross Unrealized Gains and Losses [Table] Liability for Future Policy Benefit, by Product Segment [Table] Liability for Future Policy Benefit, by Product Segment [Table] Named Executive Officers, Footnote Named Executive Officers, Footnote [Text Block] Other assets (less allowance for losses of \$574 and \$408 in 2024 and 2023, respectively) Other Assets Issuances Liability for Future Policy Benefit, Expected Future Policy Benefit, Issuance Common stock, shares authorized (in shares) Common Stock, Shares Authorized Liability for Future Policy Benefit, Activity [Line Items] Liability for Future Policy Benefit, Activity [Line Items] Policyholder Account Balance, Guaranteed Minimum Crediting Rate Range [Axis] Policyholder Account Balance, Guaranteed Minimum Crediting Rate Range [Axis] Unrealized holding gains (losses), net OCI, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment and Tax Weighted Average Number of Shares Outstanding, Diluted Weighted Average Number of Shares Outstanding, Diluted Insurance [Abstract] Segment reporting, measurement differences between segment and consolidated income (loss) Segment Reporting, Measurement Differences Between Segment and Consolidated Profit (Loss) Net premiums collected Liability for Future Policy Benefit, Expected Net Premium, Net Premium Collected Total Other Comprehensive Income (Loss), Net of Tax, Portion Attributable to Parent [Abstract] Statutory Accounting Practices [Line Items] Statutory Accounting Practices [Line Items] Net deferred policy acquisition cost Net Deferred Policy Acquisition Cost Expense Net amount of other increase (decrease) to capitalized and amortized expense of deferred policy acquisition costs (DAC) Life Insurance, Permanent Limited Pay Life Insurance, Permanent Limited Pay [Member] Life Insurance, Permanent Limited Pay Adjusted beginning of year balance Liability for Future Policy Benefit, Expected Future Policy Benefit, Original Discount Rate, before Reinsurance, after Cash Flow Change MNPI Disclosure Timed for Compensation Value MNPI Disclosure Timed for Compensation Value [Flag] Total insurance benefits paid or provided Total insurance benefits paid or provided Total insurance benefits paid or provided Amount of benefits paid and cost incurred relating to policyholders', including but not limited to claims, surrenders, related change in accrued obligations or remeasurements, and dividend expense. Home Service Insurance, Life Insurance, Permanent Home Service Insurance, Life Insurance, Permanent [Member] Home Service Insurance, Life Insurance, Permanent Total stockholders' equity Balance Balance Equity, Attributable to Parent Insurance, Other Insurance, Other [Member] Permanent Limited Pay Permanent Limited Pay [Member] Permanent Limited Pay Treasury stock, at cost Treasury Stock, Value Due in one year or less Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, Year One Policyholder Account Balance, Issuance Policyholder Account Balance, Issuance Litigation Case [Axis] Litigation Case [Axis] Life Insurance Product Line [Member] Life Insurance Product Line [Member] Capitalization of deferred policy acquisition costs Deferred Policy Acquisition Costs, Capitalized amount Deferred Policy Acquisition Costs, Capitalized Amount Offset to Gross Commission and General Expense Costs Investments Including Short Term And Cash And Cash Equivalents [Table Text Block] investments Including Short Term And Cash And Cash Equivalents [Table Text Block] Tabular Disclosure of Carrying Value and Percentage to Total Carrying Value of investments Including Short Term And Cash And Cash Equivalents [Table Text Block] Change in current discount rate for liability for future policy benefits OCI, Liability for Future Policy Benefit, Gain (Loss), after Reclassification Adjustment and Tax Sales of other long-term investments Proceeds from Sale and Maturity of Other Investments Other comprehensive income (loss) Other comprehensive income (loss) Other Comprehensive Income (Loss), Net of Tax, Portion Attributable to Parent Policyholder Account Balance [Table] Policyholder Account Balance [Table] AOCI, Liability for Future Policy Benefit, Expected Net Premium, before Tax AOCI, Liability for Future Policy Benefit, Expected Net Premium, before Tax Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer Pension Adjustments Prior Service Cost Pension Adjustments Prior Service Cost [Member] Fair Value Measurements, Recurring and Nonrecurring Fair Value Measurements, Recurring and Nonrecurring [Table Text Block] Document Fiscal Period Focus Document Fiscal Period Focus All Executive Categories All Executive Categories [Member] Equity Securities [Member] Equity Securities [Member] Other policyholders' liabilities Increase (Decrease) in Other Policyholder Funds Changed Peer Group, Footnote Changed Peer Group, Footnote [Text Block] Assets Assets [Abstract] Fair Value, by Balance Sheet Grouping [Table] Fair Value, by Balance Sheet Grouping [Table] Coinsured Risk Percentage, Reinsurance Retention Policy Coinsured Risk Percentage, Reinsurance Retention Policy Percentage of reinsurance risk ceded between insurer and coinsurer based upon an stated annual rate. CIA Non-redeemable Preferred Stock Fund CIA Non-redeemable Preferred Stock Fund [Member] CIA Non-redeemable Preferred Stock Fund Segment Reporting, Reconciling Item for Operating Profit (Loss) from Segment to Consolidated [Line Items] Segment Reporting, Reconciling Item for Operating Profit (Loss) from Segment to Consolidated [Line Items] Document Type Document Type Line of Credit Facility, Commitment Fee Percentage Line of Credit Facility, Commitment Fee Percentage Pension Benefits Adjustments, Footnote Pension Benefits Adjustments, Footnote [Text Block] Schedule of Segment Reporting Information, by Segment [Table Text Block] Schedule of Segment Reporting Information, by Segment [Table Text Block] Total Shareholder Return Vs Peer Group Total Shareholder Return Vs Peer Group [Text Block] Policyholder Account Balance, Surrender and Withdrawal Policyholder Account Balance, Surrender and Withdrawal Schedule of Realized Gain (Loss) [Table Text Block] Schedule of Realized Gain (Loss) [Table Text Block] Limited partnership Noncontrolling Interest in Limited Partnerships Adjusted beginning of year balance Liability for Future Policy Benefit, Expected Net Premium, Original Discount Rate, before Reinsurance, after Cash Flow Change Mortgage loans Mortgage Loans on Real Estate, Commercial and Consumer, Net Fixed maturities available-for-sale, cost Debt Securities, Available-for-sale, Amortized Cost Debt Securities, Available-for-sale, Amortized Cost Debt Securities, Available-for-Sale, Amortized Cost Parent Company Parent Company [Member] Maximum [Member] Maximum [Member] Common stock, par value (in dollars per share) Common Stock, No Par Value Policy liabilities: Policy liabilities: [Abstract] Equity Valuation Assumption Difference, Footnote Equity Valuation Assumption Difference, Footnote [Text Block] Investment Type [Axis] Investment Type [Axis] Deferred Policy Acquisition Costs and Cost of Insurance Acquired Deferred Policy Acquisition Costs [Text Block] Liabilities: Liabilities [Abstract] Revenues: Revenues [Abstract] Reinsurance Reinsurance [Text Block] Current Fiscal Year End Date Current Fiscal Year End Date Accrued investment income Accrued Investment Income Receivable Statistical Measurement [Axis] Statistical Measurement [Axis] PEO Name PEO Name Non-Rule 10b5-1 Arrangement Terminated Non-Rule 10b5-1 Arrangement Terminated [Flag] Net income (loss) before taxes Income (Loss) from Continuing Operations before Income Taxes, Noncontrolling Interest Policyholders' dividends Policyholder Dividends, Expense Due premiums, allowance for doubtful accounts Premium Receivable, Allowance for Credit Loss Non-PEO NEO Average Total Compensation Amount Non-PEO NEO Average Total Compensation Amount All Award Types Award Type [Domain] Description of Regulatory Capital Requirements under Insurance Regulations Description of Regulatory Capital Requirements under Insurance Regulations Name Outstanding Recovery, Individual Name Annuity - investment contracts Liabilities Related to Investment Contracts, Fair Value Disclosure Life Insurance: Life Insurance Business Segment [Member] Life Insurance Business Segment Compensation Actually Paid vs. Company Selected Measure Compensation Actually Paid vs. Company Selected Measure [Text Block] Non-PEO NEO Non-PEO NEO [Member] Award Timing Predetermined Award Timing Predetermined [Flag] Ceded Premiums Earned Payments for Reinsurance Assumed Premiums Earned Assumed Premiums Earned Noncash or Part Noncash Activity, Operating Lease Obligation Incurred Noncash or Part Noncash Activity, Operating Lease Obligation Incurred amount of increase in operating lease obligation from new lease. Class of Stock [Line Items] Class of Stock [Line Items] Nonredeemable Preferred Stock Fund Member [Member] CIA NonredeemablePreferredStockFundMember [Member] CIA NonredeemablePreferredStockFundMember Annuities Policyholder Contract Deposit Corporate Debt Security Energy Sector Corporate Debt Security Energy Sector [Member] Debt securities issued by domestic or foreign corporate business and other energy related entities with a promise of repayment. Earnings Per Share, Diluted Earnings Per Share, Diluted Class of Stock [Axis] Class of Stock [Axis] Liability for Future Policy Benefit, Reinsurance Liability for Future Policy Benefit Gross Premium Income, Reinsurance Amount of reinsurance among gross premium income recognized for liability for future policy benefit. Name Measure Name Other General Expenses Incurred, ceded and assumed Other General Expenses Incurred, ceded and assumed Amount of other general expenses incurred for policies ceded and/or assumed Entity Interactive Data Current Entity Interactive Data Current Policyholders' Liabilities Liability for Future Policy Benefits and Unpaid Claims Disclosure [Text Block] Restatement does not require Recovery Restatement Does Not Require Recovery [Text Block] Sales of fixed maturity securities, available-for-sale Proceeds from Sale of Debt Securities, Available-for-Sale Claims and surrenders Policyholder Benefits and Claims Incurred, Net Limited Partnership Funds - Late-Stage Growth Private Equity Funds - Late-Stage Growth [Member] Private Equity Funds - Late-Stage Growth Pending Litigation Pending Litigation [Member] Schedule of Fair Value, Assets and Liabilities Measured on Recurring Basis [Table Text Block] Schedule of Fair Value, Assets and Liabilities Measured on Recurring Basis [Table Text Block] Statement of Financial Position [Abstract] Statement of Financial Position [Abstract] Range of Guaranteed Minimum Crediting Rates: Policyholder Account Balance, Guaranteed Credit Rates Range Policyholder Account Balance, Guaranteed Credit Rates Range Liability for Future Policy Benefit, Weighted-Average Duration Liability for Future Policy Benefit, Weighted-Average Duration Asset-backed Securities [Member] Asset-Backed Securities [Member] Denominator [Abstract] Denominator [Abstract] Denominator used in the calculation to determine the amount of earnings per share of common stock [Abstract] Fair Value Measured at Net Asset Value Per Share Fair Value Measured at Net Asset Value Per Share [Member] Policy loans Loans, Gross, Insurance Policy Mortgage loans interest rate used to estimate fair value Mortgage Loans Interest Rate Used to Estimate Fair Value Mortgage Loans Annual Interest Rate Used to Estimate Fair Value Federal income tax expense (benefit) Income Tax Expense (Benefit) Premiums: Premiums Earned, Net, by Business [Abstract] Debt Instrument, Interest Rate, Stated Percentage Debt Instrument, Interest Rate, Stated Percentage Corporate, Non-Segment Segment Reporting, Reconciling Item, Corporate Nonsegment [Member] Life Insurance, Accident And Health, Other Life Insurance, Accident And Health, Other [Member] Life Insurance, Accident And Health, Other Policyholder Account Balance, at Guaranteed Minimum Crediting Rate Policyholder Account Balance, at Guaranteed Minimum Crediting Rate [Member] Statutory Accounting Practices, Risk Based Capital Requirements Compliance Assertion Statutory Accounting Practices, Risk-Based Capital Requirements Compliance Assertion Net Income (Loss) Available to Common Stockholders, Diluted Net Income (Loss) Available to Common Stockholders, Diluted Maturity of short-term investments Proceeds from Sale, Maturity and Collection of Short-Term Investments Life Insurance, Reinsurance Life Insurance, Reinsurance [Member] Life Insurance, Reinsurance Policy loans, percent Percentage of Policy Loans As to Carrying Value Percentage of Policy loans to total investments and short-term and cash and cash equivalents as to carrying value Effective Income Tax Rate Effective Income Tax Rate Reconciliation, Percent Net cash used in investing activities Net Cash Provided by (Used in) Investing Activities Change in current discount rate for liability for future policy benefits Change in current discount rate for liability for future policy benefits, before Tax OCI, Liability for Future Policy Benefit, Gain (Loss), after Reclassification Adjustment, before Tax Reinsurance, Amount Retained, Per Policy Reinsurance, Amount Retained, Per Policy Variable Rate [Domain] Number of reportable segments Number of Reportable Segments Total liabilities and stockholders' equity Liabilities and Equity Subsequent Events Subsequent Events [Text Block] Rule 10b5-1 Arrangement Terminated Rule 10b5-1 Arrangement Terminated [Flag] All Adjustments to Compensation All Adjustments to Compensation [Member] Fair Value Hierarchy and NAV [Axis] Fair Value Hierarchy and NAV [Axis] Home Service Insurance, Life Insurance, Deferred Profit Liability Home Service Insurance, Life Insurance, Deferred Profit Liability [Member] Home Service Insurance, Life Insurance, Deferred Profit Liability Fair value minimum interest rate of investment contract Fair value minimum interest rate of investment contract Represents the minimum interest rate for fair value of investment contract using discounted cash flows based upon swap rates adjusted for various risk adjustments. Accumulated Other Comprehensive Income (Loss) - Tax [Line Items] Accumulated Other Comprehensive Income (Loss) - Before Tax Effect [Line Items] Accumulated Other Comprehensive Income (Loss) [Line Items] Commitments and Contingencies Disclosure [Abstract] Commitments and Contingencies Disclosure [Abstract] Legal Entity [Axis] Legal Entity [Axis] Liability for Future Policy Benefit, Activity Liability for Future Policy Benefit, Activity [Table Text Block] Underlying Security Market Price Change Underlying Security Market Price Change, Percent Individual: Individual [Axis] Life Insurance Life Insurance [Member] Life Insurance Debt Securities, Realized Gain [Loss] [Abstract] Accumulated Other Comprehensive Income (Loss) AOCI Attributable to Parent [Member] Earnings Per Share, Diluted, by Common Class, Including Two Class Method [Line Items] Earnings Per Share, Diluted, by Common Class, Including Two Class Method [Line Items] Deferred Profit Liability Deferred Profit Liability [Member] Deferred Profit Liability US Government Agencies Debt Securities [Member] US Government Agencies Debt Securities [Member] Net life insurance in force SEC Schedule, 12-17, Insurance Companies, Reinsurance, Life Insurance in Force, Net Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0150 To 0299 Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0150 To 0299 [Member] Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0150 To 0299 Liability for Future Policy Benefit, Expected Future Gross Premium, Undiscounted, before Reinsurance Liability for Future Policy Benefit, Expected Future Gross Premium, Undiscounted, before Reinsurance Present Value of Future Insurance Profit [Table] Present Value of Future Insurance Profit [Table] Product and Service [Axis] Product and Service [Axis] Entity Address, State or Province Entity Address, State or Province Statement [Line Items] Statement [Line Items] OCI, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment, Tax OCI, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment, Tax Life Insurance, Accident And Health, Reinsurance Life Insurance, Accident And Health, Reinsurance [Member]

Life Insurance, Accident And Health, Reinsurance Erroneous Compensation Analysis Erroneous Compensation Analysis [Text Block] Weighted-average crediting rates Policyholder Account Balance, Weighted Average Crediting Rate Capitalizations Deferred Policy Acquisition Cost, Capitalization Compensation Actually Paid vs. Total Shareholder Return Compensation Actually Paid vs. Total Shareholder Return [Text Block] Short-Duration Insurance, Other Short-Duration Insurance, Other [Member] Financial Instruments [Domain] Financial Instruments [Domain] Tax Decree, Allowed Discounted Income Tax Rate Above Stated Minimum Taxable Earnings Limit, Percent Tax Decree, Allowed Discounted Income Tax Rate Above Stated Minimum Taxable Earnings Limit, Percent Allowed discounted income tax rate on taxable earnings greater than stated minimum taxable earnings limit as permitted through tax decree, percent Liabilities and Stockholders' Equity Liabilities and Equity [Abstract] Effect of actual variances from expected experience Liability for Future Policy Benefit, Expected Net Premium, Cumulative Increase (Decrease) of Actual Variance from Expected Experience Minimum [Member] Minimum [Member] Restatement Determination Date Restatement Determination Date Estimate of Fair Value, Fair Value Disclosure [Member] Estimate of Fair Value Measurement [Member] Net investment income Net Investment Income Adoption Date Trading Arrangement Adoption Date Pay vs Performance Disclosure Pay vs Performance Disclosure [Table] Related Party Transactions [Abstract] Related Party Transactions [Abstract] Amortization of deferred policy acquisition costs Amortization expense Deferred Policy Acquisition Costs, Amortization Expense Available-for-sale Securities, Debt Maturities, Due After Five Years Through Ten Years, Fair Value Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10 Policyholder Benefits and Claims Incurred, Ceded Policyholder Benefits and Claims Incurred, Ceded Home Service Insurance, Life Insurance, Net of Reinsurance Home Service Insurance, Life Insurance, Net of Reinsurance [Member] Home Service Insurance, Life Insurance, Net of Reinsurance Erroneously Awarded Compensation Recovery Erroneously Awarded Compensation Recovery [Table] Financing Receivable, Loan in Process Financing Receivable, Loan in Process Life Insurance, Permanent Life Insurance, Permanent [Member] Life Insurance, Permanent Line of Credit, Current Line of Credit, Current Business Segments [Axis] Segments [Axis] Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year [Member] Dividend Accumulations Dividend Accumulations [Member] Dividend Accumulations Exercise Price Award Exercise Price Life Insurance, Net of Reinsurance Life Insurance, Net of Reinsurance [Member] Life Insurance, Net of Reinsurance Arrangement Duration Trading Arrangement Duration Comprehensive Income (Loss) Comprehensive Income (Loss) [Table Text Block] Reconciliation of Operating Profit (Loss) from Segments to Consolidated [Table] Reconciliation of Operating Profit (Loss) from Segments to Consolidated [Table] Stock-based compensation Stock Issued During Period, Value, Stock Options Exercised Present Value of Future Insurance Profit [Line Items] Present Value of Future Insurance Profit [Line Items] Mortgage loan maturity higher end range Mortgage Loan Maturity Higher End Range High end period remaining until maturity of mortgage loans. Stockholders' equity: Equity, Attributable to Parent [Abstract] Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months Total investments Investments Peer Group Issuers, Footnote Peer Group Issuers, Footnote [Text Block] Schedule of Earnings Per Share, Diluted, by Common Class, Including Two Class Method [Table] Earnings Per Share, Diluted, by Common Class, Including Two Class Method [Table] Earnings Per Share, Diluted, by Common Class, Including Two-Class Method [Table] Other income Other Income Segments [Domain] Segments [Domain] Policyholder Account Balance, above Guaranteed Minimum Crediting Rate [Domain] Policyholder Account Balance, above Guaranteed Minimum Crediting Rate [Domain] Material Terms of Trading Arrangement Material Terms of Trading Arrangement [Text Block] All Individuals All Individuals [Member] PEO PEO [Member] Due premiums Increase (Decrease) in Premiums Receivable Variable Rate [Axis] Variable Rate [Axis] Other Other [Member] Other Income Tax Disclosure [Abstract] Income Tax Disclosure [Abstract] Name Trading Arrangement, Individual Name Schedule of Unrealized Loss on Investments [Table Text Block] Schedule of Unrealized Loss on Investments [Table Text Block] Statement of Stockholders' Equity [Abstract] Statement of Stockholders' Equity [Abstract] Government of Puerto Rico Government of Puerto Rico [Member] Government of Puerto Rico Amortization expense Present Value of Future Insurance Profits, Amortization Expense Policyholder Account Balance, Other Policyholder Account Balance, Increase (Decrease) from Other Change Corporate Debt Security All Other Sector Corporate Debt Security All Other Sector [Member] Debt securities issued by domestic or foreign corporate business and other related entities, with exception to businesses within the financial, consumer and energy sectors, with a promise of repayment. Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, Tax Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, Tax Corporate Debt Security Utilities Sector Corporate Debt Security Utilities Sector [Member] Debt securities issued by domestic or foreign corporate business and other typical utilities entities with a promise of repayment. Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Gain, before Tax Fixed Annuity Fixed Annuity [Member] Limited Partnership Funds - Global Private Equity Funds - Global [Member] Private Equity Funds - Global Schedule of Maturities by Contractual Maturity Date [Abstract] Table Text Block Supplement [Abstract] Acquisition of treasury stock Payments for Repurchase of Equity Awards Close in Time to MNPI Disclosures, Table Awards Close in Time to MNPI Disclosures [Table Text Block] Debt and Equity Securities, Realized Gain (Loss) Debt and Equity Securities, Realized Gain (Loss) [Abstract] Property insurance (Increase) Decrease in Unearned Premiums, Net Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year [Member] Shares, Outstanding Shares, Outstanding Cash and Cash Equivalents, Fair Value Disclosure Cash and Cash Equivalents, Fair Value Disclosure Aggregate Erroneous Compensation Amount Aggregate Erroneous Compensation Amount Local Phone Number Local Phone Number Deferred Tax Assets, Valuation Allowance Deferred Tax Assets, Valuation Allowance Limited Partnership Funds - Infrastructure Private Equity Funds - Infrastructure [Member] Private Equity Funds - Infrastructure Aggregate Erroneous Compensation Not Yet Determined Aggregate Erroneous Compensation Not Yet Determined [Text Block] Total policy liabilities Liability for Future Policy Benefits and Unpaid Claims and Claims Adjustment Expense and Policyholder Account Balance Liability for Future Policy Benefits and Unpaid Claims and Claims Adjustment Expense and Policyholder Account Balance Amortization of cost of insurance acquired Amortization of Value of Business Acquired (VOBA) Deferred federal income tax liability Deferred Income Tax Liabilities, Net Interest accrual Liability for Future Policy Benefit, Expected Net Premium, Interest Income Policyholder Account Balance [Roll Forward] Policyholder Account Balance [Roll Forward] Aggregate ceded life insurance in force SEC Schedule, 12-17, Insurance Companies, Reinsurance, Life Insurance in Force, Ceded Liability for Future Policy Benefit, Current Weighted-Average Discount Rate Liability for Future Policy Benefit, Current Weighted-Average Discount Rate Acquisition of Class A shares Stock Repurchased During Period, Shares Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions Debt Securities, Available-for-Sale, Unrealized Loss Position, Number of Positions Change in: Increase (Decrease) in Operating Capital [Abstract] Movement Analysis of Deferred Policy Acquisition Costs [Roll Forward] Movement Analysis of Deferred Policy Acquisition Costs [Roll Forward] Secured Overnight Financing Rate (SOFR) Secured Overnight Financing Rate (SOFR) [Member] PEO Total Compensation Amount PEO Total Compensation Amount Unrealized gains (losses) on available-for-sale debt securities: OCI, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment and Tax [Abstract] Real Estate [Domain] Real Estate [Domain] Deferred federal income tax expense (benefit) Deferred Federal Income Tax Expense (Benefit) Commissions Insurance Commissions Policyholder Benefits and Claims Incurred, Assumed Policyholder Benefits and Claims Incurred, Assumed Other Comprehensive Income (Loss), before Tax, Portion Attributable to Parent Other Comprehensive Income (Loss), before Tax, Portion Attributable to Parent Other Comprehensive Income (Loss), before Tax, Portion Attributable to Parent Other Comprehensive Income (Loss), before Tax, Portion Attributable to Parent Reinsurance recoverable Reinsurance Recoverables, Gross Insurance policy loans interest rate Insurance Policy Loans Interest Rate The stated interest rate on the insurance policy loans receivable or the weighted average interest rate on a group of insurance policy loans. Annuity deposits Proceeds from Annuities and Investment Certificates Commitments and Contingencies Disclosure Commitments and Contingencies Disclosure [Text Block] Common Stock Common Stock [Member] Measure: Measure [Axis] Accrued investment income Increase (Decrease) in Accrued Investment Income Receivable Premiums paid in advance Unearned Premiums Fair Value by Asset Class [Domain] Asset Class [Domain] Investments: Investments [Abstract] Preferred Stock, Shares Authorized Preferred Stock, Shares Authorized Forgone Recovery due to Expense of Enforcement, Amount Forgone Recovery due to Expense of Enforcement, Amount Effects of Reinsurance Effects of Reinsurance [Table Text Block] Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions Entity Emerging Growth Company Entity Emerging Growth Company Stock issued for compensation Deferred Compensation Arrangement with Individual, Shares Issued Liability for Future Policy Benefit, Gross Premium Income Liability for Future Policy Benefit, Gross Premium Income Principal payments on mortgage loans Proceeds from Collection of Loans Receivable Policyholder Account Balance, Premium Received Policyholder Account Balance, Premium Received Segment Reporting [Abstract] Liability for Future Policy Benefit, Interest Expense Liability for Future Policy Benefit, Interest Expense Entity Central Index Key Entity Central Index Key Balance, beginning of year Balance, end of period Liability for Future Policy Benefit, Expected Net Premium, before Reinsurance, after Discount Rate Change Non-GAAP Measure Description Non-GAAP Measure Description [Text Block] Non-PEO NEO Average Compensation Actually Paid Amount Non-PEO NEO Average Compensation Actually Paid Amount Life Insurance, Other Life Insurance, Other [Member] Life Insurance, Other Stockholders' Equity Note Disclosure Equity [Text Block] Award Timing, How MNPI Considered Award Timing, How MNPI Considered [Text Block] Total invested assets, percent Percentage of Investments Short Term Cash And Cash Equivalents Percentage of investments, short term, and cash and cash equivalents total Equity Component [Domain] Equity Component [Domain] Office of the Tax Commissioner, Bermuda Office of the Tax Commissioner, Bermuda [Member] Financial Instrument [Axis] Financial Instrument [Axis] Segment Reporting Disclosure [Text Block] Segment Reporting Disclosure [Text Block] Home Service Insurance, Life Insurance, Permanent Limited Pay Home Service Insurance, Life Insurance, Permanent Limited Pay [Member] Home Service Insurance, Life Insurance, Permanent Limited Pay Derecognition and other Liability for Future Policy Benefit, Expected Future Policy Benefit, Derecognition Additional 402(v) Disclosure Additional 402(v) Disclosure [Text Block] New Accounting Pronouncements and Changes in Accounting Principles [Text Block] Accounting Standards Update and Change in Accounting Principle [Text Block] Entity Shell Company Entity Shell Company Valuation Allowance [Line Items] Valuation Allowance [Line Items] Fair Value, by Balance Sheet Grouping, Disclosure Item Amounts [Axis] Measurement Basis [Axis] Entity Incorporation, State or Country Code Entity Incorporation, State or Country Code Common Stock Class B [Member] Common Class B [Member] Title Trading Arrangement, Individual Title Cost of insurance acquired Balance, beginning of year Balance, end of period Present Value of Future Insurance Profits, Net Consolidated Entities [Axis] Consolidated Entities [Axis] Statement [Table] Statement [Table] Accident and Health Insurance, Excluding Workers' Compensation Accident and Health Insurance, Excluding Workers' Compensation [Member] Supplemental Disclosure of Noncash Investing and Financing Activities [Abstract] Supplemental Disclosure of Noncash Investing and Financing Activities [Abstract] Supplemental Disclosure of Noncash Investing and Financing Activities [Abstract] Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From Greater Than Or Equal To 0450 Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From Greater Than Or Equal To 0450 Other long-term investments (portion measured at fair value \$93,167 and \$82,460 in 2024 and 2023, respectively) Other long-term investments Other Long-Term Investments Accident and Health Insurance Product Line Accident and Health Insurance Product Line [Member] Consolidation Items [Domain] Consolidation Items [Domain] Policyholder Account Balance, Cash Surrender Value Policyholder Account Balance, Cash Surrender Value City Area Code City Area Code Estimated Maturity Timeframe of Other Long-Term Investments Estimated Maturity Timeframe of Other Long-Term Investments Estimated Maturity Timeframe of Other Long-Term Investments Limited Partnership Funds - Middle Market Private Equity Funds - Middle Market [Member] Private Equity Funds - Middle Market Unfunded Loan Commitment Unfunded Loan Commitment [Member] Deferred Policy Acquisition Cost [Line Items] Deferred Policy Acquisition Cost [Line Items] Fair Value Option, Disclosures Fair Value Option, Disclosures [Table Text Block] Insider Trading Policies and Procedures Not Adopted Insider Trading Policies and Procedures Not Adopted [Text Block] Fair Value, Inputs, Level 1 [Member] Fair Value, Inputs, Level 1 [Member] Effect of changes in cash flow assumptions Liability for Future Policy Benefit, Expected Future Policy Benefit, Cumulative Increase (Decrease) from Cash Flow Change Tax Decree, Stated Minimum Taxable Earnings Allowed at Discount Rate Tax Decree, Stated Minimum Taxable Earnings Allowed at Discount Rate The stated minimum amount of taxable earnings allowed to be taxed at a certain discount rate as per approved tax exemption decree. Statement of Cash Flows [Abstract] Statement of Cash Flows [Abstract] Noncash Investing and Financing Items [Abstract] Noncash Investing and Financing Items [Abstract] Tax Decree, Stated Minimum Period of Exemption Granted Tax Decree, Stated Minimum Period of Exemption Granted Tax Decree, Stated Minimum Period of Exemption Granted Fixed maturity securities, percent Percent of Debt Maturity Securities As to Carrying Value Percent of debt maturity securities as to carrying value to total investments including short term, cash and cash equivalents. Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Liability for Future Policy Benefit, Expected Future Policy Benefit [Roll Forward] Liability for Future Policy Benefit, Expected Future Policy Benefit [Roll Forward] Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, before Tax Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, before Tax Policyholder Account Balance, Benefit Payment Policyholder Account Balance, Benefit Payment Accumulated Other Comprehensive Income (Loss) [Table] Accumulated Other Comprehensive Income (Loss) [Table] Available-for-sale Securities, Debt Maturities, Due After Five Years Through Ten Years, Amortized Cost Basis Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10 Income Tax Disclosure [Text Block] Income Tax Disclosure [Text Block] Earnings Per Share [Abstract] Earnings Per Share [Abstract] Equity [Abstract] Benefits and expenses: Benefits, Losses and Expenses [Abstract] Debt Securities, Available-for-sale, Fair Value Debt Securities, Available-for-Sale, Fair Value, Fiscal Year Maturity [Abstract] Retained earnings Retained Earnings (Accumulated Deficit) Property and Casualty, Personal Insurance Property and Casualty, Personal Insurance [Member] Other Long-term Investments Other Long-Term Investments [Member] Class of Stock [Domain] Class of Stock [Domain] Organization, Consolidation and Presentation of Financial Statements [Abstract] Organization, Consolidation and Presentation of Financial Statements [Abstract] Aggregate Available Trading Arrangement, Securities Aggregate Available Amount Equity Awards Adjustments Equity Awards Adjustments [Member] Other Comprehensive Income (Loss) [Abstract] Other Comprehensive Income (Loss) [Abstract] Derecognition and other Liability for Future Policy Benefit, Expected Net Premium, Derecognition Net cash used in financing activities Net Cash Provided by (Used in) Financing Activities Underlying Securities Award Underlying Securities Amount Investments in Debt and Marketable Equity Securities (and Certain Trading Assets) Disclosure [Text Block] Investments in Debt and Marketable Equity Securities (and Certain Trading Assets) Disclosure [Text Block] Accounting Changes and Error Corrections [Abstract] Accounting Changes and Error Corrections [Abstract] Credit Facility [Axis] Credit Facility [Axis] Deferred Policy Acquisition Costs Deferred Policy Acquisition Costs [Table Text Block] Legal Fees Legal Fees Cost of Insurance Acquired Present Value of Future Insurance Profits [Table Text Block] Amendment Flag Amendment Flag Debt Securities, Available-for-Sale, Unrealized Loss Position, Fair Value [Table] Debt Securities, Available-for-Sale, Unrealized Loss Position, Fair Value [Table] Reported Value Measurement [Member] Reported Value Measurement [Member] Entity Registrant Name Entity Registrant Name Commercial Mortgage Backed Securities [Member] Commercial Mortgage-Backed Securities [Member] Adjustment to Non-PEO NEO Compensation Footnote Adjustment to Non-PEO NEO Compensation Footnote [Text Block] Stock Appreciation Rights (SARs) Stock Appreciation Rights (SARs) [Member] Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions Document And Entity Information [Abstract] Document And Entity Information [Abstract] Debt Securities, Trading, and Equity Securities, FV-NI [Table] Debt Securities, Trading, and Equity Securities, FV-NI [Table] Insurance benefits paid or provided: Policyholder Benefits and Claims Incurred, Net [Abstract] Fair Value as of Grant Date Award Grant Date Fair Value Subsequent Events [Abstract] Sales of equity securities Proceeds from Sale of Equity Securities, FV-NI Deferred Policy Acquisition Cost [Table] Deferred Policy Acquisition Cost [Table] Fair Value, Inputs, Level 2 [Member] Fair Value, Inputs, Level 2 [Member] Due in one year or less Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, Year One Other policyholders' funds Other Policyholder Funds Fair Value, Measurements, Fair Value Hierarchy [Domain] Fair Value Hierarchy and NAV [Domain] Dividend accumulations Policyholder Dividends Payable Geographical [Domain] Geographical [Domain] Percent of Level 2 Debt Maturity to Total Reported Fair Value of Financial Assets Percent of Level 2 Debt Maturity to Total Reported Fair Value of Financial Assets Percent of Level 2 Debt Maturity to Total Reported Fair Value of Financial Assets Recovery of Erroneously Awarded Compensation Disclosure [Line Items] Former Employees' Breach of Contract Former Employees' Breach of Contract [Member] Litigation relating to former employees' Delgado and Landa breach of contracts seeking past and future commissions Corporate Debt Security Communications Sector Corporate Debt Security Communications Sector [Member] Corporate Debt Security Communications Sector Entity Address, Postal Zip Code Entity Address, Postal Zip Code Basis of Presentation and Consolidation [Policy Text Block] Consolidation, Policy [Policy Text Block] Restatement Determination Date: Restatement Determination Date [Axis] Title of 12(b) Security Title of 12(b) Security Common





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U3=1 X+?#LDKJINMZ3)100\*6RBR&22,V1=H^H^!)\$YLIQOE7A1Z:N2 X- MY, I E^+UA I?B3 U&H\* 6L;#)SXO?Q?>6VC#8C"2J4U P NJI\*5C56^ M&3DIOZM2V2L>=4Y=>S,NZRS, :>OC7, :>02AK<SSXXCT, @IMV=>U2 M0I/XSEFT2XO"/,E 2PFEETEM10I1S1YRS;>=><1 P, %>E1XN X/O, 'OXT: M1:2S A#HJIXNTSPM,VKVA, A2 L6&F3ND\$J: @I6#%T14), I^T^C^X^I^S=>#33R&VJSE:TFV1<=>2)P-1, I^NKVVAUO MWSD:R19PAD41K<C-#>SBL2^UE5YCF1FL/F5U=>ZG+Z19-OE4+>SM> O6O M7I^YBZQ 4^1-0 @XN XL I^\*L\*1K I^S/2%>IGC1F3PWX210 VYIEG, V MDP.LOD2<=>XILQ\$>57TKZ> UO<21SR/AV 8Z^ /I31 9+1+ I^?2I/H. MO21 4 9W^U^VEIGFB^U9WXW^9IV<8S7< I^VH, HLE^F1, ^+N1^I^M^C^? 7X1Z1PDDT^P, @I(HJ^<S&B^I^P>@W@ZTL95<7-IX31+>-DL<=>8+3^7=M^2^1(UE#>5HW.0LMNCE51, 2^> MN9I7^Q/L<C 8+> /PKI01:KX=>14:S9:EHI, #TE@EU2&37(ZIPSA&7 I^M I^M(KI P^#:K1F?X9?MB?LA?M6 LV2%I32M&A>^I:TRTN109+67RIQH:F+>E MBE5)4)XW(Y&17PO#X", ^I V8 ^"B P? 8), :>29%A/;K&+PZKH=>@MKI M5+\*6C1.8S^R>C<S>J&S&+>RVG<V, 7^ IH5<=>5 J XJ M=>6GT9Y+61D0/CS4Z^725ODTSI\$?^>A0QOXU I^X6 +>@E^T^B^ITGPAK MEUI51XD^R/C\$F:K0E256A2D&WMH7?>C=>L1J> 3<W-P@FCU12V9=M I^I^WPR^>D^>=>32^B1^>+62+34+2^5W41K.6ND+X1R-R0RE@NT1675 I^MX21AK13? V30^>B7P+ X^\*U^EUK4APU7U0R647^>F^?^#E#>@G.X, 9UCXU L^>E&S^GCN^T1^?2^@M^M MH1F+49(R< M:R1K^#S^Y2>=0P0A^Y9<C<E:FOK6X5X^7I M? 9Z^W+VMI3322 V:G6K156I72S14^1 @C/U31^S> OGO V671IT C QMO1X&B, @K?>I^Q^?V1W50I:J#^C33:E&EGN\$>I5<0 KOC @>P1 M 9C M^>WI&>F MH.MA.3%>XZ18YGIH> +#1+2&K61A<6 MIJ.S<=>2Y3W4EO&O(OIH<@PKC^BO1 P0, X+6 IJ LU2LG6W1#?L7C&2X M^>A10AS2FFH6VFW.NZ5<=>3=VMW+T.ACC8P7\$LLL:RI?P5.SMN\$=8XPOEP- MG\$>NFYHL= M3PIN>5+D=G^V23Y1U^U^5+7FOI<5Z7MHO86IUL MR^#DJIC8KMRH70 X.4? AH<42 I3KIGOX4>=>MIWQWVLP,PTF0#1RZU>26\$ MD2SID5B P#61&1.DT^ @07^WALV(P, @I^V4^21^>+RZ.I^+>OILL^#>M +>JIV2?2UM8I? <\*>7 IE56S&7I H X+>59: ^>V^I^S^F1S:AR^ MW3=>I^DKTRJ(R K?7).3FFZXQGV(M V13P^E^Q (BIU^7:2UO9U I^=IZW M.9I^E^1^&Z XQO1^ I^P4(DI0 QO.TJZUAHOG@B?24J1I:OBXVZKA MA=>X X<=>5<=>X^?F2M^"21\$> @OIGP(X+3?#P9K<7=1)M I^E=608+?7JAO M 102.Q\$>R@OUR:IK^2< OOG6GLI2?#B3 P21^W)9^>O&B5^?7HHVH>GO MOJ1 I^F6GLI2\$MJ9I> V8B0GIG.WUL^>N^C^>A I^ICU#PGX=LDMN/TOP:V MEC:1CY8H8, ""JB(8^H^X5ZV94I)NRK1(2 I^HSX^MM5^7I H:AS:6ITBXXO M^WMY:>^OWEYX+Y <G09YKZ1^?OR P^#6+J&PEL:V^>P^>D14^>O\$MCI MOAN-O.K0AK^>X2^W^F5(WC)1\$=>3075.OO1 8A^&G I^P^>Q^>+>M^>PC<=>?^#ZM92.6CMJ^/D&8:1I: MXY8<^I^O P^>P^>21 MSNG^>I^=G I^MUC2+V^TK5M^+>XMI^FRN8G\$512QZ:CDIU1\$>2D2 00175 M^6OUB^P\$>S&S^SWWFX^>S^&D<9V1^" M^>6=5U1^I^C<C?> @O P6^>=>#BKX8^>(VJ^E^E1X9T.3Q^>K^F1E MLV(M^JN\$1L^7,FEVG25^>6^I^A R5^F^TE JEKZ41^CT6D^>I^+>HJ1:3C M^X4I4(O9T1 M3 I^EC29BWHJ.WE.A I-29?I P42^>Q^2^>O I^UO<^OX17SS>+>S) MS125UDN1.UNIKE@819G1(BPQ& \$DS&E^F08>D(21%3 VA21^VJ18ZL6<^># M^12I^SX225B:P3 (OM^>PIN^+>NHLW\$VVR<+>P4O4H#%T=SE<=>64UJ#> MXW 10AFLR2&Z> FGPG .98S+HOI.PDEB+821WEYSACSOYICV^+MKI8= M&06RWV.CCB:4>9T5RXV1W+ELZ1R)=IK2ET4J1/WZML<^>P M30I VB2^># <3P^>OQGX&1, M1?02=0^1I18W^>+>RXI\$>G=I^N=HR985?^ MY.0ROIC1^Z76?1\$1\$? 2L^>(2I O8^>W 21^N<=>+I^LEC I^OBYVXL^M N^IKB>+TFEA5EN0^P5:AR^!CYS7O5 P<K V^F2^#?P I^O1B/AOX3 M I^LLNE4R^>A^+^T^TIOKAH "N82&4^>28L>V^P.V1J2PH2M^+ I\$12B M01+?B1, P#>FOU=> 9^>PY<=>CXDPKTPX^+C19>IXDG65=>W.GEL<I^>C17 MQ B719EP.021^>2+>PQ+K^>K (2U^1^6HAB21^>9Q.>K^>D->M^>EPK0^>Q^>XO^>M^>?^>?>KX2^>+>I1^>F9X&1,221 (IX5O1XKU0^>0Q1W&1X^>I1 MS-KICOD-Y^ME00^HYI51^ I^K9<Q21 LF2M21+XKZW^T^>SMX1I:7ED^>X^>M^>#3+GO+HD5V1K&JLLB^>P^>H I^BOUXTKIA+I^FX21 P^I=? 3X\$ I^OPYX^ MTCQ H=Y1^MQ^>A=>(CME&I,K):>ZH 94D..UUXS9 D2XNNO 7G0GM>F1PIK M^ZMRV@Y4TN:X?X1182I, 95^SEI^V1^>I1+>I^X<=>1.15 XC %?>@HG P %M I^I^O8^? MXM^C8:1JEQ<4^>I^YHEGFEEC5AOCBBEMXH82+?1R X.M0I M^E^SA^R^I^1=> 7 BC1K1.0%>@ 6 V56I1>I^F2W+DCE6C.8)XDMY(IU457I)<@CK21^>@O1 P5N^>A1>7PD1.2 I^CI M^>@4IWXE:IXM1664^JWNB:5Y+>66,GC I451DY^FC26.WI#54 \$! M^>I&IA:V7^>I^<7& P15^>I^S7-M^ZMRW?>O-9KH+>V^U1W^+>I, FBW I^KIH M562YMOI @BM^>R^>1^T^X2E:MXHU^XUHO^>K1KY<N(KEE4<^IFCDD^88^00 M^>N1^>I^>I, +>C&I4:2X>6D1(GO1NC2+5E5UWGV51-L.NH8R^86QX@XW<I^UL MPA I^P3 9QU+>ID; (P LO?> LX:1-122GX4U^W^UAXW1F^>FWSES1^>=>0 M^>X^>P1, Y^X# 7&X21\$^>WOL 8D^>#>I^X=>^>O4OP91NV2D+8T2BB/I M^>+>61ONS^>@>X&5^>L+L^> (<=>18K&4^>#>68>ICL1A/5Q>+>C2G4YJ55 V0 MN>T:U4: F^>ED^>61T&U4I1DDM70Z8^> ,&D7ACX16^>P2^>7BM:358/AKJ H M:2%>X9:45(CN^>+>^>O1O1^>E+>K^>U1J17@DOCC:Q121&6? BL P1I^>A/OX@P21 M1Q10 UAKK^>I>7VG-X:11-7NH&1^>4NM(I^ME(3+>ANN.AK1:0^>? P^#X^>Z1 M^>W3^>R!> ISQO9:31/Q&^>C=>+>351.TIPBLH-OT1@1?P21J2D?< EU1UB6.Z%OY M^>UGIH9^>BZ3^>C22:Z1J2^>I^>XG21 IOK9/VJM.T @>G /+>1^I^X^1 MEYJ6EW^>@ 4^>2V@>S1G99:A0F3.4QU^>A^>I ML6K1M^>C^

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#BP.5-P4K X MFC: = P-SYMY3<XNG7W/OI/QS P+>OIRVCYT.ISOTW.UH.TBNBWW.OMQOT U.M:2A</OI P61 X>+>OI @.I\_P2\_Q0\_91<=>HMR2S20<6T3X  
M:1DECIP1E=0RX9;X4Y7>2TL<M3C5K4YU:5%L/4IPO=H#A#MND.933DB. M6A&5;5M%HY2M37YQZMY<1%PF 0<\_H67LF>=>QV70S:07A>R2ZUP100 M1S5BXLK>  
HRL.QOC:XL7JDP:2P.3&OYO P.#P@J\$1<P>P.#H VL/EI9>=2 MZ1+1ABTS:N7673=TFH8L1M%>+COYA%>W=SPUPSO Q#B:6=7W.A3H>DI.M1L4U4YK1O=>DI38G%U#E.#Y  
YSIU/UYOYX AK<O?>OIKO1.N6SFO7046WV.M55HC87RQ:GKGAB6<G-VL W&6S(X4S)H/P<P>321 P6K1+15KQ2XRI M#># (<OX?>  
P=IMH>35:GK.5T+D3R2<4(BI2+1)R%&W+V<+&1NEVB2CNJ>6DW0.27U/L P.M:HV<O?>XMS2MHGHL A#>=>FX0S(C(MK&S4U4VZIBX TKZVOX79-DWASF6G  
MOMDROI/L4Y:Y4U%>=>ZG91FN>S=>UMLEQ8F<1%>L/P-GI:75<2L Q-M@>X+>1%>L/QSX1-GP<#P/\$>6GA76GL A03<MVAR627J4@D:J>XB) MHFDVRJ(X)SA?>O^<^<  
G.124K 4OYPOB# P2H X(ZO9:H0?>L-Q<=>XQM M@D1M0B@>#(411<=&AFBGBE<X)O1.MCPE<=>X3@>L3+ZUJH8C QO.Q0@>Y M.12C V&K:BH2Y:KGY9/EOU<  
HXF.FM9L 3ZBOPN XYY2M 7%DO>G/Q7>?/M.7:01/1>=>14<+>HHL.SYJ.GPFXNHK:3D\$HLOENIR:<X%NN&2K M-C7\$>OYM<1 @HXY<=>0 X)2 M?P  
M(XD)41<M?MGP=10-1B\$T F.C:7.74M5(MP)HDAFA9IN\$<+>N92P>B:Z4U1(PREFBU4)5<+>6213BZG<G4Y: M3NZ:GISN<2>6VL4U%4E:IZGZ<=>C<L Q<  
M-MO<A/3/3(MJXN)M+1 M.#F5.G4Z5(MBDE).X:P.#=1H97P99D<N-VY4&:RPG(CP X-T>?>2CA PARI M+>1+73 @WJ=AJO<33KHJN% VJQO:W8@>1 IPA RD<L U8<=>6WUYA>P<  
A1KSY24Y< M7F=L5T6B>=>P2/VB#M.PX@A1VR3EHHX#<=>S\$Y4@>OYN1<N%<=>F&X%8E.E2P4.T9RE>=>SF 9WGE/M@>KQ:DY1G&6.GRY37-H9+>1%>K.NQ<M%2  
CK<Q<=>TL P40.8N<P=YM1 P2L M.M-LO/C&X815Z9<=>SHMB6%SHU<+>L RTDWO<M/TF/AMPD>D>92M87 M%N(AOOC P5%>H@>X<=>F R.X\$1 ZO<=>732DTGPI<  
<P1R0R<SDGF M@>T)YV/(P&R<4(550=>O+>H<=>S&X<=>ZU+>T)T77<=>2JL8U9J\$1>31F 7BH<F+WM:3P1CIU<=>O@>C P-M SVOC<T<=>F<=>O&OX M<=>6D5P4X<=>A PMXABO<  
4=UD<+>1.(HWC:1K+>T3K1L 96R0W37YVG<30(2W00ORNZ3VDH831) HJHWA/GC>UGIC<=>I UUX<=>I=W L#>P P#X MR2\$>7 L#>F<=>I Z70A1<=>I= EVS<=>VUL92I3Z5D<=>QO P  
%ZM<=>L<=>6I MLW1?>L XF=>#8 SOW<=>WB7?>WV2QUNWEFV29MU&EJH3Y85<=>0 L.V M-Z 8EN BUW<=>RW P3 P#%>QOQ7O 27=>YTN<=>MW 4 C/LU 3Z2P3<  
Y VLOYD+7X<=>10W<=>70U(O<=>DW=U XRU<=>3=5 MBMXIHEICAT 7<=>C<=>ER<=>K VYU<=>U O B#P M7#>9<=>+PCXZ1 L#>F K%KM&59K2XE@N@>U 2YV M=IX&C<=>2  
6R&S6<=>17XVE39F NJL 1<=>ZJL7&S<=>Z Z+S W5.122T37<=>L= MM 3H 14YK6<=>KVOYJ+UAC M67%9 10LT<=>10CX521\$ M7>=>H2OJ702T76 M5126VYQ006 NfZ>S  
>)D+M.18X(R& 1519 M42M#>1 10<=>2%>=2\$ M-3-89<=>+E<=>74X=6DTGB7QHT&J9K<0K=7\$LN)&W%O<OP(Z\*WWW.GY M/G3X>+I/V5?<  
A/P71 9A<=>1%>WQDLB)K&<=>26ZG;B1+>K32A9S:QHHZMG<1+>5.0F<=>E452>+IRIS:45<H M-PY<9W>U@>N@>O<=>70A13A<=>BOOV<=>C<=>A16G82 5U@U X1L M8NB L>+>5G?<  
%QOJQK&=>XO.D<=>C&ED=>=>269%<=>C&D<=>=>C&=>=>4ZA M3B741%>V1 @L P4UO1 @E3>U?>U H7QOTC=>=>E02A13<=>FADD>6.T HJ M22(GZU4JH7671 L65#2FYN3V2.EI  
MSASIRCK<A.O/VEH>+>6.OB:3<K&K 3<K&G 18<O4SK#Z<K P#>MP M6L1 9U+>Y&S2G<=>+SNZ1<=>=>2F<=>I Z3Q @M1 P4+>7M1 3V3V  
MPIGX<=>KX3770U.WNCFYRW 6XB(MD5Y1D XEN&EJH4:5 19W<=>L M-U X&X1<=>112/18WB52<=>G(H1=>O)<=>40FCYV0M18PM TOY61#<=>6R6 MYA9U4  
JRPQO7TN4<=>F#P.S%9O7ISO%>U L(RI?42GROE3E)JA?R2014I M6(H <=>ETUO.6UQ\$VY<=>HK>YEE<=>HWE<=>BL S' 6<=>I.Y>38<=>FBE M#<=>C27<=>6NC X+>2%>S/VK VE/<=>HFOI  
P2 96<=>O77X#>2D)<=>GWO(U X MAAGEN1)<=>2<=>DPOCOTX>P%>D<=>1 LIGF6VY.PH?>C#>1C>=>D<=>L#>Y8<=>Y MJR1 MSJH2@>HNTFH4D<=>4E4@>U459S9YU+>=>M3NV5S:V5M F?<  
K1H7&=>1\$1O<=>@W1M5\$14.W X)P14 L6NA2<=>KXOXOTIKRP 12=>FADFN(M.RSK)Z&SDA ( MFB<=>163&7RBAK&G&A2M5 1%<=>VK1 @K41>2YU A.OV151<=>9ZMH76M8  
MTFN&Y7PG1K&QTEH@>F&E3&J2Q) E1H0<=>O&B7 S' %5UJOO&E32AK%8V1 O1\$<=>3A.BR1 L YC1A5<=>WDH M M&1&2SK 97 M P<=>P B7 L#> @K<=>X> XJFMX M O16O?>  
Q(M0)<=>BB B 16K6GSDM<=>B F M#<=>SNO<=>+2I W=5\$H>G/L 12 L 4+U L X+>=>1X<=>=>1 @TKX96NG33  
MC14C1 Y+FW LVUE57EWS.W@Q19U LUJ2H2P?>SXXS<T C=3E1%>T D7 MDFF<53E<=>1/J7O.Z5%>=><6ZEXT9U/G:5-KW<  
MFF.VB=KWCZ%VIUZNS.W+KY& 8D P" L @WM7JILCGP?>=>#&13T&=>S H MWJL ZW=ZK<=>J DM1+>B@>I QAF3>DXIQ7R+ P2<=>U<=>P<=>G 16KXE?1\$ L M?<  
YNOVBKXO1=>HFD75UGB58W\$5Q3MM<=>CMF01R16P1<=>L+LX1PNQO QY8 M8>=>H WJLGOO1<=>Q J62P2 80+>E1+61>=>IY&CV721>W5A81<=>OML K&<  
M21YTLKH.Y4&37YJH122.2HUYG>U MRN<=>1)MHF6C)DWQ75H H.HKA4Y6Y2VS V P1B7 @K0A @E1<=>W1<=>B MKHGBFS.OA+Q41Z233(UHJH S<=>1AY120120#<  
(SD0<=>C1002<=>9.Q 7<=>X MO MT 6WX72L @HKH2L P.) A<=>R6>D7MW1<=>S(SL D) O=C.Q9 7AJFZOTU+>TAE8T85 K Y30 H<=>6H0<=>ZCE?>2 Y.ZZ>F2F3  
MZU<=>VSO>UCIN<=>C @AU P 9U/COBO T<=>14O<=>M?>#<=>1VNZ2<=>C DP 2YTD XBE9<=>#Y







|                                                                                                            |           |           |
|------------------------------------------------------------------------------------------------------------|-----------|-----------|
| <a href="#">Accrued investment income</a>                                                                  | 17,082    | 17,360    |
| <a href="#">Reinsurance recoverable</a>                                                                    | 7,278     | 3,991     |
| <a href="#">Deferred policy acquisition costs</a>                                                          | 192,268   | 175,768   |
| <a href="#">Cost of insurance acquired</a>                                                                 | 9,566     | 10,043    |
| <a href="#">Current federal income tax receivable</a>                                                      | 505       | 1,546     |
| <a href="#">Property and equipment, net</a>                                                                | 10,975    | 11,809    |
| <a href="#">Due premiums</a>                                                                               | 10,090    | 11,264    |
| <a href="#">Other assets (less allowance for losses of \$574 and \$408 in 2024 and 2023, respectively)</a> | 10,554    | 7,803     |
| <a href="#">Total assets</a>                                                                               | 1,735,809 | 1,668,928 |
| <b>Future policy benefits reserves:</b>                                                                    |           |           |
| <a href="#">Total future policy benefit reserve</a>                                                        | 1,237,871 | 1,230,142 |
| <a href="#">Annuities</a>                                                                                  | 145,838   | 133,216   |
| <a href="#">Dividend accumulations</a>                                                                     | 47,052    | 44,960    |
| <a href="#">Premiums paid in advance</a>                                                                   | 32,420    | 32,446    |
| <a href="#">Policy claims payable</a>                                                                      | 9,236     | 6,637     |
| <a href="#">Other policyholders' funds</a>                                                                 | 7,076     | 7,363     |
| <a href="#">Total policyholder funds</a>                                                                   | 241,622   | 224,622   |
| <a href="#">Total policy liabilities</a>                                                                   | 1,479,493 | 1,454,764 |
| <a href="#">Commissions payable</a>                                                                        | 3,843     | 3,445     |
| <a href="#">Deferred federal income tax liability</a>                                                      | 2,367     | 1,102     |
| <a href="#">Other liabilities</a>                                                                          | 42,533    | 37,488    |
| <a href="#">Total liabilities</a>                                                                          | 1,528,236 | 1,496,799 |
| <a href="#">Commitments and contingencies (Note 8)</a>                                                     |           |           |

|                                                               |           |           |
|---------------------------------------------------------------|-----------|-----------|
| <b>Stockholders' equity:</b>                                  |           |           |
| <a href="#">Retained earnings</a>                             | 53,441    | 42,150    |
| <a href="#">Accumulated other comprehensive income (loss)</a> | (94,683)  | (118,155) |
| <a href="#">Treasury stock, at cost</a>                       | (23,725)  | (23,725)  |
| <a href="#">Total stockholders' equity</a>                    | 207,573   | 172,129   |
| <a href="#">Total liabilities and stockholders' equity</a>    | 1,735,809 | 1,668,928 |
| <a href="#">Life Insurance Product Line[Member]</a>           |           |           |

|                                                            |           |           |
|------------------------------------------------------------|-----------|-----------|
| <b>Future policy benefits reserves:</b>                    |           |           |
| <a href="#">Total future policy benefit reserve</a>        | 1,236,873 | 1,229,253 |
| <a href="#">Accident and Health Insurance Product Line</a> |           |           |

|                                                     |     |     |
|-----------------------------------------------------|-----|-----|
| <b>Future policy benefits reserves:</b>             |     |     |
| <a href="#">Total future policy benefit reserve</a> | 998 | 889 |
| <a href="#">Common Stock Class A [Member]</a>       |     |     |

|                                               |         |         |
|-----------------------------------------------|---------|---------|
| <b>Stockholders' equity:</b>                  |         |         |
| <a href="#">Common stock</a>                  | 269,356 | 268,675 |
| <a href="#">Common Stock Class B [Member]</a> |         |         |

|                              |          |          |
|------------------------------|----------|----------|
| <b>Stockholders' equity:</b> |          |          |
| <a href="#">Common stock</a> | \$ 3,184 | \$ 3,184 |

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| Consolidated<br>Statements of<br>Comprehensive<br>Income (Unaudited) -<br>USD (\$)<br>\$ in Thousands | 3 Months Ended |               | 9 Months Ended |               |
|-------------------------------------------------------------------------------------------------------|----------------|---------------|----------------|---------------|
|                                                                                                       | Sep. 30, 2024  | Sep. 30, 2023 | Sep. 30, 2024  | Sep. 30, 2023 |
|                                                                                                       |                |               |                |               |

|                                                        |           |           |            |            |
|--------------------------------------------------------|-----------|-----------|------------|------------|
| <b>Premiums:</b>                                       |           |           |            |            |
| <a href="#">Life insurance</a>                         | \$ 42,461 | \$ 41,794 | \$ 122,823 | \$ 118,020 |
| <a href="#">Accident and health insurance</a>          | 452       | 296       | 1,324      | 1,201      |
| <a href="#">Property insurance</a>                     | (16)      | (64)      | (18)       | 780        |
| <a href="#">Net investment income</a>                  | 17,377    | 17,372    | 52,404     | 51,687     |
| <a href="#">Investment related gains (losses), net</a> | 827       | (892)     | 1,537      | (477)      |
| <a href="#">Other income</a>                           | 630       | 884       | 3,457      | 2,620      |
| <a href="#">Total revenues</a>                         | 61,731    | 59,390    | 181,527    | 173,831    |

|                                                                       |          |         |          |          |
|-----------------------------------------------------------------------|----------|---------|----------|----------|
| <b>Insurance benefits paid or provided:</b>                           |          |         |          |          |
| <a href="#">Claims and surrenders</a>                                 | 36,478   | 37,723  | 104,121  | 100,798  |
| <a href="#">Increase (decrease) in future policy benefit reserves</a> | 471      | (3,880) | (130)    | (5,802)  |
| <a href="#">Policyholder liability remeasurement (gain) loss</a>      | 1,157    | 1,024   | 2,836    | 2,860    |
| <a href="#">Policyholders' dividends</a>                              | 1,320    | 1,414   | 3,748    | 3,783    |
| <a href="#">Total insurance benefits paid or provided</a>             | 39,426   | 36,281  | 110,575  | 101,639  |
| <a href="#">Commissions</a>                                           | 12,957   | 9,444   | 35,639   | 27,340   |
| <a href="#">Other general expenses</a>                                | 12,095   | 11,949  | 40,072   | 35,477   |
| <a href="#">Capitalization of deferred policy acquisition costs</a>   | (10,430) | (7,132) | (29,304) | (20,034) |
| <a href="#">Amortization of deferred policy acquisition costs</a>     | 4,493    | 4,056   | 12,804   | 11,544   |
| <a href="#">Amortization of cost of insurance acquired</a>            | 153      | 151     | 477      | 465      |
| <a href="#">Total benefits and expenses</a>                           | 58,694   | 54,749  | 170,263  | 156,431  |
| <a href="#">Net income (loss) before taxes</a>                        | 3,037    | 4,641   | 11,264   | 17,400   |
| <a href="#">Federal income tax expense (benefit)</a>                  | 247      | 1,943   | (27)     | 3,704    |
| <a href="#">Net income (loss)</a>                                     | 2,790    | 2,698   | 11,291   | 13,696   |

|                                                                                                                             |           |          |           |           |
|-----------------------------------------------------------------------------------------------------------------------------|-----------|----------|-----------|-----------|
| <b>Unrealized gains (losses) on available-for-sale debt securities:</b>                                                     |           |          |           |           |
| <a href="#">Unrealized holding gains (losses) arising during period</a>                                                     | 59,101    | (59,817) | 31,427    | (36,811)  |
| <a href="#">Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, before Tax</a> | (100)     | 419      | 547       | 481       |
| <a href="#">Unrealized gains (losses) on fixed maturity securities, net</a>                                                 | 59,001    | (59,398) | 31,974    | (36,330)  |
| <a href="#">Change in current discount rate for liability for future policy benefits</a>                                    | (45,404)  | 60,054   | (5,887)   | 45,825    |
| <a href="#">Other Comprehensive Income (Loss), Tax, Portion Attributable to Parent</a>                                      | 356       | (1,040)  | 2,615     | (882)     |
| <a href="#">Other comprehensive income (loss)</a>                                                                           | 13,241    | 1,696    | 23,472    | 10,377    |
| <a href="#">Comprehensive income (loss)</a>                                                                                 | \$ 16,031 | \$ 4,394 | \$ 34,763 | \$ 24,073 |
| <a href="#">Common Stock Class A [Member]</a>                                                                               |           |          |           |           |

|                                             |         |         |         |         |
|---------------------------------------------|---------|---------|---------|---------|
| <b>Insurance benefits paid or provided:</b> |         |         |         |         |
| <a href="#">Earnings Per Share, Basic</a>   | \$ 0.06 | \$ 0.06 | \$ 0.23 | \$ 0.28 |
| <a href="#">Earnings Per Share, Diluted</a> | \$ 0.05 | \$ 0.05 | \$ 0.22 | \$ 0.27 |

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| Consolidated<br>Statements of<br>Stockholder's Equity<br>Statement - USD (\$)<br>\$ in Thousands | Total      | Retained<br>Earnings | Accumulated Other Comprehensive Income<br>(Loss) | Treasury<br>Stock | Common Stock Class A<br>[Member]<br>Common Stock | Common Stock Class B<br>[Member]<br>Common Stock |
|--------------------------------------------------------------------------------------------------|------------|----------------------|--------------------------------------------------|-------------------|--------------------------------------------------|--------------------------------------------------|
| <a href="#">Balance at Dec. 31, 2022</a>                                                         | \$ 127,790 | \$ 16,309            | \$ (137,044)                                     | \$ (22,806)       | \$ 268,147                                       | \$ 3,184                                         |
| <a href="#">Net income (loss)</a>                                                                | 4,872      | 4,872                | 0                                                | 0                 | 0                                                | 0                                                |
| <a href="#">Other comprehensive income (loss)</a>                                                | 21,579     | 0                    | 21,579                                           | 0                 | 0                                                | 0                                                |
| <a href="#">Total comprehensive income (loss)</a>                                                | 26,451     | 4,872                | 21,579                                           | 0                 | 0                                                | 0                                                |
| <a href="#">Stock-based compensation</a>                                                         | 50         | 0                    | 0                                                | 0                 | 50                                               | 0                                                |
| <a href="#">Balance at Mar. 31, 2023</a>                                                         | 154,291    | 21,181               | (115,465)                                        | (22,806)          | 268,197                                          | 3,184                                            |
| <a href="#">Balance at Dec. 31, 2022</a>                                                         | 127,790    | 16,309               | (137,044)                                        | (22,806)          | 268,147                                          | 3,184                                            |
| <a href="#">Net income (loss)</a>                                                                | 13,696     |                      |                                                  |                   |                                                  |                                                  |

|                                                   |            |           |             |             |            |          |
|---------------------------------------------------|------------|-----------|-------------|-------------|------------|----------|
| <a href="#">Other comprehensive income (loss)</a> | 10,377     |           |             |             |            |          |
| <a href="#">Total comprehensive income (loss)</a> | 24,073     |           |             |             |            |          |
| <a href="#">Balance at Sep. 30, 2023</a>          | 152,747    | 31,332    | (126,667)   | (23,525)    | 268,423    | 3,184    |
| <a href="#">Balance at Mar. 31, 2023</a>          | 154,291    | 21,181    | (115,465)   | (22,806)    | 268,197    | 3,184    |
| <a href="#">Net income (loss)</a>                 | 6,126      | 6,126     | 0           | 0           | 0          | 0        |
| <a href="#">Other comprehensive income (loss)</a> | (12,898)   | 0         | (12,898)    | 0           | 0          | 0        |
| <a href="#">Total comprehensive income (loss)</a> | (6,772)    | 6,126     | (12,898)    | 0           | 0          | 0        |
| <a href="#">Acquisition of treasury stock</a>     | (719)      | 0         | 0           | (719)       | 0          | 0        |
| <a href="#">Stock-based compensation</a>          | 46         | 0         | 0           | 0           | 46         | 0        |
| <a href="#">Balance at Jun. 30, 2023</a>          | 146,846    | 27,307    | (128,363)   | (23,525)    | 268,243    | 3,184    |
| <a href="#">Net income (loss)</a>                 | 2,698      | 2,698     | 0           | 0           | 0          | 0        |
| <a href="#">Other comprehensive income (loss)</a> | 1,696      | 0         | 1,696       | 0           | 0          | 0        |
| <a href="#">Total comprehensive income (loss)</a> | 4,394      | 2,698     | 1,696       | 0           | 0          | 0        |
| <a href="#">Stock-based compensation</a>          | 180        | 0         | 0           | 0           | 180        | 0        |
| <a href="#">Other</a>                             | 1,327      | 1,327     | 0           | 0           | 0          | 0        |
| <a href="#">Balance at Sep. 30, 2023</a>          | 152,747    | 31,332    | (126,667)   | (23,525)    | 268,423    | 3,184    |
| <a href="#">Balance at Dec. 31, 2023</a>          | 172,129    | 42,150    | (118,155)   | (23,725)    | 268,675    | 3,184    |
| <a href="#">Net income (loss)</a>                 | 4,542      | 4,542     | 0           | 0           | 0          | 0        |
| <a href="#">Other comprehensive income (loss)</a> | 18,385     | 0         | 18,385      | 0           | 0          | 0        |
| <a href="#">Total comprehensive income (loss)</a> | 22,927     | 4,542     | 18,385      | 0           | 0          | 0        |
| <a href="#">Stock-based compensation</a>          | 127        | 0         | 0           | 0           | 127        | 0        |
| <a href="#">Balance at Mar. 31, 2024</a>          | 195,183    | 46,692    | (99,770)    | (23,725)    | 268,802    | 3,184    |
| <a href="#">Balance at Dec. 31, 2023</a>          | 172,129    | 42,150    | (118,155)   | (23,725)    | 268,675    | 3,184    |
| <a href="#">Net income (loss)</a>                 | 11,291     |           |             |             |            |          |
| <a href="#">Other comprehensive income (loss)</a> | 23,472     |           |             |             |            |          |
| <a href="#">Total comprehensive income (loss)</a> | 34,763     |           |             |             |            |          |
| <a href="#">Balance at Sep. 30, 2024</a>          | 207,573    | 53,441    | (94,683)    | (23,725)    | 269,356    | 3,184    |
| <a href="#">Balance at Mar. 31, 2024</a>          | 195,183    | 46,692    | (99,770)    | (23,725)    | 268,802    | 3,184    |
| <a href="#">Net income (loss)</a>                 | 3,959      | 3,959     | 0           | 0           | 0          | 0        |
| <a href="#">Other comprehensive income (loss)</a> | (8,154)    | 0         | (8,154)     | 0           | 0          | 0        |
| <a href="#">Total comprehensive income (loss)</a> | (4,195)    | 3,959     | (8,154)     | 0           | 0          | 0        |
| <a href="#">Stock-based compensation</a>          | 481        | 0         | 0           | 0           | 481        | 0        |
| <a href="#">Balance at Jun. 30, 2024</a>          | 191,469    | 50,651    | (107,924)   | (23,725)    | 269,283    | 3,184    |
| <a href="#">Net income (loss)</a>                 | 2,790      | 2,790     | 0           | 0           | 0          | 0        |
| <a href="#">Other comprehensive income (loss)</a> | 13,241     | 0         | 13,241      | 0           | 0          | 0        |
| <a href="#">Total comprehensive income (loss)</a> | 16,031     | 2,790     | 13,241      | 0           | 0          | 0        |
| <a href="#">Stock-based compensation</a>          | 73         | 0         | 0           | 0           | 73         | 0        |
| <a href="#">Balance at Sep. 30, 2024</a>          | \$ 207,573 | \$ 53,441 | \$ (94,683) | \$ (23,725) | \$ 269,356 | \$ 3,184 |

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| Consolidated<br>Statements of Cash<br>Flows (Unaudited) -<br>USD (\$)<br><br>\$ in Thousands       | 9 Months Ended              |           |
|----------------------------------------------------------------------------------------------------|-----------------------------|-----------|
|                                                                                                    | Sep. 30, 2024 Sep. 30, 2023 |           |
|                                                                                                    |                             |           |
|                                                                                                    |                             |           |
| <b>Cash flows from operating activities:</b>                                                       |                             |           |
| <a href="#">Net income (loss)</a>                                                                  | \$ 11,291                   | \$ 13,696 |
| <b>Adjustments to reconcile net income to net cash provided by (used in) operating activities:</b> |                             |           |
| <a href="#">Investment related (gains) losses on sale of investments and other assets</a>          | (1,537)                     | 477       |
| <a href="#">Net deferred policy acquisition cost</a>                                               | (16,500)                    | (8,490)   |
| <a href="#">Amortization of cost of insurance acquired</a>                                         | 477                         | 465       |
| <a href="#">Depreciation</a>                                                                       | 443                         | 380       |
| <a href="#">Amortization of premiums and discounts on investments</a>                              | 3,738                       | 3,761     |
| <a href="#">Stock-based compensation</a>                                                           | 1,052                       | 333       |
| <a href="#">Deferred federal income tax expense (benefit)</a>                                      | (1,350)                     | 652       |
| <b>Change in:</b>                                                                                  |                             |           |
| <a href="#">Accrued investment income</a>                                                          | 278                         | 8         |
| <a href="#">Reinsurance recoverable</a>                                                            | (3,287)                     | 778       |
| <a href="#">Due premiums</a>                                                                       | 1,174                       | 2,168     |
| <a href="#">Future policy benefit reserves</a>                                                     | 1,842                       | (5,111)   |
| <a href="#">Other policyholders' liabilities</a>                                                   | 19,002                      | 8,156     |
| <a href="#">Federal income tax receivable</a>                                                      | 1,041                       | 1,253     |
| <a href="#">Commissions payable and other liabilities</a>                                          | 6,397                       | (3,116)   |
| <a href="#">Other, net</a>                                                                         | (2,969)                     | 34        |
| <a href="#">Net cash provided by operating activities</a>                                          | 21,092                      | 15,444    |
| <b>Cash flows from investing activities:</b>                                                       |                             |           |
| <a href="#">Purchases of fixed maturity securities, available-for-sale</a>                         | (49,345)                    | (50,077)  |
| <a href="#">Sales of fixed maturity securities, available-for-sale</a>                             | 4,659                       | 13,690    |
| <a href="#">Maturities and calls of fixed maturity securities, available-for-sale</a>              | 37,907                      | 23,128    |
| <a href="#">Sales of equity securities</a>                                                         | 0                           | 770       |
| <a href="#">Principal payments on mortgage loans</a>                                               | 7                           | 6         |
| <a href="#">(Increase) decrease in policy loans, net</a>                                           | 2,896                       | 3,023     |
| <a href="#">Sales of other long-term investments</a>                                               | 2,226                       | 3,793     |
| <a href="#">Purchases of other long-term investments</a>                                           | (11,123)                    | (13,262)  |
| <a href="#">Purchase of property and equipment</a>                                                 | (561)                       | (292)     |
| <a href="#">Maturity of short-term investments</a>                                                 | 0                           | 750       |
| <a href="#">Net cash used in investing activities</a>                                              | (13,334)                    | (18,471)  |
| <b>Cash flows from financing activities:</b>                                                       |                             |           |
| <a href="#">Annuity deposits</a>                                                                   | 5,181                       | 5,443     |
| <a href="#">Annuity withdrawals</a>                                                                | (7,183)                     | (7,828)   |
| <a href="#">Acquisition of treasury stock</a>                                                      | 0                           | (719)     |
| <a href="#">Other</a>                                                                              | (371)                       | (57)      |
| <a href="#">Net cash used in financing activities</a>                                              | (2,373)                     | (3,161)   |
| <a href="#">Net increase (decrease) in cash and cash equivalents</a>                               | 5,385                       | (6,188)   |
| <a href="#">Cash and cash equivalents at beginning of year</a>                                     | 26,997                      | 22,973    |
| <a href="#">Cash and cash equivalents at end of period</a>                                         | \$ 32,382                   | \$ 16,785 |

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Disclosure of  
Noncash Investing  
and Financing  
Activities Statement -  
USD (\$)

Sep. 30, 2024 Sep. 30, 2023

Noncash Investing and Financing Items [Abstract]

|                                                                       |              |              |
|-----------------------------------------------------------------------|--------------|--------------|
| Noncash or Part Noncash Acquisition, Investments Acquired             | \$ 3,700,000 | \$ 5,400,000 |
| Noncash or Part Noncash Acquisition, Net Unsettled Security Trades    | 0            | 300,000      |
| Noncash or Part Noncash Activity, Operating Lease Obligation Incurred | \$ 0         | \$ 36,000    |

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Consolidated  
Statements of  
Financial Position  
(Parenthetical) - USD  
(\$)  
\$ in Thousands

Sep. 30, 2024 Dec. 31, 2023

Investments:

|                                               |              |              |
|-----------------------------------------------|--------------|--------------|
| Fixed maturities available-for-sale, cost     | \$ 1,391,580 | \$ 1,389,038 |
| Limited partnership                           | 93,167       | 82,460       |
| Due premiums, allowance for doubtful accounts | \$ 574       | \$ 408       |

Common Stock Class A [Member]

Liabilities and Stockholders' Equity

|                                                |             |             |
|------------------------------------------------|-------------|-------------|
| Common stock, par value (in dollars per share) | \$ 0        | \$ 0        |
| Common stock, shares authorized (in shares)    | 100,000,000 | 100,000,000 |
| Common stock, shares issued (in shares)        | 54,222,644  | 53,882,661  |
| Common stock, shares outstanding (in shares)   | 54,222,644  | 53,882,661  |
| Treasury stock                                 | 4,327,810   | 4,327,810   |

Common Stock Class B [Member]

Liabilities and Stockholders' Equity

|                                                |           |           |
|------------------------------------------------|-----------|-----------|
| Common stock, par value (in dollars per share) | \$ 0      | \$ 0      |
| Common stock, shares authorized (in shares)    | 2,000,000 | 2,000,000 |
| Common stock, shares issued (in shares)        | 1,001,714 | 1,001,714 |
| Common stock, shares outstanding (in shares)   | 1,001,714 | 1,001,714 |
| Treasury stock                                 | 1,001,714 | 1,001,714 |

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Financial Statements

9 Months Ended  
Sep. 30, 2024

Organization,  
Consolidation and  
Presentation of  
Financial Statements  
[Abstract]

Organization,  
Consolidation and  
Presentation of  
Financial Statements  
Disclosure [Text Block]

FINANCIAL STATEMENTS  
BASIS OF PRESENTATION AND CONSOLIDATION

The consolidated financial statements include the accounts and operations of Citizens, Inc. ("Citizens" or the "Company"), a Colorado corporation, and its wholly-owned subsidiaries, CICA Life Insurance Company of America ("CICA Domestic"), CICA Life Ltd. ("CICA Bermuda"), Security Plan Life Insurance Company ("SPLIC"), Security Plan Fire Insurance Company ("SPFIC"), Magnolia Guaranty Life Insurance Company ("MGLIC"), Computing Technology, Inc. ("CTI"), Nexo Global Services LLC, a Puerto Rico holding company ("Nexo") and its wholly-owned subsidiaries, CICA Life A.I., a Puerto Rico company ("CICA International") and Nexo Enrollment Services LLC, a Puerto Rico service company ("NES"). All significant inter-company accounts and transactions have been eliminated. Citizens and its wholly-owned subsidiaries are collectively referred to as the "Company," "it," "we," "us" or "our".

The consolidated balance sheet as of September 30, 2024, the consolidated statements of operations and comprehensive income (loss) and stockholders' equity for the three and nine months ended September 30, 2024 and September 30, 2023 and the consolidated statements of cash flows for the nine months ended September 30, 2024 and September 30, 2023 have been prepared by the Company without audit and are not subject to audit. In the opinion of management, all normal and recurring adjustments to present fairly the financial position, results of operations, and changes in cash flows at September 30, 2024 and for comparative periods have been made. The consolidated financial statements have been prepared in accordance with U.S. generally accepted accounting principles ("U.S. GAAP") for interim financial information and with the instructions to Form 10-Q adopted by the Securities and Exchange Commission ("SEC"). Accordingly, the consolidated financial statements do not include all the information and footnotes required for complete financial statements and should be read in conjunction with the Company's consolidated financial statements and notes thereto included in our Annual Report on [Form 10-K](#) for the year ended December 31, 2023 ("Form 10-K"). Operating results for the interim periods disclosed herein are not necessarily indicative of the results that may be expected for a full year or any future period.

Our Life Insurance segment operates through CICA Domestic and CICA International.

*CICA Domestic.* Prior to July 1, 2023, our domestic life insurance business operated through CICA Domestic and Citizens National Life Insurance Company ("CNLIC"). CNLIC merged into CICA Domestic on July 1, 2023. CICA Domestic issues primarily ordinary whole life, final expense and life products with living benefits throughout the U.S.

*CICA International.* Until December 31, 2022, our international life insurance business operated through CICA Bermuda. Beginning January 1, 2023, all new international policies are issued by CICA International and on August 31, 2023, CICA Bermuda transferred all of its insurance in force business to CICA International. CICA International offers U.S. dollar-denominated products to non-U.S. residents/citizens internationally, including endowment products, which are principally accumulation contracts that incorporate an element of life insurance protection and ordinary whole life insurance. These contracts are designed to provide a fixed amount of insurance coverage over the life of the insured and may utilize rider benefits to provide additional increasing or decreasing coverage and annuity benefits to enhance accumulations.

NES provides services to policyholders of CICA International.

Our Home Service Insurance segment operates through our subsidiaries SPLIC and MGLIC, and focuses on the life insurance needs of the middle- and lower-income markets in Louisiana, Mississippi and Arkansas. Our products in this segment consist primarily of small face amount ordinary whole life, industrial life and pre-need policies, which are designed to fund final expenses for the insured, primarily consisting of funeral and burial costs. SPLIC also issues critical illness policies. Prior to June 30, 2023, SPFIC issued dwelling and contents property insurance policies. As of June 30, 2023, we ceased all operations for SPFIC. CTI provides data processing systems and services to the Company.

USE OF ESTIMATES

The preparation of consolidated financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the consolidated financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ materially from these estimates.

Significant estimates include those used in the evaluation of credit losses on fixed maturity securities, valuation allowances on deferred tax assets, actuarially determined assets and liabilities and assumptions and contingencies related to litigation and regulatory matters. Certain of these estimates are particularly sensitive to market conditions, and deterioration and/or volatility in the worldwide debt or equity markets could have a material impact on the consolidated financial statements.

SIGNIFICANT ACCOUNTING POLICIES

For a description of all significant accounting policies, see Part IV, Item 15, Note 1. Summary of Significant Accounting Policies in the notes to our consolidated financial statements included in our [Form 10-K](#), which should be read in conjunction with these accompanying consolidated financial statements.

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Accounting  
Pronouncements  
Accounting Changes  
and Error Corrections  
[Abstract]

New Accounting  
Pronouncements and  
Changes in Accounting  
Principles [Text Block]

ACCOUNTING PRONOUNCEMENTS  
ACCOUNTING STANDARDS NOT YET ADOPTED

On November 27, 2023, the FASB issued ASU No. 2023-07, *Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures*. This amendment expands a public entity's segment disclosures by requiring disclosure of significant segment expenses that are regularly provided to the chief operating decision maker, clarifying when an entity may report one or more additional measures to assess segment performance, requiring enhanced interim disclosures, providing new disclosure requirements for entities with a single reportable segment, and requiring other new disclosures. The amendments are effective for fiscal years beginning after December 15, 2023 and interim periods within fiscal years beginning after December 15, 2024. Early adoption is available. As the ASU only requires additional disclosures about the Company's operating segments, the impact to the consolidated financial statements will be minimal.

On December 14, 2023, the FASB issued ASU No. 2023-09, *Income Taxes (Topic 740): Improvements to Income Tax Disclosures*, which is intended to enhance the transparency, decision usefulness and effectiveness of income tax disclosures. The amendments in this ASU require a public entity to disclose a tabular tax rate reconciliation, using both percentages and currency, with specific categories. A public entity is also required to provide a qualitative description of the state and local jurisdictions that make up the majority of the effect of the state and local income tax category and the net amount of income taxes paid, disaggregated by federal, state and foreign taxes and also disaggregated by individual jurisdictions. The amendments also remove certain disclosures that are no longer considered cost beneficial. The amendments are effective prospectively for annual periods beginning after December 15, 2024 and early adoption and retrospective application are permitted. The Company is currently evaluating the impact of adopting this pronouncement on the consolidated financial statements.

No other new accounting pronouncements issued or effective during the year had, or is expected to have, a material impact on our consolidated financial statements.

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9 Months Ended  
Sep. 30, 2024

9 Months Ended  
Sep. 30, 2024

Investments

INVESTMENTS

The Company invests primarily in fixed maturity securities, which totaled 86.2% of total cash and invested assets at September 30, 2024, as shown below.

| Carrying Value<br>(In thousands, except for %) | September 30, 2024  |                | December 31, 2023 |                |
|------------------------------------------------|---------------------|----------------|-------------------|----------------|
|                                                | Amount              | %              | Amount            | %              |
| <b>Cash and invested assets:</b>               |                     |                |                   |                |
| Fixed maturity securities                      | \$ 1,273,497        | 86.2 %         | 1,238,981         | 86.7 %         |
| Equity securities                              | 5,716               | 0.4            | 5,282             | 0.4            |
| Policy loans                                   | 72,463              | 4.9            | 75,359            | 5.3            |
| Other long-term investments                    | 93,433              | 6.3            | 82,725            | 5.8            |
| Cash and cash equivalents                      | 32,382              | 2.2            | 26,997            | 1.8            |
| <b>Total cash and invested assets</b>          | <b>\$ 1,477,491</b> | <b>100.0 %</b> | <b>1,429,344</b>  | <b>100.0 %</b> |

The following tables represent the amortized cost, gross unrealized gains and losses and fair value of fixed maturity securities as of the dates indicated.

| September 30, 2024<br>(In thousands)   | Amortized Cost      | Gross Unrealized Gains | Gross Unrealized Losses | Fair Value       |
|----------------------------------------|---------------------|------------------------|-------------------------|------------------|
| <b>Fixed maturity securities:</b>      |                     |                        |                         |                  |
| Available-for-sale:                    |                     |                        |                         |                  |
| U.S. Treasury securities               | \$ 5,950            | 165                    | 29                      | 6,086            |
| U.S. Government-sponsored enterprises  | 3,380               | 287                    | —                       | 3,667            |
| States and political subdivisions      | 299,622             | 2,531                  | 23,940                  | 278,213          |
| Corporate:                             |                     |                        |                         |                  |
| Financial                              | 276,156             | 4,152                  | 24,177                  | 256,131          |
| Consumer                               | 253,133             | 2,358                  | 32,726                  | 222,765          |
| Utilities                              | 127,449             | 1,032                  | 17,247                  | 111,234          |
| Energy                                 | 83,130              | 452                    | 6,535                   | 77,047           |
| Communications                         | 71,071              | 293                    | 7,500                   | 63,864           |
| All other                              | 111,435             | 823                    | 10,675                  | 101,583          |
| Commercial mortgage-backed             | 268                 | 1                      | 2                       | 267              |
| Residential mortgage-backed            | 106,816             | 14                     | 7,633                   | 99,197           |
| Asset-backed                           | 53,170              | 926                    | 653                     | 53,443           |
| <b>Total fixed maturity securities</b> | <b>\$ 1,391,580</b> | <b>13,034</b>          | <b>131,117</b>          | <b>1,273,497</b> |

| December 31, 2023<br>(In thousands)    | Amortized Cost      | Gross Unrealized Gains | Gross Unrealized Losses | Fair Value       |
|----------------------------------------|---------------------|------------------------|-------------------------|------------------|
| <b>Fixed maturity securities:</b>      |                     |                        |                         |                  |
| Available-for-sale:                    |                     |                        |                         |                  |
| U.S. Treasury securities               | \$ 5,983            | 127                    | 48                      | 6,062            |
| U.S. Government-sponsored enterprises  | 3,404               | 250                    | 1                       | 3,653            |
| States and political subdivisions      | 314,203             | 2,160                  | 29,132                  | 287,231          |
| Corporate:                             |                     |                        |                         |                  |
| Financial                              | 266,485             | 2,066                  | 31,255                  | 237,296          |
| Consumer                               | 250,672             | 2,145                  | 37,094                  | 215,723          |
| Utilities                              | 123,625             | 615                    | 20,253                  | 103,987          |
| Energy                                 | 73,808              | 64                     | 8,049                   | 65,823           |
| Communications                         | 74,029              | 309                    | 8,892                   | 65,446           |
| All other                              | 111,124             | 647                    | 12,439                  | 99,332           |
| Commercial mortgage-backed             | 171                 | —                      | —                       | 171              |
| Residential mortgage-backed            | 107,174             | 9                      | 10,060                  | 97,123           |
| Asset-backed                           | 58,360              | 290                    | 1,516                   | 57,134           |
| <b>Total fixed maturity securities</b> | <b>\$ 1,389,038</b> | <b>8,682</b>           | <b>158,739</b>          | <b>1,238,981</b> |

The Company's investments in equity securities are shown below.

| Fair Value<br>(In thousands)        | September 30, 2024 | December 31, 2023 |
|-------------------------------------|--------------------|-------------------|
| <b>Equity securities:</b>           |                    |                   |
| Bond mutual funds                   | \$ 766             | 740               |
| Common stocks                       | 774                | 665               |
| Non-redeemable preferred stock      | 8                  | 7                 |
| Non-redeemable preferred stock fund | 4,168              | 3,870             |
| <b>Total equity securities</b>      | <b>\$ 5,716</b>    | <b>5,282</b>      |

VALUATION OF INVESTMENTS

Available-for-sale ("AFS") fixed maturity securities are reported in the consolidated financial statements at fair value. Equity securities are measured at fair value with the change in fair value recorded through net income. The Company recognized net investment related gains of \$0.4 million for both the three and nine months ended September 30, 2024, respectively, on equity securities held. The Company recognized net investment related losses of \$0.4 million and \$0.3 million for the three and nine months ended September 30, 2023, respectively.

The Company considers several factors in its review and evaluation of individual investments, using the process described in Part IV, Item 15, Note 2. Investments in the notes to the consolidated financial statements of our [Form 10-K](#) to determine whether a credit valuation loss exists. For the three and nine months ended September 30, 2024 and 2023, the Company recorded no credit valuation losses on fixed maturity securities.

For fixed maturity security investments that have unrealized losses as of September 30, 2024 and December 31, 2023, the gross unrealized losses and related fair values that have been in a continuous unrealized loss position by timeframe are as follows.

| September 30, 2024<br>(In thousands, except for # of securities) | Fair Value       | Less than 12 months<br>Unrealized Losses | # of Securities | Fair Value     | Greater than 12 months<br>Unrealized Losses | # of Securities | Fair Value     | Total<br>Unrealized Losses | # of Securities |
|------------------------------------------------------------------|------------------|------------------------------------------|-----------------|----------------|---------------------------------------------|-----------------|----------------|----------------------------|-----------------|
| <b>Fixed maturity securities:</b>                                |                  |                                          |                 |                |                                             |                 |                |                            |                 |
| Available-for-sale securities:                                   |                  |                                          |                 |                |                                             |                 |                |                            |                 |
| U.S. Treasury securities                                         | \$ 569           | 16                                       | 2               | 315            | 13                                          | 4               | 884            | 29                         | 6               |
| States and political subdivisions                                | 12,007           | 126                                      | 21              | 160,393        | 23,814                                      | 180             | 172,400        | 23,940                     | 201             |
| Corporate:                                                       |                  |                                          |                 |                |                                             |                 |                |                            |                 |
| Financial                                                        | 11,511           | 27                                       | 8               | 165,303        | 24,150                                      | 194             | 176,814        | 24,177                     | 202             |
| Consumer                                                         | 8,889            | 122                                      | 14              | 173,308        | 32,604                                      | 216             | 182,197        | 32,726                     | 230             |
| Utilities                                                        | 2,805            | 132                                      | 8               | 86,941         | 17,115                                      | 146             | 89,746         | 17,247                     | 154             |
| Energy                                                           | 3,199            | 4                                        | 4               | 55,625         | 6,531                                       | 65              | 58,824         | 6,535                      | 69              |
| Communications                                                   | 2,749            | 34                                       | 4               | 50,790         | 7,466                                       | 60              | 53,539         | 7,500                      | 64              |
| All Other                                                        | 10,989           | 97                                       | 18              | 71,434         | 10,578                                      | 84              | 82,423         | 10,675                     | 102             |
| Commercial mortgage-backed                                       | —                | —                                        | —               | 96             | 2                                           | 1               | 96             | 2                          | 1               |
| Residential mortgage-backed                                      | 46               | —                                        | 3               | 98,714         | 7,633                                       | 84              | 98,760         | 7,633                      | 87              |
| Asset-backed                                                     | 3,973            | 71                                       | 4               | 16,507         | 582                                         | 18              | 20,480         | 653                        | 22              |
| <b>Total fixed maturity securities</b>                           | <b>\$ 56,737</b> | <b>629</b>                               | <b>86</b>       | <b>879,426</b> | <b>130,488</b>                              | <b>1,052</b>    | <b>936,163</b> | <b>131,117</b>             | <b>1,138</b>    |

| December 31, 2023<br>(In thousands, except for # of securities) | Fair Value       | Less than 12 months<br>Unrealized Losses | # of Securities | Fair Value     | Greater than 12 months<br>Unrealized Losses | # of Securities | Fair Value     | Total<br>Unrealized Losses | # of Securities |
|-----------------------------------------------------------------|------------------|------------------------------------------|-----------------|----------------|---------------------------------------------|-----------------|----------------|----------------------------|-----------------|
| <b>Fixed maturity securities:</b>                               |                  |                                          |                 |                |                                             |                 |                |                            |                 |
| Available-for-sale securities:                                  |                  |                                          |                 |                |                                             |                 |                |                            |                 |
| U.S. Treasury securities                                        | \$ 1,203         | 40                                       | 5               | 65             | 8                                           | 2               | 1,268          | 48                         | 7               |
| U.S. Government-sponsored enterprises                           | 221              | 1                                        | 1               | —              | —                                           | —               | 221            | 1                          | 1               |
| States and political subdivisions                               | 19,540           | 357                                      | 35              | 164,264        | 28,775                                      | 192             | 183,804        | 29,132                     | 227             |
| Corporate:                                                      |                  |                                          |                 |                |                                             |                 |                |                            |                 |
| Financial                                                       | 12,584           | 383                                      | 19              | 176,521        | 30,872                                      | 217             | 189,105        | 31,255                     | 236             |
| Consumer                                                        | 10,175           | 265                                      | 16              | 176,725        | 36,829                                      | 223             | 186,900        | 37,094                     | 239             |
| Utilities                                                       | 3,596            | 66                                       | 20              | 85,169         | 20,187                                      | 137             | 88,765         | 20,253                     | 157             |
| Energy                                                          | 3,291            | 57                                       | 1               | 59,392         | 7,992                                       | 76              | 62,683         | 8,049                      | 77              |
| Communications                                                  | 5,784            | 153                                      | 5               | 56,108         | 8,739                                       | 69              | 61,892         | 8,892                      | 74              |
| All Other                                                       | 2,080            | 32                                       | 5               | 85,757         | 12,407                                      | 100             | 87,837         | 12,439                     | 105             |
| Commercial mortgage-backed                                      | 849              | 38                                       | 5               | 95,806         | 10,022                                      | 86              | 96,655         | 10,060                     | 91              |
| Residential mortgage-backed                                     | 4,757            | 111                                      | 8               | 32,764         | 1,405                                       | 40              | 37,521         | 1,516                      | 48              |
| <b>Total fixed maturity securities</b>                          | <b>\$ 64,080</b> | <b>1,503</b>                             | <b>120</b>      | <b>932,571</b> | <b>157,236</b>                              | <b>1,142</b>    | <b>996,651</b> | <b>158,739</b>             | <b>1,262</b>    |

In each category of our fixed maturity securities described above, we do not intend to sell our investments and it is not more likely than not that the Company will be required to sell the investments before recovery of their amortized cost bases. As of September 30, 2024 and December 31, 2023, 99.2% and 99.4% of the fair value of our fixed maturity securities portfolio, respectively, were rated investment grade. While the losses are currently unrealized, we continue to monitor all fixed maturity securities on an on-going basis as future information may become available which could result in an allowance being recorded.

These unrealized losses on fixed maturity securities are due to noncredit-related factors, including change in credit spreads and rising interest rates since purchase, which have little bearing on the recoverability of our investments, hence they are not recognized as credit losses. The fair value is expected to recover as the securities approach maturity or if market yields for such investments decline.

The amortized cost and fair value of fixed maturity securities at September 30, 2024 by contractual maturity are shown in the table below. Actual maturities may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties. Securities not due at a single maturity date have been reflected based upon final stated maturity.

| September 30, 2024<br>(In thousands)   | Amortized<br>Cost   | Fair<br>Value    |
|----------------------------------------|---------------------|------------------|
| <b>Fixed maturity securities:</b>      |                     |                  |
| Due in one year or less                | \$ 13,425           | 13,375           |
| Due after one year through five years  | 136,629             | 137,256          |
| Due after five years through ten years | 276,325             | 277,228          |
| Due after ten years                    | 965,201             | 845,638          |
| <b>Total fixed maturity securities</b> | <b>\$ 1,391,580</b> | <b>1,273,497</b> |

The Company uses the specific identification method of the individual security to determine the cost basis used in the calculation of realized gains and losses related to security sales.

|                                                       | Three Months Ended<br>September 30, |       | Nine Months Ended<br>September 30, |        |
|-------------------------------------------------------|-------------------------------------|-------|------------------------------------|--------|
| (In thousands)                                        | 2024                                | 2023  | 2024                               | 2023   |
| <b>Fixed maturity securities, available-for-sale:</b> |                                     |       |                                    |        |
| Proceeds                                              | \$ —                                | 9,446 | 4,659                              | 13,690 |
| Gross realized gains                                  | \$ —                                | 38    | 91                                 | 43     |
| Gross realized losses                                 | \$ —                                | 436   | 196                                | 453    |

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Fair Value  
Measurements

Fair Value  
Disclosures  
[Abstract]

Fair Value Disclosures  
[Text Block]

FAIR VALUE MEASUREMENTS

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. We hold AFS fixed maturity securities, which are carried at fair value with changes in fair value reported through other comprehensive income (loss). We also report our equity securities and certain other long-term investments at fair value with changes in fair value reported through the consolidated statements of operations and comprehensive income (loss).

Fair value measurements are generally based upon observable and unobservable inputs. Observable inputs reflect market data obtained from independent sources, while unobservable inputs reflect our view of market assumptions in the absence of observable market information. We utilize valuation techniques that maximize the use of observable inputs and minimize the use of unobservable inputs. All assets and liabilities carried at fair value are required to be classified and disclosed in one of the following three categories.

- Level 1 - Quoted prices for identical instruments in active markets.
- Level 2 - Quoted prices for similar instruments in active markets; quoted prices for identical or similar instruments in markets that are not active; and model-derived valuations whose inputs or whose significant value drivers are observable.
- Level 3 - Instruments whose significant value drivers are unobservable.

Level 1 primarily consists of financial instruments whose value is based on quoted market prices such as U.S. Treasury securities and actively traded mutual fund and stock investments.

Level 2 includes those financial instruments that are valued by independent pricing services or broker quotes. These pricing models are primarily industry-standard models that consider various inputs, such as interest rates, credit spreads and foreign exchange rates for the underlying financial instruments. All significant inputs are observable or derived from observable information in the marketplace or are supported by observable levels at which transactions are executed in the marketplace. Financial instruments in this category primarily include corporate securities, U.S. Government-sponsored enterprise securities, securities issued by states and political subdivisions and certain mortgage and asset-backed securities.

Level 3 is comprised of financial instruments whose fair value is estimated based on non-binding broker prices utilizing significant inputs not based on or corroborated by readily available market information. We have no investments in this category.

The following tables set forth our assets measured at fair value on a recurring basis as of the dates indicated.

| September 30, 2024<br>(In thousands)                    | Level 1          | Level 2          | Level 3  | Total<br>Fair Value |
|---------------------------------------------------------|------------------|------------------|----------|---------------------|
| <b>Financial assets:</b>                                |                  |                  |          |                     |
| Fixed maturity securities, available-for-sale:          |                  |                  |          |                     |
| U.S. Treasury and U.S. Government-sponsored enterprises | \$ 6,086         | 3,667            | —        | 9,753               |
| States and political subdivisions                       | —                | 278,213          | —        | 278,213             |
| Corporate                                               | 47               | 832,577          | —        | 832,624             |
| Commercial mortgage-backed                              | —                | 267              | —        | 267                 |
| Residential mortgage-backed                             | —                | 99,197           | —        | 99,197              |
| Asset-backed                                            | —                | 53,443           | —        | 53,443              |
| Total fixed maturity securities, available-for-sale     | 6,133            | 1,267,364        | —        | 1,273,497           |
| Equity securities:                                      |                  |                  |          |                     |
| Bond mutual funds                                       | 766              | —                | —        | 766                 |
| Common stocks                                           | 774              | —                | —        | 774                 |
| Non-redeemable preferred stock                          | 8                | —                | —        | 8                   |
| Non-redeemable preferred stock fund                     | 4,168            | —                | —        | 4,168               |
| Total equity securities                                 | 5,716            | —                | —        | 5,716               |
| Other long-term investments <sup>(1)</sup>              | —                | —                | —        | 93,167              |
| <b>Total financial assets</b>                           | <b>\$ 11,849</b> | <b>1,267,364</b> | <b>—</b> | <b>1,372,380</b>    |

<sup>(1)</sup> In accordance with Subtopic 820-10, certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient are not classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the consolidated balance sheets.

| December 31, 2023<br>(In thousands)                     | Level 1          | Level 2          | Level 3  | Total<br>Fair Value |
|---------------------------------------------------------|------------------|------------------|----------|---------------------|
| <b>Financial assets:</b>                                |                  |                  |          |                     |
| Fixed maturity securities, available-for-sale:          |                  |                  |          |                     |
| U.S. Treasury and U.S. Government-sponsored enterprises | \$ 6,062         | 3,653            | —        | 9,715               |
| States and political subdivisions                       | —                | 287,231          | —        | 287,231             |
| Corporate                                               | 43               | 787,564          | —        | 787,607             |
| Commercial mortgage-backed                              | —                | 171              | —        | 171                 |
| Residential mortgage-backed                             | —                | 97,123           | —        | 97,123              |
| Asset-backed                                            | —                | 57,134           | —        | 57,134              |
| Total fixed maturity securities, available-for-sale     | 6,105            | 1,232,876        | —        | 1,238,981           |
| Equity securities:                                      |                  |                  |          |                     |
| Bond mutual funds                                       | 740              | —                | —        | 740                 |
| Common stocks                                           | 665              | —                | —        | 665                 |
| Non-redeemable preferred stock                          | 7                | —                | —        | 7                   |
| Non-redeemable preferred stock fund                     | 3,870            | —                | —        | 3,870               |
| Total equity securities                                 | 5,282            | —                | —        | 5,282               |
| Other long-term investments <sup>(1)</sup>              | —                | —                | —        | 82,460              |
| <b>Total financial assets</b>                           | <b>\$ 11,387</b> | <b>1,232,876</b> | <b>—</b> | <b>1,326,723</b>    |

<sup>(1)</sup> In accordance with Subtopic 820-10, certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient are not classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the consolidated balance sheets.

FINANCIAL INSTRUMENTS VALUATION

FINANCIAL INSTRUMENTS CARRIED AT FAIR VALUE

*Fixed maturity securities, available-for-sale.* At September 30, 2024, fixed maturity securities, valued using a third-party pricing source, totaled \$1.3 billion for Level 2 assets and comprised 92.3% of total reported fair value of our financial assets. The Level 1 and Level 2 valuations are reviewed and updated quarterly through testing by comparisons to separate pricing models, other third-party pricing services, and back tested to recent trades. In addition, we obtain information annually relative to the third-party pricing models and review model parameters for reasonableness. There were no Level 3 assets at September 30, 2024. As of September 30, 2024, there were no material changes to the valuation methods or assumptions used to determine fair values, and no broker or third-party prices were changed from the values received.

*Equity securities.* Our equity securities are classified as Level 1 assets as their fair values are based upon quoted market prices.

*Limited partnerships:* The Company considers the net asset value ("NAV") to represent the value of the investment fund and is measured by the total value of assets minus the total value of liabilities. The following table includes information related to our investments in limited partnerships that calculate NAV per share. For these investments, which are measured at fair value on a recurring basis, we use the NAV per share to measure fair value. The Company recognized net investment related gains of \$0.5 million and \$1.8 million for the three and nine months ended September 30, 2024, respectively, and losses of \$0.1 million and gains of \$0.2 million on limited partnerships held for the three and nine months ended September 30, 2023, respectively. These investments are included in other long-term investments on the consolidated balance sheets.

|                                   | September 30, 2024                   |                           |                     | December 31, 2023                    |                           |                     |
|-----------------------------------|--------------------------------------|---------------------------|---------------------|--------------------------------------|---------------------------|---------------------|
| (In thousands, except for years)  | Fair Value<br>Using NAV Per<br>Share | Unfunded Commit-<br>ments | Range<br>(In years) | Fair Value<br>Using NAV Per<br>Share | Unfunded Commit-<br>ments | Range<br>(In years) |
| <b>Limited partnerships:</b>      |                                      |                           |                     |                                      |                           |                     |
| Middle market                     | \$ 34,832                            | 1,669                     | 3                   | \$ 34,858                            | 3,452                     | 4                   |
| Global equity fund                | 11,908                               | —                         | 0                   | 10,345                               | —                         | 0                   |
| Late-stage growth                 | 25,431                               | 10,102                    | 4 to 6              | 20,524                               | 14,271                    | 4 to 6              |
| Infrastructure                    | 20,996                               | 6,345                     | 9 to 11             | 16,733                               | 9,576                     | 10                  |
| <b>Total limited partnerships</b> | <b>\$ 93,167</b>                     | <b>18,116</b>             |                     | <b>\$ 82,460</b>                     | <b>27,299</b>             |                     |

The majority of our limited partnership investments are not redeemable because distributions from the funds will be received when the underlying investments of the funds are liquidated. The life spans indicated above may be shortened or extended at the fund manager's discretion, typically in one or two-year increments. The global equity fund is redeemable monthly.

FINANCIAL INSTRUMENTS NOT CARRIED AT FAIR VALUE



Estimates of fair values are made at a specific point in time, based on relevant market prices and information about the financial instruments. The estimated fair values of financial instruments presented below are not necessarily indicative of the amounts the Company might realize in actual market transactions.

The carrying amount and fair value for the financial assets and liabilities on the consolidated financial statements not otherwise disclosed for the periods indicated were as follows:

| (In thousands)                 | September 30, 2024 |            | December 31, 2023 |            |
|--------------------------------|--------------------|------------|-------------------|------------|
|                                | Carrying Value     | Fair Value | Carrying Value    | Fair Value |
| <b>Financial assets:</b>       |                    |            |                   |            |
| Policy loans                   | \$ 72,463          | 72,463     | 75,359            | 75,359     |
| Residential mortgage loan      | 35                 | 36         | 42                | 42         |
| Cash and cash equivalents      | 32,382             | 32,382     | 26,997            | 26,997     |
| <b>Financial liabilities:</b>  |                    |            |                   |            |
| Annuity - investment contracts | 68,077             | 63,468     | 67,690            | 63,283     |

**Policy loans.** Policy loans had a weighted average annual interest rate of 7.7% at both September 30, 2024 and December 31, 2023 and no specified maturity dates. The aggregate fair value of policy loans approximates the carrying value reflected on the consolidated balance sheets. Policy loans are an integral part of the life insurance policies we have in force, cannot be valued separately and are not marketable. Therefore, the fair value of policy loans approximates the carrying value and policy loans are considered Level 3 assets in the fair value hierarchy.

**Residential mortgage loan.** This mortgage loan is secured by a residential property. The interest rate for this loan was 7.0% at both September 30, 2024 and December 31, 2023. At September 30, 2024, the remaining loan matures in four years. Management estimated the fair value using an annual interest rate of 6.25% at both September 30, 2024 and December 31, 2023. Our mortgage loan is considered a Level 3 asset in the fair value hierarchy and is included in other long-term investments on the consolidated balance sheets.

**Cash and cash equivalents.** The fair value of cash and cash equivalents approximates carrying value and are characterized as Level 1 assets in the fair value hierarchy.

**Annuity liabilities.** The fair value of the Company's liabilities under annuity contracts, which are considered Level 3 liabilities, was estimated at September 30, 2024 and December 31, 2023 using discounted cash flows based upon spot rates adjusted for various risk adjustments ranging from 3.40% to 4.40% and 3.80% to 4.50%, respectively. The fair value of liabilities under all insurance contracts are taken into consideration in the overall management of interest rate risk, which seeks to minimize exposure to changing interest rates through the matching of investment maturities with amounts due under insurance contracts.

**Other long-term investments.** Financial instruments included in other long-term investments are classified in various levels of the fair value hierarchy. The following table summarizes the carrying amounts of these investments.

| Carrying Value<br>(In thousands)         | September 30, 2024 | December 31, 2023 |
|------------------------------------------|--------------------|-------------------|
| <b>Other long-term investments:</b>      |                    |                   |
| Limited partnerships                     | \$ 93,167          | 82,460            |
| FHLB common stock                        | 210                | 202               |
| Mortgage loans                           | 35                 | 42                |
| All other investments                    | 21                 | 21                |
| <b>Total other long-term investments</b> | <b>\$ 93,433</b>   | <b>82,725</b>     |

We are a member of the Federal Home Loan Bank ("FHLB") of Dallas and such membership requires members to own stock in the FHLB. Our FHLB stock is carried at amortized cost, which approximates fair value.

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Deferred Policy  
Acquisition Costs and  
Cost of Insurance  
Acquired

9 Months Ended

Sep. 30, 2024

[Insurance Abstract](#)

[Deferred Policy Acquisition Costs  
and Cost of Insurance Acquired](#)

**DEFERRED POLICY ACQUISITION COSTS AND COST OF INSURANCE ACQUIRED  
DAC**

The following tables roll forward the DAC and COIA balances for the nine months ended September 30, 2024 and 2023 by reporting cohort. Our reporting cohorts are Permanent, which summarizes insurance policies with premiums payable over the lifetime of the policy, and Permanent Limited Pay, which summarizes insurance policies with premiums payable for a limited time after which the policy is fully paid up. Both reporting cohorts include whole life and endowment policies.

| Nine Months Ended September 30, 2024<br>(In thousands) | Permanent  | Permanent Limited<br>Pay | Other Business | Total    |
|--------------------------------------------------------|------------|--------------------------|----------------|----------|
| <b>Life Insurance:</b>                                 |            |                          |                |          |
| Balance, beginning of year                             | \$ 105,552 | 14,075                   | 1,213          | 120,840  |
| Capitalizations                                        | 21,792     | 2,220                    | 250            | 24,262   |
| Amortization expense                                   | (9,763)    | (740)                    | (278)          | (10,781) |
| Balance, end of period                                 | 117,581    | 15,555                   | 1,185          | 134,321  |
| <b>Home Service Insurance:</b>                         |            |                          |                |          |
| Balance, beginning of year                             | 43,280     | 10,564                   | 1,084          | 54,928   |
| Capitalizations                                        | 3,973      | 892                      | 177            | 5,042    |
| Amortization expense                                   | (1,698)    | (323)                    | (2)            | (2,023)  |
| Balance, end of period                                 | 45,555     | 11,133                   | 1,259          | 57,947   |
| <b>Consolidated:</b>                                   |            |                          |                |          |
| Balance, beginning of year                             | 148,832    | 24,639                   | 2,297          | 175,768  |
| Capitalizations                                        | 25,765     | 3,112                    | 427            | 29,304   |
| Amortization expense                                   | (11,461)   | (1,063)                  | (280)          | (12,804) |
| Balance, end of period                                 | \$ 163,136 | 26,688                   | 2,444          | 192,268  |

| Nine Months Ended September 30, 2023<br>(In thousands) |    | Permanent | Permanent Limited<br>Pay | Other Business | Total    |
|--------------------------------------------------------|----|-----------|--------------------------|----------------|----------|
| <b>Life Insurance:</b>                                 |    |           |                          |                |          |
| Balance, beginning of year                             | \$ | 100,926   | 11,542                   | 1,016          | 113,484  |
| Capitalizations                                        |    | 11,220    | 2,385                    | 353            | 13,958   |
| Amortization expense                                   |    | (8,859)   | (586)                    | (197)          | (9,642)  |
| Balance, end of period                                 |    | 103,287   | 13,341                   | 1,172          | 117,800  |
| <b>Home Service Insurance:</b>                         |    |           |                          |                |          |
| Balance, beginning of year                             |    | 38,793    | 9,729                    | 921            | 49,443   |
| Capitalizations                                        |    | 5,026     | 865                      | 185            | 6,076    |
| Amortization expense                                   |    | (1,542)   | (295)                    | (65)           | (1,902)  |
| Balance, end of period                                 |    | 42,277    | 10,299                   | 1,041          | 53,617   |
| <b>Consolidated:</b>                                   |    |           |                          |                |          |
| Balance, beginning of year                             |    | 139,719   | 21,271                   | 1,937          | 162,927  |
| Capitalizations                                        |    | 16,246    | 3,250                    | 538            | 20,034   |
| Amortization expense                                   |    | (10,401)  | (881)                    | (262)          | (11,544) |
| Balance, end of period                                 | \$ | 145,564   | 23,640                   | 2,213          | 171,417  |

DAC capitalization increased for the nine months ended September 30, 2024, compared to the same prior year period mainly from increased commissions from higher first year sales in our Life Insurance segment.

**COIA**

| Nine Months Ended September 30, 2024<br>(In thousands) | Permanent | Permanent Limited<br>Pay | Other Business | Total  |
|--------------------------------------------------------|-----------|--------------------------|----------------|--------|
| <b>Life Insurance:</b>                                 |           |                          |                |        |
| Balance, beginning of year                             | \$ 249    | 695                      | 406            | 1,350  |
| Amortization expense                                   | (12)      | (36)                     | (33)           | (81)   |
| Balance, end of period                                 | 237       | 659                      | 373            | 1,269  |
| <b>Home Service Insurance:</b>                         |           |                          |                |        |
| Balance, beginning of year                             | 7,194     | 168                      | 1,331          | 8,693  |
| Amortization expense                                   | (279)     | (5)                      | (112)          | (396)  |
| Balance, end of period                                 | 6,915     | 163                      | 1,219          | 8,297  |
| <b>Consolidated:</b>                                   |           |                          |                |        |
| Balance, beginning of year                             | 7,443     | 863                      | 1,737          | 10,043 |
| Amortization expense                                   | (291)     | (41)                     | (145)          | (477)  |
| Balance, end of period                                 | \$ 7,152  | 822                      | 1,592          | 9,566  |

| Nine Months Ended September 30, 2023<br>(In thousands) |           |                       |                |        |
|--------------------------------------------------------|-----------|-----------------------|----------------|--------|
|                                                        | Permanent | Permanent Limited Pay | Other Business | Total  |
| <b>Life Insurance:</b>                                 |           |                       |                |        |
| Balance, beginning of year                             | \$ 267    | 750                   | 444            | 1,461  |
| Amortization expense                                   | (14)      | (43)                  | (29)           | (86)   |
| Balance, end of period                                 | 253       | 707                   | 415            | 1,375  |
| <b>Home Service Insurance:</b>                         |           |                       |                |        |
| Balance, beginning of year                             | 7,583     | 176                   | 1,427          | 9,186  |
| Amortization expense                                   | (293)     | (6)                   | (80)           | (379)  |
| Balance, end of period                                 | 7,290     | 170                   | 1,347          | 8,807  |
| <b>Consolidated:</b>                                   |           |                       |                |        |
| Balance, beginning of year                             | 7,850     | 926                   | 1,871          | 10,647 |
| Amortization expense                                   | (307)     | (49)                  | (109)          | (465)  |
| Balance, end of period                                 | \$ 7,543  | 877                   | 1,762          | 10,182 |

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Policyholders' Liabilities  
Insurance [Abstract]  
Policyholders' Liabilities

9 Months Ended  
Sep. 30, 2024

POLICYHOLDERS' LIABILITIES  
LIABILITY FOR FUTURE POLICY BENEFITS

The following tables summarize balances of and changes in the liability for future policy benefits for our reporting cohorts: Permanent, which summarizes insurance policies with premiums payable over the lifetime of the policy, and Permanent Limited Pay, which summarizes insurance policies with premiums payable for a limited time after which the policy is fully paid up. Both reporting cohorts include whole life and endowment policies.

| September 30, 2024<br>(In thousands)                                           | Life Insurance      |                       |                  | Home Service Insurance |                       |                |
|--------------------------------------------------------------------------------|---------------------|-----------------------|------------------|------------------------|-----------------------|----------------|
|                                                                                | Permanent           | Permanent Limited Pay | Total            | Permanent              | Permanent Limited Pay | Total          |
| <b>Present Value of Expected Net Premiums:</b>                                 |                     |                       |                  |                        |                       |                |
| <b>Balance, beginning of year</b>                                              | \$ 244,917          | 13,260                | 258,177          | 98,831                 | 14,926                | 113,757        |
| Beginning balance at original discount rate                                    | 252,426             | 13,533                | 265,959          | 102,045                | 15,512                | 117,557        |
| Effect of changes in cash flow assumptions                                     | 17,731              | 274                   | 18,005           | (462)                  | 21                    | (441)          |
| Effect of actual variances from expected experience                            | (12,203)            | 973                   | (11,230)         | (5,784)                | (3,526)               | (9,310)        |
| Adjusted beginning of year balance                                             | 257,954             | 14,780                | 272,734          | 95,799                 | 12,007                | 107,806        |
| Issuances                                                                      | 74,426              | 2,249                 | 76,675           | 11,412                 | 1,853                 | 13,265         |
| Interest accrual                                                               | 8,342               | 380                   | 8,722            | 3,193                  | 394                   | 3,587          |
| Net premiums collected                                                         | (36,066)            | (2,420)               | (38,486)         | (9,116)                | 892                   | (8,224)        |
| Derecognition and other                                                        | (5,530)             | 92                    | (5,438)          | 317                    | 57                    | 374            |
| Ending balance at original discount rate                                       | 299,126             | 15,081                | 314,207          | 101,605                | 15,203                | 116,808        |
| Effect of changes in discount rates                                            | (1,303)             | (43)                  | (1,346)          | (2,042)                | (325)                 | (2,367)        |
| <b>Balance, end of period</b>                                                  | <b>\$ 297,823</b>   | <b>15,038</b>         | <b>312,861</b>   | <b>99,563</b>          | <b>14,878</b>         | <b>114,441</b> |
| <b>Present Value of Expected Future Policy Benefits:</b>                       |                     |                       |                  |                        |                       |                |
| <b>Balance, beginning of year</b>                                              | \$ 973,350          | 195,122               | 1,168,472        | 211,946                | 122,784               | 334,730        |
| Beginning balance at original discount rate                                    | 995,962             | 202,755               | 1,198,717        | 217,524                | 123,941               | 341,465        |
| Effect of changes in cash flow assumptions                                     | 18,320              | 734                   | 19,054           | (502)                  | (1,078)               | (1,580)        |
| Effect of actual variances from expected experience                            | (9,656)             | 2,916                 | (6,740)          | (5,880)                | (1,692)               | (7,572)        |
| Adjusted beginning of year balance                                             | 1,004,626           | 206,405               | 1,211,031        | 211,142                | 121,171               | 332,313        |
| Issuances                                                                      | 75,132              | 2,352                 | 77,484           | 11,407                 | 1,858                 | 13,265         |
| Interest accrual                                                               | 33,624              | 6,183                 | 39,808           | 7,233                  | 4,305                 | 11,538         |
| Benefit payments                                                               | (67,441)            | (13,281)              | (80,722)         | (11,399)               | (4,286)               | (15,685)       |
| Derecognition and other                                                        | (6,642)             | 16                    | (6,626)          | 301                    | 51                    | 352            |
| Ending balance at original discount rate                                       | 1,039,299           | 201,677               | 1,240,976        | 218,684                | 123,099               | 341,783        |
| Effect of changes in discount rates                                            | (8,395)             | (6,067)               | (14,462)         | (5,797)                | (2,493)               | (8,290)        |
| <b>Balance, end of period</b>                                                  | <b>\$ 1,030,904</b> | <b>195,610</b>        | <b>1,226,514</b> | <b>212,887</b>         | <b>120,606</b>        | <b>333,493</b> |
| <b>Net liability for future policy benefits</b>                                | <b>\$ 733,081</b>   | <b>180,572</b>        | <b>913,653</b>   | <b>113,324</b>         | <b>105,728</b>        | <b>219,052</b> |
| Less: Reinsurance recoverable                                                  | 1,308               | —                     | 1,308            | —                      | —                     | —              |
| <b>Net liability for future policy benefits, after reinsurance recoverable</b> | <b>\$ 731,773</b>   | <b>180,572</b>        | <b>912,345</b>   | <b>113,324</b>         | <b>105,728</b>        | <b>219,052</b> |

The Company performed its annual review of policy benefit reserves assumptions in the third quarter of 2024 and recorded the effects of changes in its cash flow assumptions, which resulted in a net increase in future policy benefit reserves, primarily driven by mortality and lapse assumptions that better reflect emerging experience for the new CICA Domestic block of business.

For the nine months ended September 30, 2024, the Life Insurance segment increased reserves compared to the same period in 2023 due to the unfavorable impact of actual versus expected experience related to mortality and lapses. There was little impact to the Home Service Insurance segment resulting from actual to expected experience for the nine months ended September 30, 2024 and 2023.

| September 30, 2023<br>(In thousands)                     | Life Insurance    |                       |                  | Home Service Insurance |                       |                |
|----------------------------------------------------------|-------------------|-----------------------|------------------|------------------------|-----------------------|----------------|
|                                                          | Permanent         | Permanent Limited Pay | Total            | Permanent              | Permanent Limited Pay | Total          |
| <b>Present Value of Expected Net Premiums:</b>           |                   |                       |                  |                        |                       |                |
| <b>Balance, beginning of year</b>                        | \$ 235,228        | 10,209                | 245,437          | 93,508                 | 13,255                | 106,763        |
| Beginning balance at original discount rate              | 247,601           | 10,682                | 258,283          | 100,225                | 14,394                | 114,619        |
| Effect of changes in cash flow assumptions               | (210)             | 38                    | (172)            | (343)                  | 85                    | (258)          |
| Effect of actual variances from expected experience      | 4,156             | 1,059                 | 5,215            | (5,631)                | (4,477)               | (10,108)       |
| Adjusted beginning of year balance                       | 251,547           | 11,779                | 263,326          | 94,251                 | 10,002                | 104,253        |
| Issuances                                                | 20,918            | 2,608                 | 23,526           | 13,854                 | 3,107                 | 16,961         |
| Interest accrual                                         | 6,897             | 248                   | 7,145            | 3,019                  | 348                   | 3,367          |
| Net premiums collected                                   | (31,480)          | (2,004)               | (33,484)         | (8,909)                | 2,019                 | (6,890)        |
| Derecognition and other                                  | 567               | 240                   | 807              | 475                    | 113                   | 588            |
| Ending balance at original discount rate                 | 248,449           | 12,871                | 261,320          | 102,690                | 15,589                | 118,279        |
| Effect of changes in discount rates                      | (16,380)          | (501)                 | (16,881)         | (9,438)                | (1,397)               | (10,835)       |
| <b>Balance, end of period</b>                            | <b>\$ 232,069</b> | <b>12,370</b>         | <b>244,439</b>   | <b>93,252</b>          | <b>14,192</b>         | <b>107,444</b> |
| <b>Present Value of Expected Future Policy Benefits:</b> |                   |                       |                  |                        |                       |                |
| <b>Balance, beginning of year</b>                        | \$ 947,415        | 195,612               | 1,143,027        | 200,351                | 116,356               | 316,707        |
| Beginning balance at original discount rate              | 996,169           | 208,051               | 1,204,220        | 214,188                | 121,908               | 336,096        |
| Effect of changes in cash flow assumptions               | (389)             | (702)                 | (1,091)          | (257)                  | 331                   | 74             |
| Effect of actual variances from expected experience      | 6,338             | 3,489                 | 9,827            | (5,472)                | (1,337)               | (6,809)        |
| Adjusted beginning of year balance                       | 1,002,118         | 210,838               | 1,212,956        | 208,459                | 120,902               | 329,361        |
| Issuances                                                | 21,360            | 2,798                 | 24,158           | 13,854                 | 3,115                 | 16,969         |
| Interest accrual                                         | 32,470            | 6,288                 | 38,758           | 6,987                  | 4,242                 | 11,229         |
| Benefit payments                                         | (63,211)          | (16,732)              | (79,943)         | (12,246)               | (4,707)               | (16,953)       |
| Derecognition and other                                  | 97                | 42                    | 139              | 464                    | 109                   | 573            |
| Ending balance at original discount rate                 | 992,834           | 203,234               | 1,196,068        | 217,518                | 123,661               | 341,179        |
| Effect of changes in discount rates                      | (78,072)          | (18,778)              | (96,850)         | (23,934)               | (12,670)              | (36,604)       |
| <b>Balance, end of period</b>                            | <b>\$ 914,762</b> | <b>184,456</b>        | <b>1,099,218</b> | <b>193,584</b>         | <b>110,991</b>        | <b>304,575</b> |
| <b>Net liability for future policy benefits</b>          | <b>\$ 682,693</b> | <b>172,086</b>        | <b>854,779</b>   | <b>100,332</b>         | <b>96,799</b>         | <b>197,131</b> |

The following table reconciles the net liability for future policy benefits shown above to the liability for future policy benefits reported in the consolidated balance sheets.

| (In thousands)                              | September 30, 2024 |                        |                  | September 30, 2023 |                        |                  |
|---------------------------------------------|--------------------|------------------------|------------------|--------------------|------------------------|------------------|
|                                             | Life Insurance     | Home Service Insurance | Consolidated     | Life Insurance     | Home Service Insurance | Consolidated     |
| <b>Life Insurance:</b>                      |                    |                        |                  |                    |                        |                  |
| Permanent                                   | \$ 731,773         | 113,324                | 845,097          | 682,693            | 100,332                | 783,025          |
| Permanent limited pay                       | 180,572            | 105,728                | 286,300          | 172,086            | 96,799                 | 268,885          |
| Deferred profit liability                   | 29,572             | 29,158                 | 58,730           | 27,616             | 26,138                 | 53,754           |
| Other                                       | 32,426             | 14,320                 | 46,746           | 28,011             | 13,926                 | 41,937           |
| Total life insurance                        | 974,343            | 262,530                | 1,236,873        | 910,406            | 237,195                | 1,147,601        |
| <b>Accident &amp; Health:</b>               |                    |                        |                  |                    |                        |                  |
| Other                                       | 586                | 412                    | 998              | 596                | 281                    | 877              |
| <b>Total future policy benefit reserves</b> | <b>\$ 974,929</b>  | <b>262,942</b>         | <b>1,237,871</b> | <b>911,002</b>     | <b>237,476</b>         | <b>1,148,478</b> |

The following table provides the amount of undiscounted and discounted expected gross premiums and expected future benefit payments for long-term duration contracts.

|                                  | September 30, 2024 |                        | September 30, 2023 |                        |
|----------------------------------|--------------------|------------------------|--------------------|------------------------|
| (In thousands)                   | Life Insurance     | Home Service Insurance | Life Insurance     | Home Service Insurance |
| <b>Undiscounted:</b>             |                    |                        |                    |                        |
| <b>Permanent:</b>                |                    |                        |                    |                        |
| Expected future gross premiums   | \$ 731,580         | 448,837                | 604,059            | 459,405                |
| Expected future benefit payments | 1,586,017          | 487,851                | 1,483,068          | 484,239                |
| <b>Permanent Limited Pay:</b>    |                    |                        |                    |                        |
| Expected future gross premiums   | 46,270             | 76,032                 | 47,868             | 77,544                 |
| Expected future benefit payments | 322,188            | 320,318                | 325,964            | 320,563                |
| <b>Discounted:</b>               |                    |                        |                    |                        |
| <b>Permanent:</b>                |                    |                        |                    |                        |
| Expected future gross premiums   | \$ 564,242         | 272,938                | 453,277            | 261,271                |
| Expected future benefit payments | 1,030,904          | 212,887                | 914,762            | 193,584                |
| <b>Permanent Limited Pay:</b>    |                    |                        |                    |                        |
| Expected future gross premiums   | 41,999             | 51,752                 | 42,133             | 51,091                 |
| Expected future benefit payments | 195,610            | 120,606                | 184,456            | 110,991                |

The following tables summarize the amount of revenue and interest related to long-term duration contracts recognized in the consolidated statement of operations and comprehensive income (loss):

|                                        | Three Months Ended September 30, |                  |                |                  | Nine Months Ended September 30, |                  |                |                  |
|----------------------------------------|----------------------------------|------------------|----------------|------------------|---------------------------------|------------------|----------------|------------------|
| (In thousands)                         | 2024                             |                  | 2023           |                  | 2024                            |                  | 2023           |                  |
|                                        | Gross Premiums                   | Interest Expense | Gross Premiums | Interest Expense | Gross Premiums                  | Interest Expense | Gross Premiums | Interest Expense |
| <b>Life Insurance Segment:</b>         |                                  |                  |                |                  |                                 |                  |                |                  |
| <b>Life Insurance:</b>                 |                                  |                  |                |                  |                                 |                  |                |                  |
| Permanent                              | \$ 27,930                        | 8,391            | 23,654         | 8,471            | 76,047                          | 25,282           | 68,619         | 25,573           |
| Permanent Limited Pay                  | 3,395                            | 2,269            | 3,555          | 2,308            | 11,067                          | 6,739            | 11,333         | 6,811            |
| Other                                  | 2,508                            | —                | 4,279          | —                | 7,550                           | —                | 7,094          | —                |
| Less:                                  |                                  |                  |                |                  |                                 |                  |                |                  |
| Reinsurance                            | 1,828                            | —                | 392            | —                | 3,559                           | —                | 1,452          | —                |
| Total, net of reinsurance              | 32,005                           | 10,660           | 31,096         | 10,779           | 91,105                          | 32,021           | 85,594         | 32,384           |
| <b>Accident &amp; Health:</b>          |                                  |                  |                |                  |                                 |                  |                |                  |
| Other                                  | 197                              | —                | 53             | —                | 565                             | —                | 537            | —                |
| Less:                                  |                                  |                  |                |                  |                                 |                  |                |                  |
| Reinsurance                            | 1                                | —                | 1              | —                | 3                               | —                | 3              | —                |
| Total, net of reinsurance              | 196                              | —                | 52             | —                | 562                             | —                | 534            | —                |
| <b>Total</b>                           | <b>\$ 32,201</b>                 | <b>10,660</b>    | <b>31,148</b>  | <b>10,779</b>    | <b>91,667</b>                   | <b>32,021</b>    | <b>86,128</b>  | <b>32,384</b>    |
| <b>Home Service Insurance Segment:</b> |                                  |                  |                |                  |                                 |                  |                |                  |
| <b>Life Insurance:</b>                 |                                  |                  |                |                  |                                 |                  |                |                  |
| Permanent                              | \$ 8,257                         | 1,349            | 8,372          | 1,322            | 24,723                          | 4,040            | 25,012         | 3,968            |
| Permanent Limited Pay                  | 1,837                            | 1,636            | 2,154          | 1,599            | 5,905                           | 4,894            | 6,425          | 4,777            |
| Other                                  | 367                              | —                | 178            | —                | 1,114                           | —                | 1,012          | —                |
| Less:                                  |                                  |                  |                |                  |                                 |                  |                |                  |
| Reinsurance                            | 5                                | —                | 6              | —                | 24                              | —                | 23             | —                |
| Total, net of reinsurance              | 10,456                           | 2,985            | 10,698         | 2,921            | 31,718                          | 8,934            | 32,426         | 8,745            |
| <b>Accident &amp; Health:</b>          |                                  |                  |                |                  |                                 |                  |                |                  |
| Other                                  | 256                              | —                | 244            | —                | 762                             | —                | 667            | —                |
| <b>Total</b>                           | <b>\$ 10,712</b>                 | <b>2,985</b>     | <b>10,942</b>  | <b>2,921</b>     | <b>32,480</b>                   | <b>8,934</b>     | <b>33,093</b>  | <b>8,745</b>     |

The following table provides the weighted-average durations of the liability for future policy benefits.

|                                    | September 30, 2024 |                        | September 30, 2023 |                        |
|------------------------------------|--------------------|------------------------|--------------------|------------------------|
| (In years)                         | Life Insurance     | Home Service Insurance | Life Insurance     | Home Service Insurance |
| <b>Permanent:</b>                  |                    |                        |                    |                        |
| Duration at original discount rate | 8.6                | 16.0                   | 7.8                | 15.7                   |
| Duration at current discount rate  | 8.6                | 15.6                   | 8.2                | 15.6                   |
| <b>Permanent Limited Pay:</b>      |                    |                        |                    |                        |
| Duration at original discount rate | 8.1                | 14.7                   | 7.9                | 14.3                   |
| Duration at current discount rate  | 7.8                | 14.7                   | 7.6                | 14.4                   |

The following table provides the weighted-average interest rates for the liability for future policy benefits.

|                                         | September 30, 2024 |                        | September 30, 2023 |                        |
|-----------------------------------------|--------------------|------------------------|--------------------|------------------------|
|                                         | Life Insurance     | Home Service Insurance | Life Insurance     | Home Service Insurance |
| <b>Permanent:</b>                       |                    |                        |                    |                        |
| Interest rate at original discount rate | 4.87 %             | 4.96 %                 | 4.92 %             | 4.98 %                 |
| Interest rate at current discount rate  | 4.61 %             | 5.03 %                 | 5.62 %             | 5.71 %                 |
| <b>Permanent Limited Pay:</b>           |                    |                        |                    |                        |
| Interest rate at original discount rate | 4.28 %             | 5.03 %                 | 4.29 %             | 5.05 %                 |
| Interest rate at current discount rate  | 4.63 %             | 5.02 %                 | 5.60 %             | 5.71 %                 |

#### LIABILITY FOR POLICYHOLDERS' ACCOUNT BALANCES

The following table presents the policyholders' account balances by range of guaranteed minimum crediting rates and the related range of the difference, in basis points, between rates being credited and the respective guaranteed minimums.

| September 30, 2024                                  | At Guaranteed Minimum | 1 Basis Point-50 Basis Points Above | 51 Basis Points-150 Basis Points Above | Greater Than 150 Basis Points Above | Total          |
|-----------------------------------------------------|-----------------------|-------------------------------------|----------------------------------------|-------------------------------------|----------------|
| (In thousands)                                      |                       |                                     |                                        |                                     |                |
| <b>Range of Guaranteed Minimum Crediting Rates:</b> |                       |                                     |                                        |                                     |                |
| 0.00% - 1.49%                                       | \$ 816                | —                                   | 726                                    | 34,772                              | 36,314         |
| 1.50% - 2.99%                                       | 8,840                 | 176                                 | 37                                     | 27,092                              | 36,145         |
| 3.00% - 4.49%                                       | 101,646               | 346                                 | 16,039                                 | —                                   | 118,031        |
| Greater or equal to 4.50%                           | 31,519                | —                                   | —                                      | —                                   | 31,519         |
| <b>Total</b>                                        | <b>\$ 142,821</b>     | <b>522</b>                          | <b>16,802</b>                          | <b>61,864</b>                       | <b>222,009</b> |
| <b>September 30, 2023</b>                           |                       |                                     |                                        |                                     |                |
| (In thousands)                                      |                       |                                     |                                        |                                     |                |
| <b>Range of Guaranteed Minimum Crediting Rates:</b> |                       |                                     |                                        |                                     |                |
| 0.00% - 1.49%                                       | \$ 746                | —                                   | 1,138                                  | 37,233                              | 39,117         |
| 1.50% - 2.99%                                       | 30,256                | 675                                 | 63                                     | —                                   | 30,994         |
| 3.00% - 4.49%                                       | 104,304               | 10                                  | —                                      | —                                   | 104,314        |
| Greater or equal to 4.50%                           | 31,374                | —                                   | —                                      | —                                   | 31,374         |
| <b>Total</b>                                        | <b>\$ 166,680</b>     | <b>685</b>                          | <b>1,201</b>                           | <b>37,233</b>                       | <b>205,799</b> |

The following tables summarize balances of and changes in policyholders' account balances.

| September 30, 2024                | Supplemental Contracts Without Life Contingencies | Fixed Annuity | Dividend Accumulations | Premiums Paid in Advance |
|-----------------------------------|---------------------------------------------------|---------------|------------------------|--------------------------|
| (In thousands, except for %)      |                                                   |               |                        |                          |
| <b>Balance, beginning of year</b> | <b>\$ 44,569</b>                                  | <b>87,134</b> | <b>44,960</b>          | <b>31,039</b>            |
| Issuances                         | 17,642                                            | 2,132         | 598                    | 4,211                    |
| Premiums received                 | 126                                               | 3,015         | 4,173                  | 500                      |
| Interest credited                 | 1,496                                             | 2,043         | 1,377                  | 1,348                    |
| Less:                             |                                                   |               |                        |                          |
| Surrenders and withdrawals        | —                                                 | 6,997         | 4,056                  | 6,498                    |
| Benefit payments                  | 6,803                                             | —             | —                      | —                        |
| <b>Balance, end of period</b>     | <b>\$ 57,030</b>                                  | <b>87,327</b> | <b>47,052</b>          | <b>30,600</b>            |
| Weighted-average crediting rates  | 4.00 %                                            | 3.67 %        | 3.53 %                 | 2.99 %                   |
| Cash surrender value              | \$ 57,030                                         | 87,327        | 47,052                 | 30,600                   |
| <b>September 30, 2023</b>         |                                                   |               |                        |                          |
| (In thousands, except for %)      |                                                   |               |                        |                          |
| <b>Balance, beginning of year</b> | <b>\$ 32,995</b>                                  | <b>86,807</b> | <b>41,663</b>          | <b>34,603</b>            |
| Issuances                         | 16,086                                            | 2,160         | 474                    | 3,200                    |
| Premiums received                 | 85                                                | 3,273         | 4,210                  | 659                      |
| Interest credited                 | 1,103                                             | 1,988         | 993                    | 948                      |
| Other                             | 1                                                 | —             | —                      | —                        |
| Less:                             |                                                   |               |                        |                          |
| Surrenders and withdrawals        | —                                                 | 7,647         | 3,238                  | 6,098                    |
| Benefit payments                  | 8,466                                             | —             | —                      | —                        |
| <b>Balance, end of period</b>     | <b>\$ 41,804</b>                                  | <b>86,581</b> | <b>44,102</b>          | <b>33,312</b>            |
| Weighted-average crediting rates  | 4.01 %                                            | 3.57 %        | 3.05 %                 | 2.96 %                   |
| Cash surrender value              | \$ 41,804                                         | 86,581        | 44,102                 | 33,312                   |

The following table reconciles policyholders' account balances shown above to the policyholders' account balance liability in the consolidated balance sheets.

| As of September 30,<br><i>(In thousands)</i>      | 2024              | 2023           |
|---------------------------------------------------|-------------------|----------------|
| <b>Annuities:</b>                                 |                   |                |
| Supplemental contracts without life contingencies | \$ 57,030         | 41,804         |
| Fixed annuity                                     | 87,327            | 86,581         |
| Unearned revenue reserve                          | 1,481             | 1,524          |
| <b>Total annuities</b>                            | <b>\$ 145,838</b> | <b>129,909</b> |
| <b>Premiums paid in advance:</b>                  |                   |                |
| Premiums paid in advance                          | \$ 30,600         | 33,312         |
| Other                                             | 1,820             | 2,141          |
| <b>Total premiums paid in advance</b>             | <b>\$ 32,420</b>  | <b>35,453</b>  |

[XML 40-R14.htm-IDEA: XBRL DOCUMENT](#)

Reinsurance

[SEC Schedule, 12-17,](#)  
[Insurance Companies,](#)  
[Reinsurance](#)  
[\[Abstract\]](#)  
[Reinsurance](#)

9 Months Ended  
Sep. 30, 2024

**REINSURANCE**

In the normal course of business, the Company reinsures portions of certain policies that we underwrite to mitigate exposure to potential losses and/or to provide additional capacity for growth. In our international business, we generally retain \$100,000 on any one individual life insurance policy and reinsure the death benefit amount above \$100,000. We also reinsure 100% of our accidental death benefit rider coverage. In the second quarter of 2024, CICA Domestic entered into a coinsurance agreement with RGA Reinsurance Company ("RGA"). Under this agreement, CICA Domestic initially elected for RGA to reinsure 50% of its newly written final expense business.

Prior to 2024, the Company maintained catastrophic reinsurance for its Louisiana property and casualty business operated through Security Plan Fire Insurance Company. This reinsurance had a net retention on any one loss of \$30,000, which was the maximum policy limit on any single risk. The Company ceased this business in June 2023 and thus did not renew this reinsurance.

Our amounts recoverable from reinsurers represent receivables from and reserves ceded to reinsurers. We obtain reinsurance from multiple reinsurers. We monitor our reinsurance concentration as well as the financial strength ratings of our reinsurers. Their ratings by A.M. Best Company range from A- (Excellent) to A+ (Superior).

Assumed and ceded life reinsurance activity is summarized as follows:

| <i>(In thousands)</i>                     | September 30, 2024 | December 31, 2023 |
|-------------------------------------------|--------------------|-------------------|
| Aggregate assumed life insurance in force | \$ 3,605           | 3,772             |
| Aggregate ceded life insurance in force   | \$ 712,565         | 619,597           |
| Net life insurance in force               | \$ 4,480,563       | 4,306,429         |

The Company's reinsurance recoverable on ceded reinsurance was \$7.3 million and \$4.0 million as of September 30, 2023, and December 31, 2023, respectively. Premiums, claims and surrenders assumed and ceded and expenses ceded for all lines of business for the three and nine months ended September 30, 2024 and 2023 are summarized as follows:

| <i>(In thousands)</i>                          | Three Months Ended<br>September 30, |               | Nine Months Ended<br>September 30, |                |
|------------------------------------------------|-------------------------------------|---------------|------------------------------------|----------------|
|                                                | 2024                                | 2023          | 2024                               | 2023           |
| <b>Premiums from short duration contracts:</b> |                                     |               |                                    |                |
| Direct                                         | \$ 449                              | 283           | 1,376                              | 3,920          |
| Ceded                                          | (14)                                | (16)          | (16)                               | (1,798)        |
| Net premiums earned                            | 435                                 | 267           | 1,360                              | 2,122          |
| <b>Premiums from long duration contracts:</b>  |                                     |               |                                    |                |
| Direct                                         | 44,295                              | 42,156        | 126,351                            | 119,353        |
| Assumed                                        | 15                                  | 16            | 48                                 | 52             |
| Ceded                                          | (1,848)                             | (413)         | (3,630)                            | (1,526)        |
| Net premiums earned                            | 42,462                              | 41,759        | 122,769                            | 117,879        |
| <b>Total premiums earned</b>                   | <b>\$ 42,897</b>                    | <b>42,026</b> | <b>124,129</b>                     | <b>120,001</b> |
| <b>Claims and surrenders assumed</b>           | <b>\$ 22</b>                        | <b>23</b>     | <b>97</b>                          | <b>90</b>      |
| <b>Claims and surrenders ceded</b>             | <b>\$ (1,395)</b>                   | <b>(133)</b>  | <b>(2,876)</b>                     | <b>(657)</b>   |
| <b>Commissions assumed and ceded</b>           | <b>\$ (2,016)</b>                   | <b>9</b>      | <b>(2,957)</b>                     | <b>26</b>      |
| <b>Other general expenses ceded</b>            | <b>\$ (341)</b>                     | <b>—</b>      | <b>(497)</b>                       | <b>—</b>       |

[XML 41-R15.htm-IDEA: XBRL DOCUMENT](#)

Commitments and  
Contingencies

[Commitments and](#)  
[Contingencies](#)  
[Disclosure \[Abstract\]](#)  
[Commitments and](#)  
[Contingencies](#)  
[Disclosure](#)

9 Months Ended  
Sep. 30, 2024

**COMMITMENTS AND CONTINGENCIES**  
**LITIGATION AND REGULATORY ACTIONS**

From time to time, we are subject to legal and regulatory actions relating to our business. We may incur defense costs, including attorneys' fees, and other direct litigation costs associated with defending claims. If we suffer an adverse judgment as a result of litigation claims, it could have a material adverse effect on our business, results of operations and financial condition.

*Trade Secret Lawsuit*

In the first quarter of 2024, a jury trial was held in the "trade secret lawsuit". The trade secret lawsuit was filed in 2018 by Citizens, CICA Life Ltd. (Bermuda) and CICA Life Insurance Company of America (collectively, the "Citizens Companies," "we," "us" or "our") against certain former employees and independent consultants who we alleged unlawfully took Citizens' confidential information in order to unfairly compete with us. Our claims against these parties included various unfair competition, tortious interference, breach of contract and other related claims.

In March 2024, the jury found that (i) Defendant Carlos Nalsen Landa ("Landa"), a former independent consultant, misappropriated the Citizens' Companies' policyholder information, (ii) Citizens' former chief underwriter, Michael P. Buchweitz ("Buchweitz") and Randall Riley ("Riley"), a former Citizens executive and son of Citizens' founder Harold E. Riley, failed to comply with their Citizens' confidentiality agreements, and (iii) both Buchweitz and Riley intentionally interfered with former Chief Actuary Jonathan Pollio's ("Pollio") Citizens' confidentiality agreement. For Buchweitz, the jury also found that he did not have a good faith belief that he was acting in the bona fide exercise of his own rights when he interfered with Pollio's Citizens' confidentiality agreement. Despite these findings, the jury did not believe that the above-mentioned actions damaged the Citizens Companies economically and thus did not assess any monetary damages against any of the above parties. Additionally, the jury found that Citizens should pay Alexis Delgado ("Delgado", a former independent consultant) and Landa approximately \$1.3 million for "money had and received", an equitable theory that claimed that the Citizens Companies would be unjustly enriched if they didn't pay past and future commissions to Delgado and Landa. We accrued this expense at December 31, 2023.

On April 30, 2024, Defendants Riley (through his estate), Buchweitz and Delgado filed a motion against the Citizens Companies seeking payment of legal fees and a hearing was held on these matters on May 21, 2024. On July 26, 2024, the trial court awarded Riley and Buchweitz approximately \$3.5 million of their legal fees. We accrued this expense in the quarter ended June 30, 2024.

We do not believe the jury properly found that Delgado or Landa were entitled to any prior or future commissions as there was no evidence that we actually held any amount of commissions that they claim they should have received. We also do not believe that Riley or Buchweitz are entitled to legal fees because they were found to have breached the contracts whose fee shifting provisions they sought to invoke.

We have not paid any amounts to Delgado, Landa, Riley, Buchweitz or any of their attorneys and intend to appeal the judgment against us. We purchased and filed an appeal bond in September 2024 to supersede enforcement of the judgment during the appeal process. If we aren't successful in our appeal, we may have to pay approximately \$5 million as a result of the trade secret lawsuit. The accrued amounts are reflected as "other liabilities" on our balance sheet. Additionally, \$1.3 million that is reported in cash and cash equivalents on our balance sheet is restricted while the appeal bond remains in place.

**CONTRACTUAL OBLIGATIONS**

As of September 30, 2024, CICA International is committed to fund investments up to \$18.1 million related to limited partnerships previously described.

**CREDIT FACILITY**

On May 3, 2024, the Company renewed its \$20 million senior secured revolving credit facility (the "Credit Facility") with Regions Bank ("Regions"). The Credit Facility has a three-year term, maturing on May 5, 2027, and allows the Company to borrow up to \$20 million for working capital purposes, capital expenditures and other corporate purposes.

Revolving loans may be requested by the Company in aggregate minimum principal amounts of \$0.5 million per loan. At the Company's election, the revolving loans may either bear a rate (a fluctuating rate per annum) equal to the greatest of (a) Regions' prime rate, (b) the federal funds rate plus 0.50%, (c) the index rate plus 1.00% or (d) 0.75%. The Company is required to pay Regions an annual commitment fee of 0.375% of the unused portion of the Credit Facility in quarterly installments, which the Company expenses as it is incurred.

Obligations under the Credit Facility are secured by substantially all of the assets of the Company other than the equity interests in its subsidiaries, real estate owned by the Company, and other limited exceptions. The Credit Facility contains customary events of default and financial, affirmative and negative covenants, including but not limited to restrictions on indebtedness, liens, investments, asset dispositions and restricted payments. As of September 30, 2024, the Company had not borrowed any funds against the Credit Facility and was not in violation of any covenants.

[XML 42-R16.htm-IDEA: XBRL DOCUMENT](#)

Stockholders' Equity  
and Restrictions

[Earnings Per Share](#)  
[\[Abstract\]](#)  
[Stockholders' Equity](#)  
[Note Disclosure](#)

9 Months Ended  
Sep. 30, 2024

**STOCKHOLDERS' EQUITY AND RESTRICTIONS**  
**STOCK**

Our Restated and Amended Articles of Incorporation authorize the issuance of 127,000,000 shares, of which 100,000,000 shares shall be Class A common stock, 2,000,000 shares shall be Class B common stock, and 25,000,000 shall be preferred stock. Both authorized classes of common stock are equal in all respects, except (a) each share of Class A common stock is entitled to receive twice the cash dividends paid on a per share basis to the Class B common stock, if any; and (b) the holders of the Class B common stock have the exclusive right to elect a simple majority of the Board of Directors of Citizens. Citizens currently has no outstanding preferred stock or Class B common stock other than that held in treasury.

A summary of the change in the number of shares of Class A common stock and treasury stock issued is as follows:

**Nine Months Ended September 30,***(In thousands)***Balance at beginning of year**

Stock issued for compensation  
Acquisition of Class A shares

**Balance at end of period**

| 2024                 |                | 2023                 |                |
|----------------------|----------------|----------------------|----------------|
| Common Stock Class A | Treasury Stock | Common Stock Class A | Treasury Stock |
| 53,883               | 5,330          | 53,758               | 4,937          |
| 340                  | —              | 122                  | —              |
| —                    | —              | —                    | 325            |
| 54,223               | 5,330          | 53,880               | 5,262          |

**EARNINGS PER SHARE**

The following table sets forth the computation of basic and diluted earnings per share.

**Three Months Ended September 30,***(In thousands, except per share amounts)***Basic and diluted earnings per share:****Numerator:**

Net income  
Net income allocated to Class A common stock

**Denominator:**

Weighted average shares of Class A outstanding - basic  
Weighted average shares of Class A outstanding - diluted

Basic earnings per share of Class A common stock

Diluted earnings per share of Class A common stock

|  | 2024   | 2023   |
|--|--------|--------|
|  |        |        |
|  | \$     |        |
|  | 2,790  | 2,698  |
|  | \$     | 2,698  |
|  |        |        |
|  | 49,837 | 49,615 |
|  | 50,669 | 50,522 |
|  | \$     | 0.06   |
|  | \$     | 0.05   |

**Nine Months Ended September 30,***(In thousands, except per share amounts)***Basic and diluted earnings per share:****Numerator:**

Net income  
Net income allocated to Class A common stock

**Denominator:**

Weighted average shares of Class A outstanding - basic  
Weighted average shares of Class A outstanding - diluted

Basic earnings per share of Class A common stock

Diluted earnings per share of Class A common stock

|  | 2024 | 2023   |
|--|------|--------|
|  |      |        |
|  | \$   | 11,291 |
|  | \$   | 11,291 |
|  |      | 13,696 |
|  |      | 13,696 |
|  |      | 49,687 |
|  |      | 50,519 |
|  | \$   | 0.23   |
|  |      | 0.22   |

**STATUTORY CAPITAL AND SURPLUS**

Each of our domestic regulated insurance subsidiaries is required to meet stipulated regulatory capital requirements imposed by the U.S. National Association of Insurance Commissioners ("NAIC"). All domestic insurance subsidiaries exceeded the minimum capital requirements at September 30, 2024. On March 27, 2024, Citizens and the Colorado Division of Insurance entered into a capital maintenance agreement that specifies that Citizens will infuse capital as needed to ensure that CICA Domestic's RBC remains above 350%. As CICA Domestic's RBC exceeded 350% at September 30, 2024, no capital contribution was necessary.

CICA International is a Puerto Rico domiciled company. The Insurance Code of Puerto Rico does not specifically set forth minimum capital and surplus standards, but rather requires that an insurer submit a business plan for approval to the Office of the Commissioner of Insurance ("OIC") that includes proposed minimum capital and surplus. CICA International is required to maintain a minimum of \$750,000 in capital and maintain a premium to surplus ratio of 7 to 1. CICA International began issuing new business as of January 1, 2023 and received the transfer of all of CICA Bermuda's in force insurance business as of August 31, 2023. At September 30, 2024, CICA International exceeded the required minimum capital and related ratio.

**[XML 43-R17.htm-IDEA: XBRL DOCUMENT](#)****Segment Information****9 Months Ended****Sep. 30, 2024****[Segment Reporting](#)****[\[Abstract\]](#)****[Segment Reporting](#)****[Disclosure \[Text Block\]](#)****SEGMENT AND OTHER OPERATING INFORMATION**

The Company has two reportable segments: Life Insurance and Home Service Insurance. Our Life Insurance segment issues endowment contracts, which are principally accumulation contracts that incorporate an element of life insurance protection, and ordinary whole life insurance to non-U.S. residents through CICA International. These contracts are designed to provide a fixed amount of insurance coverage over the life of the insured and may utilize rider benefits to provide additional coverage and annuity benefits to enhance accumulations. CICA Domestic issues ordinary whole life, final expense and life products with living benefits throughout the U.S.

Our Home Service Insurance segment operates through our subsidiaries SPLIC and MGLIC, and focuses on the life insurance needs of the middle- and lower-income markets in Louisiana, Mississippi and Arkansas. SPLIC also issues critical illness policies. Our policies are sold and serviced through funeral homes and independent agents who sell policies, collect premiums and service policyholders. SPFIC sold property insurance policies in Louisiana and Arkansas until operations were ceased effective June 30, 2023.

The Life Insurance and Home Service Insurance portions of the Company constitute separate businesses. In addition to the Life Insurance and Home Service Insurance business, the Company also operates other non-insurance portions of the Company ("Other Non-Insurance Enterprises"), which primarily include the Company's IT and corporate-support functions.

The accounting policies of the reportable segments and Other Non-Insurance Enterprises are presented in accordance with U.S. GAAP and are the same as those described in the summary of significant accounting policies in our [Form 10-K](#). The Company evaluates profit and loss performance based on U.S. GAAP net income before federal income taxes for its two reportable segments. The Company's Other Non-Insurance Enterprises represents the only reportable difference between segments and consolidated operations.

**Three Months Ended September 30, 2024***(In thousands)***Revenues:**

Premiums  
Net investment income  
Investment related gains (losses), net  
Other income

Total revenues

**Benefits and expenses:**

Insurance benefits paid or provided:

Claims and surrenders  
Increase (decrease) in future policy benefit reserves  
Policyholder liability remeasurement (gain) loss  
Policyholders' dividends

Total insurance benefits paid or provided

Commissions  
Other general expenses  
Capitalization of deferred policy acquisition costs  
Amortization of deferred policy acquisition costs  
Amortization of cost of insurance acquired  
Total benefits and expenses

**Income (loss) before federal income tax**

|  | Life Insurance | Home Service Insurance | Other Non-Insurance Enterprises | Consolidated |
|--|----------------|------------------------|---------------------------------|--------------|
|  |                |                        |                                 |              |
|  | \$             | 32,201                 | 10,696                          | —            |
|  |                | 13,578                 | 3,552                           | 247          |
|  |                | 936                    | (111)                           | 2            |
|  |                | 630                    | —                               | —            |
|  | 47,345         | 14,137                 | 249                             | 61,731       |
|  |                |                        |                                 |              |
|  | 30,083         | 6,395                  | —                               | —            |
|  | (1,497)        | 1,968                  | —                               | —            |
|  | 1,681          | (524)                  | —                               | —            |
|  | 1,314          | 6                      | —                               | —            |
|  | 31,581         | 7,845                  | —                               | —            |
|  | 9,549          | 3,408                  | —                               | —            |
|  | 6,791          | 3,756                  | 1,548                           | —            |
|  | (8,855)        | (1,575)                | —                               | —            |
|  | 3,837          | 656                    | —                               | —            |
|  | 26             | 127                    | —                               | —            |
|  | 42,929         | 14,217                 | 1,548                           | —            |
|  | \$             | 4,416                  | (80)                            | (1,299)      |

**Nine Months Ended September 30, 2024***(In thousands)***Revenues:**

Premiums  
Net investment income  
Investment related gains (losses), net  
Other income

Total revenues

**Benefits and expenses:**

Insurance benefits paid or provided:

Claims and surrenders  
Increase (decrease) in future policy benefit reserves  
Policyholder liability remeasurement (gain) loss  
Policyholders' dividends

Total insurance benefits paid or provided

Commissions  
Other general expenses  
Capitalization of deferred policy acquisition costs  
Amortization of deferred policy acquisition costs  
Amortization of cost of insurance acquired  
Total benefits and expenses

**Income (loss) before federal income tax**

|  | Life Insurance | Home Service Insurance | Other Non-Insurance Enterprises | Consolidated |
|--|----------------|------------------------|---------------------------------|--------------|
|  |                |                        |                                 |              |
|  | \$             | 91,667                 | 32,462                          | —            |
|  |                | 41,076                 | 10,618                          | 710          |
|  |                | 1,743                  | (179)                           | (27)         |
|  |                | 3,354                  | 20                              | 83           |
|  | 137,840        | 42,921                 | 766                             | 181,527      |
|  |                |                        |                                 |              |
|  | 86,616         | 17,505                 | —                               | —            |
|  | (4,959)        | 4,829                  | —                               | —            |
|  | 3,360          | (524)                  | —                               | —            |
|  | 3,731          | 17                     | —                               | —            |
|  | 88,748         | 21,827                 | —                               | —            |
|  | 25,052         | 10,587                 | —                               | —            |
|  | 19,752         | 11,176                 | 9,144                           | —            |
|  | (24,262)       | (5,042)                | —                               | —            |
|  | 10,781         | 2,023                  | —                               | —            |
|  | 81             | 396                    | —                               | —            |
|  | 120,152        | 40,967                 | 9,144                           | —            |
|  | \$             | 17,688                 | 1,954                           | (8,378)      |



| Three Months Ended September 30, 2023                 |                |                        |                                 |              |
|-------------------------------------------------------|----------------|------------------------|---------------------------------|--------------|
| (In thousands)                                        |                |                        |                                 |              |
|                                                       | Life Insurance | Home Service Insurance | Other Non-Insurance Enterprises | Consolidated |
| Revenues:                                             |                |                        |                                 |              |
| Premiums                                              | \$ 31,148      | 10,878                 | —                               | 42,026       |
| Net investment income                                 | 13,661         | 3,459                  | 252                             | 17,372       |
| Investment related gains (losses), net                | (424)          | (370)                  | (98)                            | (892)        |
| Other income                                          | 884            | —                      | —                               | 884          |
| Total revenues                                        | 45,269         | 13,967                 | 154                             | 59,390       |
| Benefits and expenses:                                |                |                        |                                 |              |
| Insurance benefits paid or provided:                  |                |                        |                                 |              |
| Claims and surrenders                                 | 32,419         | 5,304                  | —                               | 37,723       |
| Increase (decrease) in future policy benefit reserves | (5,587)        | 1,707                  | —                               | (3,880)      |
| Policyholder liability remeasurement (gain) loss      | 840            | 184                    | —                               | 1,024        |
| Policyholders' dividends                              | 1,405          | 9                      | —                               | 1,414        |
| Total insurance benefits paid or provided             | 29,077         | 7,204                  | —                               | 36,281       |
| Commissions                                           | 5,406          | 4,038                  | —                               | 9,444        |
| Other general expenses                                | 6,036          | 4,293                  | 1,620                           | 11,949       |
| Capitalization of deferred policy acquisition costs   | (5,141)        | (1,991)                | —                               | (7,132)      |
| Amortization of deferred policy acquisition costs     | 3,313          | 743                    | —                               | 4,056        |
| Amortization of cost of insurance acquired            | 28             | 123                    | —                               | 151          |
| Total benefits and expenses                           | 38,719         | 14,410                 | 1,620                           | 54,749       |
| Income (loss) before federal income tax               | \$ 6,550       | (443)                  | (1,466)                         | 4,641        |
|                                                       |                |                        |                                 |              |
| Nine Months Ended September 30, 2023                  |                |                        |                                 |              |
| (In thousands)                                        |                |                        |                                 |              |
|                                                       | Life Insurance | Home Service Insurance | Other Non-Insurance Enterprises | Consolidated |
| Revenues:                                             |                |                        |                                 |              |
| Premiums                                              | \$ 86,128      | 33,873                 | —                               | 120,001      |
| Net investment income                                 | 40,470         | 10,379                 | 838                             | 51,687       |
| Investment related gains (losses), net                | (123)          | (283)                  | (71)                            | (477)        |
| Other income                                          | 2,619          | 1                      | —                               | 2,620        |
| Total revenues                                        | 129,094        | 43,970                 | 767                             | 173,831      |
| Benefits and expenses:                                |                |                        |                                 |              |
| Insurance benefits paid or provided:                  |                |                        |                                 |              |
| Claims and surrenders                                 | 83,826         | 16,972                 | —                               | 100,798      |
| Increase (decrease) in future policy benefit reserves | (9,270)        | 3,468                  | —                               | (5,802)      |
| Policyholder liability remeasurement (gain) loss      | 2,541          | 319                    | —                               | 2,860        |
| Policyholders' dividends                              | 3,761          | 22                     | —                               | 3,783        |
| Total insurance benefits paid or provided             | 80,858         | 20,781                 | —                               | 101,639      |
| Commissions                                           | 14,930         | 12,410                 | —                               | 27,340       |
| Other general expenses                                | 17,141         | 13,060                 | 5,276                           | 35,477       |
| Capitalization of deferred policy acquisition costs   | (13,958)       | (6,076)                | —                               | (20,034)     |
| Amortization of deferred policy acquisition costs     | 9,642          | 1,902                  | —                               | 11,544       |
| Amortization of cost of insurance acquired            | 86             | 379                    | —                               | 465          |
| Total benefits and expenses                           | 108,699        | 42,456                 | 5,276                           | 156,431      |
| Income (loss) before federal income tax               | \$ 20,395      | 1,514                  | (4,509)                         | 17,400       |

[XML 44 R18.htm IDEA: XBRL DOCUMENT](#)

Income Tax

[Income Tax Disclosure \[Abstract\]](#)  
[Income Tax Disclosure \[Text Block\]](#)

INCOME TAXES

The effective tax rate is the ratio of tax expense or tax benefit over pre-tax income. The effective tax rate was 8.1% and (0.2)% for the three and nine months ended September 30, 2024, compared to 41.9% and 21.3% for the same periods in 2023, respectively. CICA Bermuda and CICA International are considered controlled foreign corporations for federal income tax purposes. As a result, the insurance activity of CICA Bermuda and CICA International are subject to Subpart F of the Internal Revenue Code and are included in Citizens' taxable income. Due to the 0% enacted tax rate in Bermuda for all periods prior to the transfer of CICA Bermuda's insurance in force business to CICA International, there are no deferred taxes recorded for CICA Bermuda's temporary differences. The Government of Puerto Rico approved a tax exemption decree for CICA International which freezes the income tax rate at 0% on taxable earnings up to \$1.2 million and 4% on taxable earnings in excess of \$1.2 million for a minimum of 15 years. The effective tax rate varies from the prevailing corporate federal income tax rate of 21.0% mainly due to the impact of Subpart F and uncertain tax positions.

As a result of the August 31, 2023 transfer of CICA Bermuda's in force business to CICA International, the Company's consolidated deferred federal income tax liability was reduced by \$4.3 million due to the difference in the tax rates in the jurisdictions in which the companies operate. Since the transfer was between companies under common control, the \$4.3 million reduction in the deferred federal income tax liability was recorded as a credit to equity, \$1.3 million of which increased retained earnings and \$3.0 million of which reduced accumulated other comprehensive income (loss), based on the nature of the tax components. At September 30, 2024 and 2023, we determined it was more likely than not that a portion of our capital deferred tax assets would not be realized in their entirety. The Company recorded valuation allowances of \$3.8 million and \$6.2 million, respectively, through Other Comprehensive Income (Loss).

[XML 45 R19.htm IDEA: XBRL DOCUMENT](#)

Other Comprehensive Income

[Equity \[Abstract\]](#)

[Comprehensive Income \(Loss\) \[Text Block\]](#)

OTHER COMPREHENSIVE INCOME (LOSS)

The changes in the components of other comprehensive income (loss) are reported net of the effects of income taxes of 21% for domestic entities and 4% for Puerto Rican entities for the three and nine months ended September 30, 2024 and 2023, as indicated below.

| Three Months Ended September 30, 2024                                        |           |            |          |          |            |          |
|------------------------------------------------------------------------------|-----------|------------|----------|----------|------------|----------|
| (In thousands)                                                               |           |            |          |          |            |          |
|                                                                              | Amount    | Tax Effect | Total    | Amount   | Tax Effect | Total    |
| Unrealized gains (losses):                                                   |           |            |          |          |            |          |
| Unrealized holding gains (losses) arising during the period                  | \$ 59,101 | (4,360)    | 54,741   | (59,817) | 8,717      | (51,100) |
| Reclassification adjustment for losses (gains) included in net income (loss) | (100)     | 21         | (79)     | 419      | (88)       | 331      |
| Unrealized holding gains (losses), net                                       | 59,001    | (4,339)    | 54,662   | (59,398) | 8,629      | (50,769) |
| Change in current discount rate for liability for future policy benefits     | (45,404)  | 3,983      | (41,421) | 60,054   | (7,589)    | 52,465   |
| Other comprehensive income (loss)                                            | \$ 13,597 | (356)      | 13,241   | 656      | 1,040      | 1,696    |
|                                                                              |           |            |          |          |            |          |
| Nine Months Ended September 30, 2024                                         |           |            |          |          |            |          |
| (In thousands)                                                               |           |            |          |          |            |          |
|                                                                              | Amount    | Tax Effect | Total    | Amount   | Tax Effect | Total    |
| Unrealized gains (losses):                                                   |           |            |          |          |            |          |
| Unrealized holding gains (losses) arising during the period                  | \$ 31,427 | (2,169)    | 29,258   | (36,811) | 7,548      | (29,263) |
| Reclassification adjustment for losses (gains) included in net income        | 547       | (115)      | 432      | 481      | (101)      | 380      |
| Unrealized holding gains (losses), net                                       | 31,974    | (2,284)    | 29,690   | (36,330) | 7,447      | (28,883) |
| Change in current discount rate for liability for future policy benefits     | (5,887)   | (331)      | (6,218)  | 45,825   | (6,565)    | 39,260   |
| Other comprehensive income (loss)                                            | \$ 26,087 | (2,615)    | 23,472   | 9,495    | 882        | 10,377   |

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Related Party Transactions

[Related Party Transactions \[Abstract\]](#)

[Related Party Transactions](#)

**RELATED PARTY TRANSACTIONS**The Company has various routine related party transactions in conjunction with our holding company structure, such as management service agreements related to costs incurred, a tax sharing agreement between entities, and inter-company dividends and capital contributions. There were no changes related to these relationships during the nine months ended September 30, 2024 except as described in [Note 1. Financial Statements](#) under Basis of Presentation and Consolidation. See our [Form 10-K](#) for a comprehensive discussion of related party transactions.

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Subsequent Events

[Subsequent Events \[Abstract\]](#)

[Subsequent Events](#)

SUBSEQUENT EVENTS

The Company has evaluated the impact of subsequent events as defined by the accounting guidance through the date this report was issued and determined that no other significant subsequent events need to be recognized or disclosed at this time.

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| Pay vs Performance Disclosure - USD (\$) |          |          |          |          | 3 Months Ended |               |               |               | 9 Months Ended |               |
|------------------------------------------|----------|----------|----------|----------|----------------|---------------|---------------|---------------|----------------|---------------|
| \$ in Thousands                          |          |          |          |          | Sep. 30, 2024  | Jun. 30, 2024 | Mar. 31, 2024 | Sep. 30, 2023 | Jun. 30, 2023  | Mar. 31, 2023 |
| Pay vs Performance Disclosure            |          |          |          |          |                |               |               |               |                |               |
| Net income (loss)                        | \$ 2,790 | \$ 3,959 | \$ 4,542 | \$ 2,698 | \$ 6,126       | \$ 4,872      | \$ 11,291     | \$ 13,696     |                |               |

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Insider Trading Arrangements

[Trading](#)

9 Months Ended Sep. 30, 2024

9 Months Ended Sep. 30, 2024

9 Months Ended Sep. 30, 2024

9 Months Ended Sep. 30, 2024

3 Months Ended Sep. 30, 2024

Arrangements, by Individual  
Material Terms of Trading Arrangement

OTHER INFORMATION  
Item 5(a)

In August 2024, our Chief Marketing Officer, Robert Mauldin III, transitioned to a part-time strategic sales consultant where he continues to retain responsibility and perform policy-making functions for our international sales division by providing strategic advice, product design and enhancement consultation, leadership for both our sales and marketing teams, and relationship management. He also serves as chair of the steering committee for SPLIC in our Home Services Insurance segment.

In connection with the shift in responsibilities and hours, the Company and Mr. Mauldin entered into a Services Agreement effective as of August 2, 2024 (the "Mauldin Agreement"). Pursuant to the Mauldin Agreement, beginning on September 1, 2024, Mr. Mauldin is paid (i) a monthly fee in the amount of \$2,500, plus (ii) a daily service fee in the amount of \$2,282 per full day of services provided. It is anticipated that he will provide services for 8 full days per month. Additionally, he is reimbursed for reasonable travel expenses.

Item 5(b)

None.

Item 5(c)

During the three months ended September 30, 2024, none of the Company's directors or executive officers adopted or terminated any contract, instruction or written plan for the purchase or sale of Citizens, Inc. securities that was intended to satisfy the affirmative defense conditions of Rule 10b5-1(c) or any "non-Rule 10b5-1 trading arrangement." Additionally, Citizens did not adopt or terminate any Rule 10b5-1 trading arrangement during the three months ended September 30, 2024.

Rule 10b5-1 Arrangement Adopted  
Non-Rule 10b5-1 Arrangement Adopted  
Rule 10b5-1 Arrangement Terminated  
Non-Rule 10b5-1 Arrangement Terminated  
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false  
false  
false  
false

Financial Statements (Policies)  
Organization, Consolidation and Presentation of Financial Statements [Abstract]  
Basis of Presentation and Consolidation [Policy Text Block]

9 Months Ended  
Sep. 30, 2024

The consolidated financial statements include the accounts and operations of Citizens, Inc. ("Citizens" or the "Company"), a Colorado corporation, and its wholly-owned subsidiaries, CICA Life Insurance Company of America ("CICA Domestic"), CICA Life Ltd. ("CICA Bermuda"), Security Plan Life Insurance Company ("SPLIC"), Security Plan Fire Insurance Company ("SPFIC"), Magnolia Guaranty Life Insurance Company ("MGLIC"), Computing Technology, Inc. ("CTI"), Nexo Global Services LLC, a Puerto Rico holding company ("Nexo") and its wholly-owned subsidiaries, CICA Life A.I., a Puerto Rico company ("CICA International") and Nexo Enrollment Services LLC, a Puerto Rico service company ("NES"). All significant inter-company accounts and transactions have been eliminated. Citizens and its wholly-owned subsidiaries are collectively referred to as the "Company," "it," "we," "us" or "our".

The consolidated balance sheet as of September 30, 2024, the consolidated statements of operations and comprehensive income (loss) and stockholders' equity for the three and nine months ended September 30, 2024 and September 30, 2023 and the consolidated statements of cash flows for the nine months ended September 30, 2024 and September 30, 2023 have been prepared by the Company without audit and are not subject to audit. In the opinion of management, all normal and recurring adjustments to present fairly the financial position, results of operations, and changes in cash flows at September 30, 2024 and for comparative periods have been made. The consolidated financial statements have been prepared in accordance with U.S. generally accepted accounting principles ("U.S. GAAP") for interim financial information and with the instructions to Form 10-Q adopted by the Securities and Exchange Commission ("SEC"). Accordingly, the consolidated financial statements do not include all the information and footnotes required for complete financial statements and should be read in conjunction with the Company's consolidated financial statements and notes thereto included in our Annual Report on Form 10-K for the year ended December 31, 2023 ("Form 10-K"). Operating results for the interim periods disclosed herein are not necessarily indicative of the results that may be expected for a full year or any future period.

Our Life Insurance segment operates through CICA Domestic and CICA International.

*CICA Domestic.* Prior to July 1, 2023, our domestic life insurance business operated through CICA Domestic and Citizens National Life Insurance Company ("CNLIC"). CNLIC merged into CICA Domestic on July 1, 2023. CICA Domestic issues primarily ordinary whole life, final expense and life products with living benefits throughout the U.S.

*CICA International.* Until December 31, 2022, our international life insurance business operated through CICA Bermuda. Beginning January 1, 2023, all new international policies are issued by CICA International and on August 31, 2023, CICA Bermuda transferred all of its insurance in force business to CICA International. CICA International offers U.S. dollar-denominated products to non-U.S. residents/citizens internationally, including endowment products, which are principally accumulation contracts that incorporate an element of life insurance protection and ordinary whole life insurance. These contracts are designed to provide a fixed amount of insurance coverage over the life of the insured and may utilize rider benefits to provide additional increasing or decreasing coverage and annuity benefits to enhance accumulations.

NES provides services to policyholders of CICA International.

Our Home Service Insurance segment operates through our subsidiaries SPLIC and MGLIC, and focuses on the life insurance needs of the middle- and lower-income markets in Louisiana, Mississippi and Arkansas. Our products in this segment consist primarily of small face amount ordinary whole life, industrial life and pre-need policies, which are designed to fund final expenses for the insured, primarily consisting of funeral and burial costs. SPLIC also issues critical illness policies. Prior to June 30, 2023, SPFIC issued dwelling and contents property insurance policies. As of June 30, 2023, we ceased all operations for SPFIC.

CTI provides data processing systems and services to the Company.

Use of Estimates, Policy [Policy Text Block]

USE OF ESTIMATES

The preparation of consolidated financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the consolidated financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ materially from these estimates.

Significant estimates include those used in the evaluation of credit losses on fixed maturity securities, valuation allowances on deferred tax assets, actuarially determined assets and liabilities and assumptions and contingencies related to litigation and regulatory matters. Certain of these estimates are particularly sensitive to market conditions, and deterioration and/or volatility in the worldwide debt or equity markets could have a material impact on the consolidated financial statements.

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Investments (Tables)

9 Months Ended  
Sep. 30, 2024

Investments Including Short Term And Cash And Cash Equivalents [Abstract]

Investments Including Short Term And Cash And Cash Equivalents [Table Text Block]

The Company invests primarily in fixed maturity securities, which totaled 86.2% of total cash and invested assets at September 30, 2024, as shown below.

| Carrying Value<br>(In thousands, except for %) | September 30, 2024  |                | December 31, 2023 |                |
|------------------------------------------------|---------------------|----------------|-------------------|----------------|
|                                                | Amount              | %              | Amount            | %              |
| <b>Cash and invested assets:</b>               |                     |                |                   |                |
| Fixed maturity securities                      | \$ 1,273,497        | 86.2 %         | 1,238,981         | 86.7 %         |
| Equity securities                              | 5,716               | 0.4            | 5,282             | 0.4            |
| Policy loans                                   | 72,463              | 4.9            | 75,359            | 5.3            |
| Other long-term investments                    | 93,433              | 6.3            | 82,725            | 5.8            |
| Cash and cash equivalents                      | 32,382              | 2.2            | 26,997            | 1.8            |
| <b>Total cash and invested assets</b>          | <b>\$ 1,477,491</b> | <b>100.0 %</b> | <b>1,429,344</b>  | <b>100.0 %</b> |

Debt and Equity Securities, Unrealized Gain (Loss)

Unrealized Gain (Loss) on Investments [Table Text Block]

The following tables represent the amortized cost, gross unrealized gains and losses and fair value of fixed maturity securities as of the dates indicated.

| September 30, 2024<br>(In thousands)   | Amortized Cost      | Gross Unrealized Gains | Gross Unrealized Losses | Fair Value       |
|----------------------------------------|---------------------|------------------------|-------------------------|------------------|
| <b>Fixed maturity securities:</b>      |                     |                        |                         |                  |
| Available-for-sale:                    |                     |                        |                         |                  |
| U.S. Treasury securities               | \$ 5,950            | 165                    | 29                      | 6,086            |
| U.S. Government-sponsored enterprises  | 3,380               | 287                    | —                       | 3,667            |
| States and political subdivisions      | 299,622             | 2,531                  | 23,940                  | 278,213          |
| Corporate:                             |                     |                        |                         |                  |
| Financial                              | 276,156             | 4,152                  | 24,177                  | 256,131          |
| Consumer                               | 253,133             | 2,358                  | 32,726                  | 222,765          |
| Utilities                              | 127,449             | 1,032                  | 17,247                  | 111,234          |
| Energy                                 | 83,130              | 452                    | 6,535                   | 77,047           |
| Communications                         | 71,071              | 293                    | 7,500                   | 63,864           |
| All other                              | 111,435             | 823                    | 10,675                  | 101,583          |
| Commercial mortgage-backed             | 268                 | 1                      | 2                       | 267              |
| Residential mortgage-backed            | 106,816             | 14                     | 7,633                   | 99,197           |
| Asset-backed                           | 53,170              | 926                    | 653                     | 53,443           |
| <b>Total fixed maturity securities</b> | <b>\$ 1,391,580</b> | <b>13,034</b>          | <b>131,117</b>          | <b>1,273,497</b> |

| December 31, 2023<br>(In thousands)    | Amortized<br>Cost   | Gross<br>Unrealized<br>Gains | Gross<br>Unrealized<br>Losses | Fair<br>Value    |
|----------------------------------------|---------------------|------------------------------|-------------------------------|------------------|
| <b>Fixed maturity securities:</b>      |                     |                              |                               |                  |
| Available-for-sale:                    |                     |                              |                               |                  |
| U.S. Treasury securities               | \$ 5,983            | 127                          | 48                            | 6,062            |
| U.S. Government-sponsored enterprises  | 3,404               | 250                          | 1                             | 3,653            |
| States and political subdivisions      | 314,203             | 2,160                        | 29,132                        | 287,231          |
| Corporate:                             |                     |                              |                               |                  |
| Financial                              | 266,485             | 2,066                        | 31,255                        | 237,296          |
| Consumer                               | 250,672             | 2,145                        | 37,094                        | 215,723          |
| Utilities                              | 123,625             | 615                          | 20,253                        | 103,987          |
| Energy                                 | 73,808              | 64                           | 8,049                         | 65,823           |
| Communications                         | 74,029              | 309                          | 8,892                         | 65,446           |
| All other                              | 111,124             | 647                          | 12,439                        | 99,332           |
| Commercial mortgage-backed             | 171                 | —                            | —                             | 171              |
| Residential mortgage-backed            | 107,174             | 9                            | 10,060                        | 97,123           |
| Asset-backed                           | 58,360              | 290                          | 1,516                         | 57,134           |
| <b>Total fixed maturity securities</b> | <b>\$ 1,389,038</b> | <b>8,682</b>                 | <b>158,739</b>                | <b>1,238,981</b> |

**Equity Securities, Restricted**  
[Schedule of Equity Securities \[Table Text Block\]](#)

The Company's investments in equity securities are shown below.

| Fair Value<br>(In thousands)        | September 30, 2024 | December 31, 2023 |
|-------------------------------------|--------------------|-------------------|
| <b>Equity securities:</b>           |                    |                   |
| Bond mutual funds                   | \$ 766             | 740               |
| Common stocks                       | 774                | 665               |
| Non-redeemable preferred stock      | 8                  | 7                 |
| Non-redeemable preferred stock fund | 4,168              | 3,870             |
| <b>Total equity securities</b>      | <b>\$ 5,716</b>    | <b>5,282</b>      |

**Unrealized Continuous Losses on Investments [Abstract]**

[Schedule of Unrealized Loss on Investments \[Table Text Block\]](#)

| September 30, 2024<br>(In thousands, except for # of securities) | Fair Value       | Less than 12 months<br>Unrealized Losses | # of Securities | Fair Value     | Greater than 12 months<br>Unrealized Losses | # of Securities | Fair Value     | Total<br>Unrealized Losses | # of Securities |
|------------------------------------------------------------------|------------------|------------------------------------------|-----------------|----------------|---------------------------------------------|-----------------|----------------|----------------------------|-----------------|
| <b>Fixed maturity securities:</b>                                |                  |                                          |                 |                |                                             |                 |                |                            |                 |
| Available-for-sale securities:                                   |                  |                                          |                 |                |                                             |                 |                |                            |                 |
| U.S. Treasury securities                                         | \$ 569           | 16                                       | 2               | 315            | 13                                          | 4               | 884            | 29                         | 6               |
| States and political subdivisions                                | 12,007           | 126                                      | 21              | 160,393        | 23,814                                      | 180             | 172,400        | 23,940                     | 201             |
| Corporate:                                                       |                  |                                          |                 |                |                                             |                 |                |                            |                 |
| Financial                                                        | 11,511           | 27                                       | 8               | 165,303        | 24,150                                      | 194             | 176,814        | 24,177                     | 202             |
| Consumer                                                         | 8,889            | 122                                      | 14              | 173,308        | 32,604                                      | 216             | 182,197        | 32,726                     | 230             |
| Utilities                                                        | 2,805            | 132                                      | 8               | 86,941         | 17,115                                      | 146             | 89,746         | 17,247                     | 154             |
| Energy                                                           | 3,199            | 4                                        | 4               | 55,625         | 6,531                                       | 65              | 58,824         | 6,535                      | 69              |
| Communications                                                   | 2,749            | 34                                       | 4               | 50,790         | 7,466                                       | 60              | 53,539         | 7,500                      | 64              |
| All Other                                                        | 10,989           | 97                                       | 18              | 71,434         | 10,578                                      | 84              | 82,423         | 10,675                     | 102             |
| Commercial mortgage-backed                                       | —                | —                                        | —               | 96             | 2                                           | 1               | 96             | 2                          | 1               |
| Residential mortgage-backed                                      | 46               | —                                        | 3               | 98,714         | 7,633                                       | 84              | 98,760         | 7,633                      | 87              |
| Asset-backed                                                     | 3,973            | 71                                       | 4               | 16,507         | 582                                         | 18              | 20,480         | 653                        | 22              |
| <b>Total fixed maturity securities</b>                           | <b>\$ 56,737</b> | <b>629</b>                               | <b>86</b>       | <b>879,426</b> | <b>130,488</b>                              | <b>1,052</b>    | <b>936,163</b> | <b>131,117</b>             | <b>1,138</b>    |

| December 31, 2023<br>(In thousands, except for # of securities) | Fair Value       | Less than 12 months<br>Unrealized Losses | # of Securities | Fair Value     | Greater than 12 months<br>Unrealized Losses | # of Securities | Fair Value     | Total<br>Unrealized Losses | # of Securities |
|-----------------------------------------------------------------|------------------|------------------------------------------|-----------------|----------------|---------------------------------------------|-----------------|----------------|----------------------------|-----------------|
| <b>Fixed maturity securities:</b>                               |                  |                                          |                 |                |                                             |                 |                |                            |                 |
| Available-for-sale securities:                                  |                  |                                          |                 |                |                                             |                 |                |                            |                 |
| U.S. Treasury securities                                        | \$ 1,203         | 40                                       | 5               | 65             | 8                                           | 2               | 1,268          | 48                         | 7               |
| U.S. Government-sponsored enterprises                           | 221              | 1                                        | 1               | —              | —                                           | —               | 221            | 1                          | 1               |
| States and political subdivisions                               | 19,540           | 357                                      | 35              | 164,264        | 28,775                                      | 192             | 183,804        | 29,132                     | 227             |
| Corporate:                                                      |                  |                                          |                 |                |                                             |                 |                |                            |                 |
| Financial                                                       | 12,584           | 383                                      | 19              | 176,521        | 30,872                                      | 217             | 189,105        | 31,255                     | 236             |
| Consumer                                                        | 10,175           | 265                                      | 16              | 176,725        | 36,829                                      | 223             | 186,900        | 37,094                     | 239             |
| Utilities                                                       | 3,596            | 66                                       | 20              | 85,169         | 20,187                                      | 137             | 88,765         | 20,253                     | 157             |
| Energy                                                          | 3,291            | 57                                       | 1               | 59,392         | 7,992                                       | 76              | 62,683         | 8,049                      | 77              |
| Communications                                                  | 5,784            | 153                                      | 5               | 56,108         | 8,739                                       | 69              | 61,892         | 8,892                      | 74              |
| All Other                                                       | 2,080            | 32                                       | 5               | 85,757         | 12,407                                      | 100             | 87,837         | 12,439                     | 105             |
| Residential mortgage-backed                                     | 849              | 38                                       | 5               | 95,806         | 10,022                                      | 86              | 96,655         | 10,060                     | 91              |
| Asset-backed                                                    | 4,757            | 111                                      | 8               | 32,764         | 1,405                                       | 40              | 37,521         | 1,516                      | 48              |
| <b>Total fixed maturity securities</b>                          | <b>\$ 64,080</b> | <b>1,503</b>                             | <b>120</b>      | <b>932,571</b> | <b>157,236</b>                              | <b>1,142</b>    | <b>996,651</b> | <b>158,739</b>             | <b>1,262</b>    |

**Debt and Equity Securities, Realized Gain (Loss)**

[Schedule of Realized Gain \(Loss\) \[Table Text Block\]](#)

The Company uses the specific identification method of the individual security to determine the cost basis used in the calculation of realized gains and losses related to security sales.

| (In thousands)                                        | Three Months Ended<br>September 30, |       | Nine Months Ended<br>September 30, |        |
|-------------------------------------------------------|-------------------------------------|-------|------------------------------------|--------|
|                                                       | 2024                                | 2023  | 2024                               | 2023   |
| <b>Fixed maturity securities, available-for-sale:</b> |                                     |       |                                    |        |
| Proceeds                                              | \$ —                                | 9,446 | 4,659                              | 13,690 |
| Gross realized gains                                  | \$ —                                | 38    | 91                                 | 43     |
| Gross realized losses                                 | \$ —                                | 436   | 196                                | 453    |

**Schedule of Maturities by Contractual Maturity Date [Abstract]**

[Investments Classified by Contractual Maturity Date \[Table Text Block\]](#)

The amortized cost and fair value of fixed maturity securities at September 30, 2024 by contractual maturity are shown in the table below. Actual maturities may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties. Securities not due at a single maturity date have been reflected based upon final stated maturity.

| September 30, 2024<br>(In thousands)   | Amortized<br>Cost   | Fair<br>Value    |
|----------------------------------------|---------------------|------------------|
| <b>Fixed maturity securities:</b>      |                     |                  |
| Due in one year or less                | \$ 13,425           | 13,375           |
| Due after one year through five years  | 136,629             | 137,256          |
| Due after five years through ten years | 276,325             | 277,228          |
| Due after ten years                    | 965,201             | 845,638          |
| <b>Total fixed maturity securities</b> | <b>\$ 1,391,580</b> | <b>1,273,497</b> |

| September 30, 2024<br>(In thousands)                    | Level 1          | Level 2          | Level 3  | Total<br>Fair Value |
|---------------------------------------------------------|------------------|------------------|----------|---------------------|
| <b>Financial assets:</b>                                |                  |                  |          |                     |
| Fixed maturity securities, available-for-sale:          |                  |                  |          |                     |
| U.S. Treasury and U.S. Government-sponsored enterprises | \$ 6,086         | 3,667            | —        | 9,753               |
| States and political subdivisions                       | —                | 278,213          | —        | 278,213             |
| Corporate                                               | 47               | 832,577          | —        | 832,624             |
| Commercial mortgage-backed                              | —                | 267              | —        | 267                 |
| Residential mortgage-backed                             | —                | 99,197           | —        | 99,197              |
| Asset-backed                                            | —                | 53,443           | —        | 53,443              |
| Total fixed maturity securities, available-for-sale     | 6,133            | 1,267,364        | —        | 1,273,497           |
| Equity securities:                                      |                  |                  |          |                     |
| Bond mutual funds                                       | 766              | —                | —        | 766                 |
| Common stocks                                           | 774              | —                | —        | 774                 |
| Non-redeemable preferred stock                          | 8                | —                | —        | 8                   |
| Non-redeemable preferred stock fund                     | 4,168            | —                | —        | 4,168               |
| Total equity securities                                 | 5,716            | —                | —        | 5,716               |
| Other long-term investments <sup>(1)</sup>              | —                | —                | —        | 93,167              |
| <b>Total financial assets</b>                           | <b>\$ 11,849</b> | <b>1,267,364</b> | <b>—</b> | <b>1,372,380</b>    |

<sup>(1)</sup> In accordance with Subtopic 820-10, certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient are not classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the consolidated balance sheets.

| December 31, 2023<br>(In thousands)                     | Level 1          | Level 2          | Level 3  | Total<br>Fair Value |
|---------------------------------------------------------|------------------|------------------|----------|---------------------|
| <b>Financial assets:</b>                                |                  |                  |          |                     |
| Fixed maturity securities, available-for-sale:          |                  |                  |          |                     |
| U.S. Treasury and U.S. Government-sponsored enterprises | \$ 6,062         | 3,653            | —        | 9,715               |
| States and political subdivisions                       | —                | 287,231          | —        | 287,231             |
| Corporate                                               | 43               | 787,564          | —        | 787,607             |
| Commercial mortgage-backed                              | —                | 171              | —        | 171                 |
| Residential mortgage-backed                             | —                | 97,123           | —        | 97,123              |
| Asset-backed                                            | —                | 57,134           | —        | 57,134              |
| Total fixed maturity securities, available-for-sale     | 6,105            | 1,232,876        | —        | 1,238,981           |
| Equity securities:                                      |                  |                  |          |                     |
| Bond mutual funds                                       | 740              | —                | —        | 740                 |
| Common stocks                                           | 665              | —                | —        | 665                 |
| Non-redeemable preferred stock                          | 7                | —                | —        | 7                   |
| Non-redeemable preferred stock fund                     | 3,870            | —                | —        | 3,870               |
| Total equity securities                                 | 5,282            | —                | —        | 5,282               |
| Other long-term investments <sup>(1)</sup>              | —                | —                | —        | 82,460              |
| <b>Total financial assets</b>                           | <b>\$ 11,387</b> | <b>1,232,876</b> | <b>—</b> | <b>1,326,723</b>    |

<sup>(1)</sup> In accordance with Subtopic 820-10, certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient are not classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the consolidated balance sheets.

[Fair Value Measurements, Recurring and Nonrecurring](#)

These investments are included in other long-term investments on the consolidated balance sheets.

|                                   | September 30, 2024             |                      |                  | December 31, 2023              |                      |                  |
|-----------------------------------|--------------------------------|----------------------|------------------|--------------------------------|----------------------|------------------|
| (In thousands, except for years)  | Fair Value Using NAV Per Share | Unfunded Commitments | Range (In years) | Fair Value Using NAV Per Share | Unfunded Commitments | Range (In years) |
| <b>Limited partnerships:</b>      |                                |                      |                  |                                |                      |                  |
| Middle market                     | \$ 34,832                      | 1,669                | 3                | \$ 34,858                      | 3,452                | 4                |
| Global equity fund                | 11,908                         | —                    | 0                | 10,345                         | —                    | 0                |
| Late-stage growth                 | 25,431                         | 10,102               | 4 to 6           | 20,524                         | 14,271               | 4 to 6           |
| Infrastructure                    | 20,996                         | 6,345                | 9 to 11          | 16,733                         | 9,576                | 10               |
| <b>Total limited partnerships</b> | <b>\$ 93,167</b>               | <b>18,116</b>        |                  | <b>\$ 82,460</b>               | <b>27,299</b>        |                  |

[Fair Value, by Balance Sheet Grouping \[Table Text Block\]](#)

The carrying amount and fair value for the financial assets and liabilities on the consolidated financial statements not otherwise disclosed for the periods indicated were as follows:

|                                                                                                                                                                                                              | September 30, 2024 |               | December 31, 2023 |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------|-------------------|---------------|
| (In thousands)                                                                                                                                                                                               | Carrying Value     | Fair Value    | Carrying Value    | Fair Value    |
| <b>Financial assets:</b>                                                                                                                                                                                     |                    |               |                   |               |
| Policy loans                                                                                                                                                                                                 | \$ 72,463          | 72,463        | 75,359            | 75,359        |
| Residential mortgage loan                                                                                                                                                                                    | 35                 | 36            | 42                | 42            |
| Cash and cash equivalents                                                                                                                                                                                    | 32,382             | 32,382        | 26,997            | 26,997        |
| <b>Financial liabilities:</b>                                                                                                                                                                                |                    |               |                   |               |
| Annuity - investment contracts                                                                                                                                                                               | 68,077             | 63,468        | 67,690            | 63,283        |
| <b>Financial instruments included in other long-term investments are classified in various levels of the fair value hierarchy. The following table summarizes the carrying amounts of these investments.</b> |                    |               |                   |               |
| <b>Carrying Value</b><br>(In thousands)                                                                                                                                                                      | September 30, 2024 |               | December 31, 2023 |               |
| <b>Other long-term investments:</b>                                                                                                                                                                          |                    |               |                   |               |
| Limited partnerships                                                                                                                                                                                         | \$                 | 93,167        |                   | 82,460        |
| FHLB common stock                                                                                                                                                                                            |                    | 210           |                   | 202           |
| Mortgage loans                                                                                                                                                                                               |                    | 35            |                   | 42            |
| All other investments                                                                                                                                                                                        |                    | 21            |                   | 21            |
| <b>Total other long-term investments</b>                                                                                                                                                                     | <b>\$</b>          | <b>93,433</b> |                   | <b>82,725</b> |

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**Deferred Policy  
Acquisition Costs and  
Cost of Insurance  
Acquired (Tables)**

[Insurance \[Abstract\]](#)

[Deferred Policy](#)

[Acquisition Costs](#)

**9 Months Ended**

**Sep. 30, 2024**

The following tables roll forward the DAC and COIA balances for the nine months ended September 30, 2024 and 2023 by reporting cohort. Our reporting cohorts are Permanent, which summarizes insurance policies with premiums payable over the lifetime of the policy, and Permanent Limited Pay, which summarizes insurance policies with premiums payable for a limited time after which the policy is fully paid up. Both reporting cohorts include whole life and endowment policies.

| Nine Months Ended September 30, 2024<br>(In thousands) | Permanent  | Permanent Limited Pay | Other Business | Total    |
|--------------------------------------------------------|------------|-----------------------|----------------|----------|
| <b>Life Insurance:</b>                                 |            |                       |                |          |
| Balance, beginning of year                             | \$ 105,552 | 14,075                | 1,213          | 120,840  |
| Capitalizations                                        | 21,792     | 2,220                 | 250            | 24,262   |
| Amortization expense                                   | (9,763)    | (740)                 | (278)          | (10,781) |
| Balance, end of period                                 | 117,581    | 15,555                | 1,185          | 134,321  |
| <b>Home Service Insurance:</b>                         |            |                       |                |          |
| Balance, beginning of year                             | 43,280     | 10,564                | 1,084          | 54,928   |
| Capitalizations                                        | 3,973      | 892                   | 177            | 5,042    |
| Amortization expense                                   | (1,698)    | (323)                 | (2)            | (2,023)  |
| Balance, end of period                                 | 45,555     | 11,133                | 1,259          | 57,947   |
| <b>Consolidated:</b>                                   |            |                       |                |          |
| Balance, beginning of year                             | 148,832    | 24,639                | 2,297          | 175,768  |
| Capitalizations                                        | 25,765     | 3,112                 | 427            | 29,304   |
| Amortization expense                                   | (11,461)   | (1,063)               | (280)          | (12,804) |
| Balance, end of period                                 | \$ 163,136 | 26,688                | 2,444          | 192,268  |

| Nine Months Ended September 30, 2023 |    |          |        |       |          |
|--------------------------------------|----|----------|--------|-------|----------|
| (In thousands)                       |    |          |        |       |          |
| Life Insurance:                      |    |          |        |       |          |
| Balance, beginning of year           | \$ | 100,926  | 11,542 | 1,016 | 113,484  |
| Capitalizations                      |    | 11,220   | 2,385  | 353   | 13,958   |
| Amortization expense                 |    | (8,859)  | (586)  | (197) | (9,642)  |
| Balance, end of period               |    | 103,287  | 13,341 | 1,172 | 117,800  |
| Home Service Insurance:              |    |          |        |       |          |
| Balance, beginning of year           |    | 38,793   | 9,729  | 921   | 49,443   |
| Capitalizations                      |    | 5,026    | 865    | 185   | 6,076    |
| Amortization expense                 |    | (1,542)  | (295)  | (65)  | (1,902)  |
| Balance, end of period               |    | 42,277   | 10,299 | 1,041 | 53,617   |
| Consolidated:                        |    |          |        |       |          |
| Balance, beginning of year           |    | 139,719  | 21,271 | 1,937 | 162,927  |
| Capitalizations                      |    | 16,246   | 3,250  | 538   | 20,034   |
| Amortization expense                 |    | (10,401) | (881)  | (262) | (11,544) |
| Balance, end of period               | \$ | 145,564  | 23,640 | 2,213 | 171,417  |

| Nine Months Ended September 30, 2024 |    |       |      |       |        |
|--------------------------------------|----|-------|------|-------|--------|
| (In thousands)                       |    |       |      |       |        |
| Life Insurance:                      |    |       |      |       |        |
| Balance, beginning of year           | \$ | 249   | 695  | 406   | 1,350  |
| Amortization expense                 |    | (12)  | (36) | (33)  | (81)   |
| Balance, end of period               |    | 237   | 659  | 373   | 1,269  |
| Home Service Insurance:              |    |       |      |       |        |
| Balance, beginning of year           |    | 7,194 | 168  | 1,331 | 8,693  |
| Amortization expense                 |    | (279) | (5)  | (112) | (396)  |
| Balance, end of period               |    | 6,915 | 163  | 1,219 | 8,297  |
| Consolidated:                        |    |       |      |       |        |
| Balance, beginning of year           |    | 7,443 | 863  | 1,737 | 10,043 |
| Amortization expense                 |    | (291) | (41) | (145) | (477)  |
| Balance, end of period               | \$ | 7,152 | 822  | 1,592 | 9,566  |

Cost of Insurance  
Acquired

| Nine Months Ended September 30, 2023 |    |       |      |       |        |
|--------------------------------------|----|-------|------|-------|--------|
| (In thousands)                       |    |       |      |       |        |
| Life Insurance:                      |    |       |      |       |        |
| Balance, beginning of year           | \$ | 267   | 750  | 444   | 1,461  |
| Amortization expense                 |    | (14)  | (43) | (29)  | (86)   |
| Balance, end of period               |    | 253   | 707  | 415   | 1,375  |
| Home Service Insurance:              |    |       |      |       |        |
| Balance, beginning of year           |    | 7,583 | 176  | 1,427 | 9,186  |
| Amortization expense                 |    | (293) | (6)  | (80)  | (379)  |
| Balance, end of period               |    | 7,290 | 170  | 1,347 | 8,807  |
| Consolidated:                        |    |       |      |       |        |
| Balance, beginning of year           |    | 7,850 | 926  | 1,871 | 10,647 |
| Amortization expense                 |    | (307) | (49) | (109) | (465)  |
| Balance, end of period               | \$ | 7,543 | 877  | 1,762 | 10,182 |

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Policyholders'  
Liabilities (Tables)

Insurance [Abstract]

Liability for Future Policy Benefit, Activity

9 Months Ended  
Sep. 30, 2024

The following tables summarize balances of and changes in the liability for future policy benefits for our reporting cohorts: Permanent, which summarizes insurance policies with premiums payable over the lifetime of the policy, and Permanent Limited Pay, which summarizes insurance policies with premiums payable for a limited time after which the policy is fully paid up. Both reporting cohorts include whole life and endowment policies.

| September 30, 2024                                                      | Life Insurance |                       |           | Home Service Insurance |                       |          |
|-------------------------------------------------------------------------|----------------|-----------------------|-----------|------------------------|-----------------------|----------|
|                                                                         | Permanent      | Permanent Limited Pay | Total     | Permanent              | Permanent Limited Pay | Total    |
| <b>Present Value of Expected Net Premiums:</b>                          |                |                       |           |                        |                       |          |
| Balance, beginning of year                                              | \$ 244,917     | 13,260                | 258,177   | 98,831                 | 14,926                | 113,757  |
| Beginning balance at original discount rate                             | 252,426        | 13,533                | 265,959   | 102,045                | 15,512                | 117,557  |
| Effect of changes in cash flow assumptions                              | 17,731         | 274                   | 18,005    | (462)                  | 21                    | (441)    |
| Effect of actual variances from expected experience                     | (12,203)       | 973                   | (11,230)  | (5,784)                | (3,526)               | (9,310)  |
| Adjusted beginning of year balance                                      | 257,954        | 14,780                | 272,734   | 95,799                 | 12,007                | 107,806  |
| Issuances                                                               | 74,426         | 2,249                 | 76,675    | 11,412                 | 1,853                 | 13,265   |
| Interest accrual                                                        | 8,342          | 380                   | 8,722     | 3,193                  | 394                   | 3,587    |
| Net premiums collected                                                  | (36,066)       | (2,420)               | (38,486)  | (9,116)                | 892                   | (8,224)  |
| Derecognition and other                                                 | (5,530)        | 92                    | (5,438)   | 317                    | 57                    | 374      |
| Ending balance at original discount rate                                | 299,126        | 15,081                | 314,207   | 101,605                | 15,203                | 116,808  |
| Effect of changes in discount rates                                     | (1,303)        | (43)                  | (1,346)   | (2,042)                | (325)                 | (2,367)  |
| Balance, end of period                                                  | \$ 297,823     | 15,038                | 312,861   | 99,563                 | 14,878                | 114,441  |
| <b>Present Value of Expected Future Policy Benefits:</b>                |                |                       |           |                        |                       |          |
| Balance, beginning of year                                              | \$ 973,350     | 195,122               | 1,168,472 | 211,946                | 122,784               | 334,730  |
| Beginning balance at original discount rate                             | 995,962        | 202,755               | 1,198,717 | 217,524                | 123,941               | 341,465  |
| Effect of changes in cash flow assumptions                              | 18,320         | 734                   | 19,054    | (502)                  | (1,078)               | (1,580)  |
| Effect of actual variances from expected experience                     | (9,656)        | 2,916                 | (6,740)   | (5,880)                | (1,692)               | (7,572)  |
| Adjusted beginning of year balance                                      | 1,004,626      | 206,405               | 1,211,031 | 211,142                | 121,171               | 332,313  |
| Issuances                                                               | 75,132         | 2,352                 | 77,484    | 11,407                 | 1,858                 | 13,265   |
| Interest accrual                                                        | 33,624         | 6,185                 | 39,809    | 7,233                  | 4,305                 | 11,538   |
| Benefit payments                                                        | (67,441)       | (13,281)              | (80,722)  | (11,399)               | (4,286)               | (15,685) |
| Derecognition and other                                                 | (6,642)        | 16                    | (6,626)   | 301                    | 51                    | 352      |
| Ending balance at original discount rate                                | 1,039,299      | 201,677               | 1,240,976 | 218,684                | 123,099               | 341,783  |
| Effect of changes in discount rates                                     | (8,395)        | (6,067)               | (14,462)  | (5,797)                | (2,493)               | (8,290)  |
| Balance, end of period                                                  | \$ 1,030,904   | 195,610               | 1,226,514 | 212,887                | 120,606               | 333,493  |
| Net liability for future policy benefits                                | \$ 733,081     | 180,572               | 913,653   | 113,324                | 105,728               | 219,052  |
| Less: Reinsurance recoverable                                           | 1,308          | —                     | 1,308     | —                      | —                     | —        |
| Net liability for future policy benefits, after reinsurance recoverable | \$ 731,773     | 180,572               | 912,345   | 113,324                | 105,728               | 219,052  |

| September 30, 2023                                       | Life Insurance |                       |           | Home Service Insurance |                       |          |
|----------------------------------------------------------|----------------|-----------------------|-----------|------------------------|-----------------------|----------|
|                                                          | Permanent      | Permanent Limited Pay | Total     | Permanent              | Permanent Limited Pay | Total    |
| <b>Present Value of Expected Net Premiums:</b>           |                |                       |           |                        |                       |          |
| Balance, beginning of year                               | \$ 235,228     | 10,209                | 245,437   | 93,508                 | 13,255                | 106,763  |
| Beginning balance at original discount rate              | 247,601        | 10,682                | 258,283   | 100,225                | 14,394                | 114,619  |
| Effect of changes in cash flow assumptions               | (210)          | 38                    | (172)     | (343)                  | 85                    | (258)    |
| Effect of actual variances from expected experience      | 4,156          | 1,059                 | 5,215     | (5,631)                | (4,477)               | (10,108) |
| Adjusted beginning of year balance                       | 251,547        | 11,779                | 263,326   | 94,251                 | 10,002                | 104,253  |
| Issuances                                                | 20,918         | 2,608                 | 23,526    | 13,854                 | 3,107                 | 16,961   |
| Interest accrual                                         | 6,897          | 248                   | 7,145     | 3,019                  | 348                   | 3,367    |
| Net premiums collected                                   | (31,480)       | (2,004)               | (33,484)  | (8,909)                | 2,019                 | (6,890)  |
| Derecognition and other                                  | 567            | 240                   | 807       | 475                    | 113                   | 588      |
| Ending balance at original discount rate                 | 248,449        | 12,871                | 261,320   | 102,690                | 15,589                | 118,279  |
| Effect of changes in discount rates                      | (16,380)       | (501)                 | (16,881)  | (9,438)                | (1,397)               | (10,835) |
| Balance, end of period                                   | \$ 232,069     | 12,370                | 244,439   | 93,252                 | 14,192                | 107,444  |
| <b>Present Value of Expected Future Policy Benefits:</b> |                |                       |           |                        |                       |          |
| Balance, beginning of year                               | \$ 947,415     | 195,612               | 1,143,027 | 200,351                | 116,356               | 316,707  |
| Beginning balance at original discount rate              | 996,169        | 208,051               | 1,204,220 | 214,188                | 121,908               | 336,096  |
| Effect of changes in cash flow assumptions               | (389)          | (702)                 | (1,091)   | (257)                  | 331                   | 74       |
| Effect of actual variances from expected experience      | 6,338          | 3,489                 | 9,827     | (5,472)                | (1,337)               | (6,809)  |
| Adjusted beginning of year balance                       | 1,002,118      | 210,838               | 1,212,956 | 208,459                | 120,902               | 329,361  |
| Issuances                                                | 21,360         | 2,798                 | 24,158    | 13,854                 | 3,115                 | 16,969   |
| Interest accrual                                         | 32,470         | 6,288                 | 38,758    | 9,987                  | 4,242                 | 14,229   |
| Benefit payments                                         | (63,211)       | (16,732)              | (79,943)  | (12,246)               | (4,707)               | (16,953) |
| Derecognition and other                                  | 97             | 42                    | 139       | 464                    | 109                   | 573      |
| Ending balance at original discount rate                 | 992,834        | 203,234               | 1,196,068 | 217,518                | 123,661               | 341,179  |
| Effect of changes in discount rates                      | (78,072)       | (18,778)              | (96,850)  | (23,934)               | (12,670)              | (36,604) |
| Balance, end of period                                   | \$ 914,762     | 184,456               | 1,099,218 | 193,584                | 110,991               | 304,575  |
| Net liability for future policy benefits                 | \$ 682,693     | 172,086               | 854,779   | 100,332                | 96,799                | 197,131  |

The following table reconciles the net liability for future policy benefits shown above to the liability for future policy benefits reported in the consolidated balance sheets.



|                                             | September 30, 2024 |                        |                  | September 30, 2023 |                        |                  |
|---------------------------------------------|--------------------|------------------------|------------------|--------------------|------------------------|------------------|
|                                             | Life Insurance     | Home Service Insurance | Consolidated     | Life Insurance     | Home Service Insurance | Consolidated     |
| <i>(In thousands)</i>                       |                    |                        |                  |                    |                        |                  |
| <b>Life Insurance:</b>                      |                    |                        |                  |                    |                        |                  |
| Permanent                                   | \$ 731,773         | 113,324                | 845,097          | 682,693            | 100,332                | 783,025          |
| Permanent limited pay                       | 180,572            | 105,728                | 286,300          | 172,086            | 96,799                 | 268,885          |
| Deferred profit liability                   | 29,572             | 29,158                 | 58,730           | 27,616             | 26,138                 | 53,754           |
| Other                                       | 32,426             | 14,320                 | 46,746           | 28,011             | 13,926                 | 41,937           |
| Total life insurance                        | 974,343            | 262,530                | 1,236,873        | 910,406            | 237,195                | 1,147,601        |
| <b>Accident &amp; Health:</b>               |                    |                        |                  |                    |                        |                  |
| Other                                       | 586                | 412                    | 998              | 596                | 281                    | 877              |
| <b>Total future policy benefit reserves</b> | <b>\$ 974,929</b>  | <b>262,942</b>         | <b>1,237,871</b> | <b>911,002</b>     | <b>237,476</b>         | <b>1,148,478</b> |

The following table provides the amount of undiscounted and discounted expected gross premiums and expected future benefit payments for long-term duration contracts.

|                                  | September 30, 2024 |                        | September 30, 2023 |                        |
|----------------------------------|--------------------|------------------------|--------------------|------------------------|
|                                  | Life Insurance     | Home Service Insurance | Life Insurance     | Home Service Insurance |
| <i>(In thousands)</i>            |                    |                        |                    |                        |
| <b>Undiscounted:</b>             |                    |                        |                    |                        |
| <b>Permanent:</b>                |                    |                        |                    |                        |
| Expected future gross premiums   | \$ 731,580         | 448,837                | 604,059            | 459,405                |
| Expected future benefit payments | 1,586,017          | 487,851                | 1,483,068          | 484,239                |
| <b>Permanent Limited Pay:</b>    |                    |                        |                    |                        |
| Expected future gross premiums   | 46,270             | 76,032                 | 47,868             | 77,544                 |
| Expected future benefit payments | 322,188            | 320,318                | 325,964            | 320,563                |
| <b>Discounted:</b>               |                    |                        |                    |                        |
| <b>Permanent:</b>                |                    |                        |                    |                        |
| Expected future gross premiums   | \$ 564,242         | 272,938                | 453,277            | 261,271                |
| Expected future benefit payments | 1,030,904          | 212,887                | 914,762            | 193,584                |
| <b>Permanent Limited Pay:</b>    |                    |                        |                    |                        |
| Expected future gross premiums   | 41,999             | 51,752                 | 42,133             | 51,091                 |
| Expected future benefit payments | 195,610            | 120,606                | 184,456            | 110,991                |

The following tables summarize the amount of revenue and interest related to long-term duration contracts recognized in the consolidated statement of operations and comprehensive income (loss):

|                                | Three Months Ended September 30, |                  |                |                  | Nine Months Ended September 30, |                  |                |                  |
|--------------------------------|----------------------------------|------------------|----------------|------------------|---------------------------------|------------------|----------------|------------------|
|                                | 2024                             |                  | 2023           |                  | 2024                            |                  | 2023           |                  |
| <i>(In thousands)</i>          | Gross Premiums                   | Interest Expense | Gross Premiums | Interest Expense | Gross Premiums                  | Interest Expense | Gross Premiums | Interest Expense |
| <b>Life Insurance Segment:</b> |                                  |                  |                |                  |                                 |                  |                |                  |
| <b>Life Insurance:</b>         |                                  |                  |                |                  |                                 |                  |                |                  |
| Permanent                      | \$ 27,930                        | 8,391            | 23,654         | 8,471            | 76,047                          | 25,282           | 68,619         | 25,573           |
| Permanent Limited Pay          | 3,395                            | 2,269            | 3,555          | 2,308            | 11,067                          | 6,739            | 11,333         | 6,811            |
| Other                          | 2,508                            | —                | 4,279          | —                | 7,550                           | —                | 7,094          | —                |
| Less:                          |                                  |                  |                |                  |                                 |                  |                |                  |
| Reinsurance                    | 1,828                            | —                | 392            | —                | 3,559                           | —                | 1,452          | —                |
| Total, net of reinsurance      | 32,005                           | 10,660           | 31,096         | 10,779           | 91,105                          | 32,021           | 85,594         | 32,384           |
| <b>Accident &amp; Health:</b>  |                                  |                  |                |                  |                                 |                  |                |                  |
| Other                          | 197                              | —                | 53             | —                | 565                             | —                | 537            | —                |
| Less:                          |                                  |                  |                |                  |                                 |                  |                |                  |
| Reinsurance                    | 1                                | —                | 1              | —                | 3                               | —                | 3              | —                |
| Total, net of reinsurance      | 196                              | —                | 52             | —                | 562                             | —                | 534            | —                |
| <b>Total</b>                   | <b>\$ 32,201</b>                 | <b>10,660</b>    | <b>31,148</b>  | <b>10,779</b>    | <b>91,667</b>                   | <b>32,021</b>    | <b>86,128</b>  | <b>32,384</b>    |

|                                        |                  |              |               |              |               |              |               |              |
|----------------------------------------|------------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|
| <b>Home Service Insurance Segment:</b> |                  |              |               |              |               |              |               |              |
| <b>Life Insurance:</b>                 |                  |              |               |              |               |              |               |              |
| Permanent                              | \$ 8,257         | 1,349        | 8,372         | 1,322        | 24,723        | 4,040        | 25,012        | 3,968        |
| Permanent Limited Pay                  | 1,837            | 1,636        | 2,154         | 1,599        | 5,905         | 4,894        | 6,425         | 4,777        |
| Other                                  | 367              | —            | 178           | —            | 1,114         | —            | 1,012         | —            |
| Less:                                  |                  |              |               |              |               |              |               |              |
| Reinsurance                            | 5                | —            | 6             | —            | 24            | —            | 23            | —            |
| Total, net of reinsurance              | 10,456           | 2,985        | 10,698        | 2,921        | 31,718        | 8,934        | 32,426        | 8,745        |
| <b>Accident &amp; Health:</b>          |                  |              |               |              |               |              |               |              |
| Other                                  | 256              | —            | 244           | —            | 762           | —            | 667           | —            |
| <b>Total</b>                           | <b>\$ 10,712</b> | <b>2,985</b> | <b>10,942</b> | <b>2,921</b> | <b>32,480</b> | <b>8,934</b> | <b>33,093</b> | <b>8,745</b> |

The following table provides the weighted-average durations of the liability for future policy benefits.

|                                    | September 30, 2024 |                        | September 30, 2023 |                        |
|------------------------------------|--------------------|------------------------|--------------------|------------------------|
|                                    | Life Insurance     | Home Service Insurance | Life Insurance     | Home Service Insurance |
| <i>(In years)</i>                  |                    |                        |                    |                        |
| <b>Permanent:</b>                  |                    |                        |                    |                        |
| Duration at original discount rate | 8.6                | 16.0                   | 7.8                | 15.7                   |
| Duration at current discount rate  | 8.6                | 15.6                   | 8.2                | 15.6                   |
| <b>Permanent Limited Pay:</b>      |                    |                        |                    |                        |
| Duration at original discount rate | 8.1                | 14.7                   | 7.9                | 14.3                   |
| Duration at current discount rate  | 7.8                | 14.7                   | 7.6                | 14.4                   |

The following table provides the weighted-average interest rates for the liability for future policy benefits.

|                                         | September 30, 2024 |                        | September 30, 2023 |                        |
|-----------------------------------------|--------------------|------------------------|--------------------|------------------------|
|                                         | Life Insurance     | Home Service Insurance | Life Insurance     | Home Service Insurance |
| <b>Permanent:</b>                       |                    |                        |                    |                        |
| Interest rate at original discount rate | 4.87 %             | 4.96 %                 | 4.92 %             | 4.98 %                 |
| Interest rate at current discount rate  | 4.61 %             | 5.03 %                 | 5.62 %             | 5.71 %                 |
| <b>Permanent Limited Pay:</b>           |                    |                        |                    |                        |
| Interest rate at original discount rate | 4.28 %             | 5.03 %                 | 4.29 %             | 5.05 %                 |
| Interest rate at current discount rate  | 4.63 %             | 5.02 %                 | 5.60 %             | 5.71 %                 |

The following table presents the policyholders' account balances by range of guaranteed minimum crediting rates and the related range of the difference, in basis points, between rates being credited and the respective guaranteed minimums.

| September 30, 2024                                  | At Guaranteed Minimum | 1 Basis Point-50 Basis Points Above | 51 Basis Points-150 Basis Points Above | Greater Than 150 Basis Points Above | Total          |
|-----------------------------------------------------|-----------------------|-------------------------------------|----------------------------------------|-------------------------------------|----------------|
| <i>(In thousands)</i>                               |                       |                                     |                                        |                                     |                |
| <b>Range of Guaranteed Minimum Crediting Rates:</b> |                       |                                     |                                        |                                     |                |
| 0.00% - 1.49%                                       | \$ 816                | —                                   | 726                                    | 34,772                              | 36,314         |
| 1.50% - 2.99%                                       | 8,840                 | 176                                 | 37                                     | 27,092                              | 36,145         |
| 3.00% - 4.49%                                       | 101,646               | 346                                 | 16,039                                 | —                                   | 118,031        |
| Greater or equal to 4.50%                           | 31,519                | —                                   | —                                      | —                                   | 31,519         |
| <b>Total</b>                                        | <b>\$ 142,821</b>     | <b>522</b>                          | <b>16,802</b>                          | <b>61,864</b>                       | <b>222,009</b> |

| September 30, 2023                                  | At Guaranteed Minimum | 1 Basis Point-50 Basis Points Above | 51 Basis Points-150 Basis Points Above | Greater Than 150 Basis Points Above | Total          |
|-----------------------------------------------------|-----------------------|-------------------------------------|----------------------------------------|-------------------------------------|----------------|
| <i>(In thousands)</i>                               |                       |                                     |                                        |                                     |                |
| <b>Range of Guaranteed Minimum Crediting Rates:</b> |                       |                                     |                                        |                                     |                |
| 0.00% - 1.49%                                       | \$ 746                | —                                   | 1,138                                  | 37,233                              | 39,117         |
| 1.50% - 2.99%                                       | 30,256                | 675                                 | 63                                     | —                                   | 30,994         |
| 3.00% - 4.49%                                       | 104,304               | 10                                  | —                                      | —                                   | 104,314        |
| Greater or equal to 4.50%                           | 31,374                | —                                   | —                                      | —                                   | 31,374         |
| <b>Total</b>                                        | <b>\$ 166,680</b>     | <b>685</b>                          | <b>1,201</b>                           | <b>37,233</b>                       | <b>205,799</b> |

The following tables summarize balances of and changes in policyholders' account balances.

| September 30, 2024                  | Supplemental Contracts     |               |                        | Premiums Paid in Advance |
|-------------------------------------|----------------------------|---------------|------------------------|--------------------------|
|                                     | Without Life Contingencies | Fixed Annuity | Dividend Accumulations |                          |
| <i>(In thousands, except for %)</i> |                            |               |                        |                          |
| <b>Balance, beginning of year</b>   | <b>\$ 44,569</b>           | <b>87,134</b> | <b>44,960</b>          | <b>31,039</b>            |
| Issuances                           | 17,642                     | 2,132         | 598                    | 4,211                    |
| Premiums received                   | 126                        | 3,015         | 4,173                  | 500                      |
| Interest credited                   | 1,496                      | 2,043         | 1,377                  | 1,348                    |
| Less:                               |                            |               |                        |                          |
| Surrenders and withdrawals          | —                          | 6,997         | 4,056                  | 6,498                    |
| Benefit payments                    | 6,803                      | —             | —                      | —                        |
| <b>Balance, end of period</b>       | <b>\$ 57,030</b>           | <b>87,327</b> | <b>47,052</b>          | <b>30,600</b>            |
| Weighted-average crediting rates    | 4.00 %                     | 3.67 %        | 3.53 %                 | 2.99 %                   |
| Cash surrender value                | \$ 57,030                  | 87,327        | 47,052                 | 30,600                   |

[Policyholder Account Balance, Guaranteed Minimum Crediting Rate](#)

[Policyholder Account Balance](#)

| September 30, 2023<br>(In thousands, except for %) | Supplemental Contracts     |               |                        |  | Premiums Paid in Advance |
|----------------------------------------------------|----------------------------|---------------|------------------------|--|--------------------------|
|                                                    | Without Life Contingencies | Fixed Annuity | Dividend Accumulations |  |                          |
| <b>Balance, beginning of year</b>                  | \$ 32,995                  | 86,807        | 41,663                 |  | 34,603                   |
| Issuances                                          | 16,086                     | 2,160         | 474                    |  | 3,200                    |
| Premiums received                                  | 85                         | 3,273         | 4,210                  |  | 659                      |
| Interest credited                                  | 1,103                      | 1,988         | 993                    |  | 948                      |
| Other                                              | 1                          | —             | —                      |  | —                        |
| Less:                                              |                            |               |                        |  |                          |
| Surrenders and withdrawals                         | —                          | 7,647         | 3,238                  |  | 6,098                    |
| Benefit payments                                   | 8,466                      | —             | —                      |  | —                        |
| <b>Balance, end of period</b>                      | <b>\$ 41,804</b>           | <b>86,581</b> | <b>44,102</b>          |  | <b>33,312</b>            |
| Weighted-average crediting rates                   | 4.01 %                     | 3.57 %        | 3.05 %                 |  | 2.96 %                   |
| Cash surrender value                               | \$ 41,804                  | 86,581        | 44,102                 |  | 33,312                   |

The following table reconciles policyholders' account balances shown above to the policyholders' account balance liability in the consolidated balance sheets.

| As of September 30,<br>(In thousands)             | 2024              | 2023           |
|---------------------------------------------------|-------------------|----------------|
| <b>Annuities:</b>                                 |                   |                |
| Supplemental contracts without life contingencies | \$ 57,030         | 41,804         |
| Fixed annuity                                     | 87,327            | 86,581         |
| Unearned revenue reserve                          | 1,481             | 1,524          |
| <b>Total annuities</b>                            | <b>\$ 145,838</b> | <b>129,909</b> |
| <b>Premiums paid in advance:</b>                  |                   |                |
| Premiums paid in advance                          | \$ 30,600         | 33,312         |
| Other                                             | 1,820             | 2,141          |
| <b>Total premiums paid in advance</b>             | <b>\$ 32,420</b>  | <b>35,453</b>  |

[XML 55 R29.htm IDEA: XBRL DOCUMENT](#)

Reinsurance (Tables)

[SEC Schedule, 12-17. Insurance Companies, Reinsurance \[Abstract\]](#)  
[Effects of Reinsurance](#)

Assumed and ceded life reinsurance activity is summarized as follows:

| (In thousands)                            | September 30, 2024 | December 31, 2023 |
|-------------------------------------------|--------------------|-------------------|
| Aggregate assumed life insurance in force | \$ 3,605           | 3,772             |
| Aggregate ceded life insurance in force   | \$ 712,565         | 619,597           |
| Net life insurance in force               | \$ 4,480,563       | 4,306,429         |

The Company's reinsurance recoverable on ceded reinsurance was \$7.3 million and \$4.0 million as of September 30, 2024 and December 31, 2023, respectively. Premiums, claims and surrenders assumed and ceded and expenses ceded for all lines of business for the three and nine months ended September 30, 2024 and 2023 are summarized as follows:

| (In thousands)                                 | Three Months Ended<br>September 30, |               | Nine Months Ended<br>September 30, |                |
|------------------------------------------------|-------------------------------------|---------------|------------------------------------|----------------|
|                                                | 2024                                | 2023          | 2024                               | 2023           |
| <b>Premiums from short duration contracts:</b> |                                     |               |                                    |                |
| Direct                                         | \$ 449                              | 283           | 1,376                              | 3,920          |
| Ceded                                          | (14)                                | (16)          | (16)                               | (1,798)        |
| Net premiums earned                            | 435                                 | 267           | 1,360                              | 2,122          |
| <b>Premiums from long duration contracts:</b>  |                                     |               |                                    |                |
| Direct                                         | 44,295                              | 42,156        | 126,351                            | 119,353        |
| Assumed                                        | 15                                  | 16            | 48                                 | 52             |
| Ceded                                          | (1,848)                             | (413)         | (3,630)                            | (1,526)        |
| Net premiums earned                            | 42,462                              | 41,759        | 122,769                            | 117,879        |
| <b>Total premiums earned</b>                   | <b>\$ 42,897</b>                    | <b>42,026</b> | <b>124,129</b>                     | <b>120,001</b> |
| <b>Claims and surrenders assumed</b>           | <b>\$ 22</b>                        | <b>23</b>     | <b>97</b>                          | <b>90</b>      |
| <b>Claims and surrenders ceded</b>             | <b>\$ (1,395)</b>                   | <b>(133)</b>  | <b>(2,876)</b>                     | <b>(657)</b>   |
| <b>Commissions assumed and ceded</b>           | <b>\$ (2,016)</b>                   | <b>9</b>      | <b>(2,957)</b>                     | <b>26</b>      |
| <b>Other general expenses ceded</b>            | <b>\$ (341)</b>                     | <b>—</b>      | <b>(497)</b>                       | <b>—</b>       |

[XML 56 R30.htm IDEA: XBRL DOCUMENT](#)

Stock and Earnings  
Per Share (Tables)

[Earnings Per Share \[Abstract\]](#)  
[Schedule of Stock by Class](#)

9 Months Ended  
Sep. 30, 2024

A summary of the change in the number of shares of Class A common stock and treasury stock issued is as follows:

| Nine Months Ended September 30,<br>(In thousands) | 2024                 |                | 2023                 |                |
|---------------------------------------------------|----------------------|----------------|----------------------|----------------|
|                                                   | Common Stock Class A | Treasury Stock | Common Stock Class A | Treasury Stock |
| <b>Balance at beginning of year</b>               | 53,883               | 5,330          | 53,758               | 4,937          |
| Stock issued for compensation                     | 340                  | —              | 122                  | —              |
| Acquisition of Class A shares                     | —                    | —              | —                    | 325            |
| <b>Balance at end of period</b>                   | <b>54,223</b>        | <b>5,330</b>   | <b>53,880</b>        | <b>5,262</b>   |

[Schedule of Earnings Per Share, Basic and Diluted](#) The following table sets forth the computation of basic and diluted earnings per share.

| Three Months Ended September 30,<br>(In thousands, except per share amounts)        | 2024        | 2023        |
|-------------------------------------------------------------------------------------|-------------|-------------|
| <b>Basic and diluted earnings per share:</b>                                        |             |             |
| <b>Numerator:</b>                                                                   |             |             |
| Net income                                                                          | \$ 2,790    | 2,698       |
| Net income allocated to Class A common stock                                        | \$ 2,790    | 2,698       |
| <b>Denominator:</b>                                                                 |             |             |
| Weighted average shares of Class A outstanding - basic                              | 49,837      | 49,615      |
| Weighted average shares of Class A outstanding - diluted                            | 50,669      | 50,522      |
| Basic earnings per share of Class A common stock                                    | \$ 0.06     | 0.06        |
| Diluted earnings per share of Class A common stock                                  | \$ 0.05     | 0.05        |
| <b>Nine Months Ended September 30,<br/>(In thousands, except per share amounts)</b> | <b>2024</b> | <b>2023</b> |
| <b>Basic and diluted earnings per share:</b>                                        |             |             |
| <b>Numerator:</b>                                                                   |             |             |
| Net income                                                                          | \$ 11,291   | 13,696      |
| Net income allocated to Class A common stock                                        | \$ 11,291   | 13,696      |
| <b>Denominator:</b>                                                                 |             |             |
| Weighted average shares of Class A outstanding - basic                              | 49,687      | 49,739      |
| Weighted average shares of Class A outstanding - diluted                            | 50,519      | 50,647      |
| Basic earnings per share of Class A common stock                                    | \$ 0.23     | 0.28        |
| Diluted earnings per share of Class A common stock                                  | 0.22        | 0.27        |

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Segment Information  
(Tables)

[Segment Reporting \[Abstract\]](#)  
[Schedule of Segment Reporting Information, by Segment \[Table Text Block\]](#)

9 Months Ended  
Sep. 30, 2024

The Company's Other Non-Insurance Enterprises represents the only reportable difference between segments and consolidated operations.

| Three Months Ended September 30, 2024<br>(In thousands) | Life Insurance  | Home Service Insurance | Other Non-Insurance Enterprises | Consolidated |
|---------------------------------------------------------|-----------------|------------------------|---------------------------------|--------------|
| <b>Revenues:</b>                                        |                 |                        |                                 |              |
| Premiums                                                | \$ 32,201       | 10,696                 | —                               | 42,897       |
| Net investment income                                   | 13,578          | 3,552                  | 247                             | 17,377       |
| Investment related gains (losses), net                  | 936             | (111)                  | 2                               | 827          |
| Other income                                            | 630             | —                      | —                               | 630          |
| Total revenues                                          | 47,345          | 14,137                 | 249                             | 61,731       |
| <b>Benefits and expenses:</b>                           |                 |                        |                                 |              |
| Insurance benefits paid or provided:                    |                 |                        |                                 |              |
| Claims and surrenders                                   | 30,083          | 6,395                  | —                               | 36,478       |
| Increase (decrease) in future policy benefit reserves   | (1,497)         | 1,968                  | —                               | 471          |
| Policyholder liability remeasurement (gain) loss        | 1,681           | (524)                  | —                               | 1,157        |
| Policyholders' dividends                                | 1,314           | 6                      | —                               | 1,320        |
| Total insurance benefits paid or provided               | 31,581          | 7,845                  | —                               | 39,426       |
| Commissions                                             | 9,549           | 3,408                  | —                               | 12,957       |
| Other general expenses                                  | 6,791           | 3,756                  | 1,548                           | 12,095       |
| Capitalization of deferred policy acquisition costs     | (8,855)         | (1,575)                | —                               | (10,430)     |
| Amortization of deferred policy acquisition costs       | 3,837           | 656                    | —                               | 4,493        |
| Amortization of cost of insurance acquired              | 26              | 127                    | —                               | 153          |
| Total benefits and expenses                             | 42,929          | 14,217                 | 1,548                           | 58,694       |
| <b>Income (loss) before federal income tax</b>          | <b>\$ 4,416</b> | <b>(80)</b>            | <b>(1,299)</b>                  | <b>3,037</b> |

| Nine Months Ended September 30, 2024<br>(In thousands) | Life Insurance   | Home Service Insurance | Other Non-Insurance Enterprises | Consolidated  |
|--------------------------------------------------------|------------------|------------------------|---------------------------------|---------------|
| <b>Revenues:</b>                                       |                  |                        |                                 |               |
| Premiums                                               | \$ 91,667        | 32,462                 | —                               | 124,129       |
| Net investment income                                  | 41,076           | 10,618                 | 710                             | 52,404        |
| Investment related gains (losses), net                 | 1,743            | (179)                  | (27)                            | 1,537         |
| Other income                                           | 3,354            | 20                     | 83                              | 3,457         |
| Total revenues                                         | 137,840          | 42,921                 | 766                             | 181,527       |
| <b>Benefits and expenses:</b>                          |                  |                        |                                 |               |
| Insurance benefits paid or provided:                   |                  |                        |                                 |               |
| Claims and surrenders                                  | 86,616           | 17,505                 | —                               | 104,121       |
| Increase (decrease) in future policy benefit reserves  | (4,959)          | 4,829                  | —                               | (130)         |
| Policyholder liability remeasurement (gain) loss       | 3,360            | (524)                  | —                               | 2,836         |
| Policyholders' dividends                               | 3,731            | 17                     | —                               | 3,748         |
| Total insurance benefits paid or provided              | 88,748           | 21,827                 | —                               | 110,575       |
| Commissions                                            | 25,052           | 10,587                 | —                               | 35,639        |
| Other general expenses                                 | 19,752           | 11,176                 | 9,144                           | 40,072        |
| Capitalization of deferred policy acquisition costs    | (24,262)         | (5,042)                | —                               | (29,304)      |
| Amortization of deferred policy acquisition costs      | 10,781           | 2,023                  | —                               | 12,804        |
| Amortization of cost of insurance acquired             | 81               | 396                    | —                               | 477           |
| Total benefits and expenses                            | 120,152          | 40,967                 | 9,144                           | 170,263       |
| <b>Income (loss) before federal income tax</b>         | <b>\$ 17,688</b> | <b>1,954</b>           | <b>(8,378)</b>                  | <b>11,264</b> |

| Three Months Ended September 30, 2023<br>(In thousands) | Life Insurance  | Home Service Insurance | Other Non-Insurance Enterprises | Consolidated |
|---------------------------------------------------------|-----------------|------------------------|---------------------------------|--------------|
| <b>Revenues:</b>                                        |                 |                        |                                 |              |
| Premiums                                                | \$ 31,148       | 10,878                 | —                               | 42,026       |
| Net investment income                                   | 13,661          | 3,459                  | 252                             | 17,372       |
| Investment related gains (losses), net                  | (424)           | (370)                  | (98)                            | (892)        |
| Other income                                            | 884             | —                      | —                               | 884          |
| Total revenues                                          | 45,269          | 13,967                 | 154                             | 59,390       |
| <b>Benefits and expenses:</b>                           |                 |                        |                                 |              |
| Insurance benefits paid or provided:                    |                 |                        |                                 |              |
| Claims and surrenders                                   | 32,419          | 5,304                  | —                               | 37,723       |
| Increase (decrease) in future policy benefit reserves   | (5,587)         | 1,707                  | —                               | (3,880)      |
| Policyholder liability remeasurement (gain) loss        | 840             | 184                    | —                               | 1,024        |
| Policyholders' dividends                                | 1,405           | 9                      | —                               | 1,414        |
| Total insurance benefits paid or provided               | 29,077          | 7,204                  | —                               | 36,281       |
| Commissions                                             | 5,406           | 4,038                  | —                               | 9,444        |
| Other general expenses                                  | 6,036           | 4,293                  | 1,620                           | 11,949       |
| Capitalization of deferred policy acquisition costs     | (5,141)         | (1,991)                | —                               | (7,132)      |
| Amortization of deferred policy acquisition costs       | 3,313           | 743                    | —                               | 4,056        |
| Amortization of cost of insurance acquired              | 28              | 123                    | —                               | 151          |
| Total benefits and expenses                             | 38,719          | 14,410                 | 1,620                           | 54,749       |
| <b>Income (loss) before federal income tax</b>          | <b>\$ 6,550</b> | <b>(443)</b>           | <b>(1,466)</b>                  | <b>4,641</b> |

| Nine Months Ended September 30, 2023<br>(In thousands) | Life Insurance   | Home Service Insurance | Other Non-Insurance Enterprises | Consolidated  |
|--------------------------------------------------------|------------------|------------------------|---------------------------------|---------------|
| <b>Revenues:</b>                                       |                  |                        |                                 |               |
| Premiums                                               | \$ 86,128        | 33,873                 | —                               | 120,001       |
| Net investment income                                  | 40,470           | 10,379                 | 838                             | 51,687        |
| Investment related gains (losses), net                 | (123)            | (283)                  | (71)                            | (477)         |
| Other income                                           | 2,619            | 1                      | —                               | 2,620         |
| Total revenues                                         | 129,094          | 43,970                 | 767                             | 173,831       |
| <b>Benefits and expenses:</b>                          |                  |                        |                                 |               |
| Insurance benefits paid or provided:                   |                  |                        |                                 |               |
| Claims and surrenders                                  | 83,826           | 16,972                 | —                               | 100,798       |
| Increase (decrease) in future policy benefit reserves  | (9,270)          | 3,468                  | —                               | (5,802)       |
| Policyholder liability remeasurement (gain) loss       | 2,541            | 319                    | —                               | 2,860         |
| Policyholders' dividends                               | 3,761            | 22                     | —                               | 3,783         |
| Total insurance benefits paid or provided              | 80,858           | 20,781                 | —                               | 101,639       |
| Commissions                                            | 14,930           | 12,410                 | —                               | 27,340        |
| Other general expenses                                 | 17,141           | 13,060                 | 5,276                           | 35,477        |
| Capitalization of deferred policy acquisition costs    | (13,958)         | (6,076)                | —                               | (20,034)      |
| Amortization of deferred policy acquisition costs      | 9,642            | 1,902                  | —                               | 11,544        |
| Amortization of cost of insurance acquired             | 86               | 379                    | —                               | 465           |
| Total benefits and expenses                            | 108,699          | 42,456                 | 5,276                           | 156,431       |
| <b>Income (loss) before federal income tax</b>         | <b>\$ 20,395</b> | <b>1,514</b>           | <b>(4,509)</b>                  | <b>17,400</b> |

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Other Comprehensive  
Income (Tables)

[Equity \[Abstract\]](#)

[Comprehensive Income  
\(Loss\)](#)

9 Months Ended  
Sep. 30, 2024

The changes in the components of other comprehensive income (loss) are reported net of the effects of income taxes of 21% for domestic entities and 4% for Puerto Rican entities for the three and nine months ended September 30, 2024 and 2023, as indicated below.

| Three Months Ended September 30,<br>(In thousands)                           | 2024             |                |               | 2023         |              |               |
|------------------------------------------------------------------------------|------------------|----------------|---------------|--------------|--------------|---------------|
|                                                                              | Amount           | Tax Effect     | Total         | Amount       | Tax Effect   | Total         |
| <b>Unrealized gains (losses):</b>                                            |                  |                |               |              |              |               |
| Unrealized holding gains (losses) arising during the period                  | \$ 59,101        | (4,360)        | 54,741        | (59,817)     | 8,717        | (51,100)      |
| Reclassification adjustment for losses (gains) included in net income (loss) | (100)            | 21             | (79)          | 419          | (88)         | 331           |
| Unrealized holding gains (losses), net                                       | 59,001           | (4,339)        | 54,662        | (59,398)     | 8,629        | (50,769)      |
| Change in current discount rate for liability for future policy benefits     | (45,404)         | 3,983          | (41,421)      | 60,054       | (7,589)      | 52,465        |
| <b>Other comprehensive income (loss)</b>                                     | <b>\$ 13,597</b> | <b>(356)</b>   | <b>13,241</b> | <b>656</b>   | <b>1,040</b> | <b>1,696</b>  |
| <b>Nine Months Ended September 30,<br/>(In thousands)</b>                    |                  |                |               |              |              |               |
|                                                                              | Amount           | Tax Effect     | Total         | Amount       | Tax Effect   | Total         |
| <b>Unrealized gains (losses):</b>                                            |                  |                |               |              |              |               |
| Unrealized holding gains (losses) arising during the period                  | \$ 31,427        | (2,169)        | 29,258        | (36,811)     | 7,548        | (29,263)      |
| Reclassification adjustment for losses (gains) included in net income        | 547              | (115)          | 432           | 481          | (101)        | 380           |
| Unrealized holding gains (losses), net                                       | 31,974           | (2,284)        | 29,690        | (36,330)     | 7,447        | (28,883)      |
| Change in current discount rate for liability for future policy benefits     | (5,887)          | (331)          | (6,218)       | 45,825       | (6,565)      | 39,260        |
| <b>Other comprehensive income (loss)</b>                                     | <b>\$ 26,087</b> | <b>(2,615)</b> | <b>23,472</b> | <b>9,495</b> | <b>882</b>   | <b>10,377</b> |

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Investments (Cash,  
Cash Equivalents and  
Investments)  
(Details) - USD (\$)  
\$ in Thousands

Sep. 30, 2024 Dec. 31, 2023

|                                                                  |              |              |
|------------------------------------------------------------------|--------------|--------------|
| <b><u>Investments, Debt and Equity Securities [Abstract]</u></b> |              |              |
| <a href="#">Fixed maturity securities, available-for-sale</a>    | \$ 1,273,497 | \$ 1,238,981 |
| <a href="#">Equity securities, at fair value</a>                 | 5,716        | 5,282        |
| <a href="#">Policy loans</a>                                     | 72,463       | 75,359       |
| <a href="#">Other long-term investments</a>                      | 93,433       | 82,725       |
| <a href="#">Cash and cash equivalents</a>                        | 32,382       | 26,997       |
| <a href="#">Total invested assets</a>                            | \$ 1,477,491 | \$ 1,429,344 |
| <a href="#">Fixed maturity securities, percent</a>               | 86.20%       | 86.70%       |
| <a href="#">Equity securities, percent</a>                       | 0.40%        | 0.40%        |
| <a href="#">Policy loans, percent</a>                            | 4.90%        | 5.30%        |
| <a href="#">Other long-term investments, percent</a>             | 6.30%        | 5.80%        |
| <a href="#">Cash and cash equivalents, percent</a>               | 2.20%        | 1.80%        |
| <a href="#">Total invested assets, percent</a>                   | 100.00%      | 100.00%      |

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|                                                                                            |               |               |
|--------------------------------------------------------------------------------------------|---------------|---------------|
| Investments<br>(Investment Gains<br>and Losses) (Details)<br>- USD (\$)<br>\$ in Thousands | Sep. 30, 2024 | Dec. 31, 2023 |
|--------------------------------------------------------------------------------------------|---------------|---------------|

**Gross Unrealized Gains and Losses [Line Items]**

|                                                                                                    |              |              |
|----------------------------------------------------------------------------------------------------|--------------|--------------|
| <a href="#">Debt Securities, Available-for-sale, Amortized Cost</a>                                | \$ 1,391,580 | \$ 1,389,038 |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax</a> | 13,034       | 8,682        |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Loss, before Tax</a> | 131,117      | 158,739      |
| <a href="#">Fixed maturity securities, available-for-sale</a>                                      | 1,273,497    | 1,238,981    |
| <a href="#">US Treasury Securities [Member]</a>                                                    |              |              |

**Gross Unrealized Gains and Losses [Line Items]**

|                                                                                                    |       |       |
|----------------------------------------------------------------------------------------------------|-------|-------|
| <a href="#">Debt Securities, Available-for-sale, Amortized Cost</a>                                | 5,950 | 5,983 |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax</a> | 165   | 127   |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Loss, before Tax</a> | 29    | 48    |
| <a href="#">Fixed maturity securities, available-for-sale</a>                                      | 6,086 | 6,062 |
| <a href="#">US Government Agencies Debt Securities [Member]</a>                                    |       |       |

**Gross Unrealized Gains and Losses [Line Items]**

|                                                                                                    |       |       |
|----------------------------------------------------------------------------------------------------|-------|-------|
| <a href="#">Debt Securities, Available-for-sale, Amortized Cost</a>                                | 3,380 | 3,404 |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax</a> | 287   | 250   |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Loss, before Tax</a> | 0     | 1     |
| <a href="#">Fixed maturity securities, available-for-sale</a>                                      | 3,667 | 3,653 |
| <a href="#">US States and Political Subdivisions Debt Securities [Member]</a>                      |       |       |

**Gross Unrealized Gains and Losses [Line Items]**

|                                                                                                    |         |         |
|----------------------------------------------------------------------------------------------------|---------|---------|
| <a href="#">Debt Securities, Available-for-sale, Amortized Cost</a>                                | 299,622 | 314,203 |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax</a> | 2,531   | 2,160   |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Loss, before Tax</a> | 23,940  | 29,132  |
| <a href="#">Fixed maturity securities, available-for-sale</a>                                      | 278,213 | 287,231 |
| <a href="#">Corporate Debt Securities Financial Sector Member [Domain]</a>                         |         |         |

**Gross Unrealized Gains and Losses [Line Items]**

|                                                                                                    |         |         |
|----------------------------------------------------------------------------------------------------|---------|---------|
| <a href="#">Debt Securities, Available-for-sale, Amortized Cost</a>                                | 276,156 | 266,485 |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax</a> | 4,152   | 2,066   |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Loss, before Tax</a> | 24,177  | 31,255  |
| <a href="#">Fixed maturity securities, available-for-sale</a>                                      | 256,131 | 237,296 |
| <a href="#">Corporate Debt Security Consumer Sector</a>                                            |         |         |

**Gross Unrealized Gains and Losses [Line Items]**

|                                                                                                    |         |         |
|----------------------------------------------------------------------------------------------------|---------|---------|
| <a href="#">Debt Securities, Available-for-sale, Amortized Cost</a>                                | 253,133 | 250,672 |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax</a> | 2,358   | 2,145   |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Loss, before Tax</a> | 32,726  | 37,094  |
| <a href="#">Fixed maturity securities, available-for-sale</a>                                      | 222,765 | 215,723 |
| <a href="#">Corporate Debt Security Utilities Sector</a>                                           |         |         |

**Gross Unrealized Gains and Losses [Line Items]**

|                                                                                                    |         |         |
|----------------------------------------------------------------------------------------------------|---------|---------|
| <a href="#">Debt Securities, Available-for-sale, Amortized Cost</a>                                | 127,449 | 123,625 |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax</a> | 1,032   | 615     |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Loss, before Tax</a> | 17,247  | 20,253  |
| <a href="#">Fixed maturity securities, available-for-sale</a>                                      | 111,234 | 103,987 |
| <a href="#">Corporate Debt Security Energy Sector</a>                                              |         |         |

**Gross Unrealized Gains and Losses [Line Items]**

|                                                                                                    |        |        |
|----------------------------------------------------------------------------------------------------|--------|--------|
| <a href="#">Debt Securities, Available-for-sale, Amortized Cost</a>                                | 83,130 | 73,808 |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax</a> | 452    | 64     |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Loss, before Tax</a> | 6,535  | 8,049  |
| <a href="#">Fixed maturity securities, available-for-sale</a>                                      | 77,047 | 65,823 |
| <a href="#">Corporate Debt Security Communications Sector</a>                                      |        |        |

**Gross Unrealized Gains and Losses [Line Items]**

|                                                                                                    |        |        |
|----------------------------------------------------------------------------------------------------|--------|--------|
| <a href="#">Debt Securities, Available-for-sale, Amortized Cost</a>                                | 71,071 | 74,029 |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax</a> | 293    | 309    |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Loss, before Tax</a> | 7,500  | 8,892  |
| <a href="#">Fixed maturity securities, available-for-sale</a>                                      | 63,864 | 65,446 |
| <a href="#">Corporate Debt Security All Other Sector</a>                                           |        |        |

**Gross Unrealized Gains and Losses [Line Items]**

|                                                                                                    |         |         |
|----------------------------------------------------------------------------------------------------|---------|---------|
| <a href="#">Debt Securities, Available-for-sale, Amortized Cost</a>                                | 111,435 | 111,124 |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax</a> | 823     | 647     |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Loss, before Tax</a> | 10,675  | 12,439  |
| <a href="#">Fixed maturity securities, available-for-sale</a>                                      | 101,583 | 99,332  |
| <a href="#">Commercial Mortgage Backed Securities [Member]</a>                                     |         |         |

**Gross Unrealized Gains and Losses [Line Items]**

|                                                                                                    |     |     |
|----------------------------------------------------------------------------------------------------|-----|-----|
| <a href="#">Debt Securities, Available-for-sale, Amortized Cost</a>                                | 268 | 171 |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax</a> | 1   | 0   |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Loss, before Tax</a> | 2   | 0   |
| <a href="#">Fixed maturity securities, available-for-sale</a>                                      | 267 | 171 |
| <a href="#">Residential Mortgage Backed Securities [Member]</a>                                    |     |     |

**Gross Unrealized Gains and Losses [Line Items]**

|                                                                                                    |         |         |
|----------------------------------------------------------------------------------------------------|---------|---------|
| <a href="#">Debt Securities, Available-for-sale, Amortized Cost</a>                                | 106,816 | 107,174 |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax</a> | 14      | 9       |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Loss, before Tax</a> | 7,633   | 10,060  |
| <a href="#">Fixed maturity securities, available-for-sale</a>                                      | 99,197  | 97,123  |
| <a href="#">Asset-backed Securities [Member]</a>                                                   |         |         |

**Gross Unrealized Gains and Losses [Line Items]**

|                                                                                                    |           |           |
|----------------------------------------------------------------------------------------------------|-----------|-----------|
| <a href="#">Debt Securities, Available-for-sale, Amortized Cost</a>                                | 53,170    | 58,360    |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax</a> | 926       | 290       |
| <a href="#">Debt Securities, Available-for-sale, Accumulated Gross Unrealized Loss, before Tax</a> | 653       | 1,516     |
| <a href="#">Fixed maturity securities, available-for-sale</a>                                      | \$ 53,443 | \$ 57,134 |

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|                                                |               |               |
|------------------------------------------------|---------------|---------------|
| Investments (Equity<br>Securities) (Details) - | Sep. 30, 2024 | Dec. 31, 2023 |
|------------------------------------------------|---------------|---------------|

| USD (\$)                                                           |          |          |
|--------------------------------------------------------------------|----------|----------|
| \$ in Thousands                                                    |          |          |
| <a href="#">Debt and Equity Securities, FV-NI [Line Items]</a>     |          |          |
| <a href="#">Equity securities, at fair value</a>                   | \$ 5,716 | \$ 5,282 |
| <a href="#">Bond Mutual Funds [Member]</a>                         |          |          |
| <a href="#">Debt and Equity Securities, FV-NI [Line Items]</a>     |          |          |
| <a href="#">Equity securities, at fair value</a>                   | 766      | 740      |
| <a href="#">Common Stock</a>                                       |          |          |
| <a href="#">Debt and Equity Securities, FV-NI [Line Items]</a>     |          |          |
| <a href="#">Equity securities, at fair value</a>                   | 774      | 665      |
| <a href="#">Non-redeemable Preferred Stock [Member]</a>            |          |          |
| <a href="#">Debt and Equity Securities, FV-NI [Line Items]</a>     |          |          |
| <a href="#">Equity securities, at fair value</a>                   | 8        | 7        |
| <a href="#">Nonredeemable Preferred Stock Fund Member [Member]</a> |          |          |
| <a href="#">Debt and Equity Securities, FV-NI [Line Items]</a>     |          |          |
| <a href="#">Equity securities, at fair value</a>                   | \$ 4,168 | \$ 3,870 |

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| Investments, Debt<br>and Equity Securities<br>in-text (Details) - USD<br>(\$) | 3 Months Ended |               | 9 Months Ended |               |
|-------------------------------------------------------------------------------|----------------|---------------|----------------|---------------|
|                                                                               | Sep. 30, 2024  | Sep. 30, 2023 | Sep. 30, 2024  | Sep. 30, 2023 |

|                                                                                          |            |              |            |              |
|------------------------------------------------------------------------------------------|------------|--------------|------------|--------------|
| <a href="#">Investments, Debt and Equity Securities [Abstract]</a>                       |            |              |            |              |
| <a href="#">Debt Securities, Available-for-sale, Allowance for Credit Loss, Writeoff</a> | \$ 0       | \$ 0         | \$ 0       | \$ 0         |
| <a href="#">Debt and Equity Securities, FV-NI [Line Items]</a>                           |            |              |            |              |
| <a href="#">Investment related gains (losses), net</a>                                   | 827,000    | (892,000)    | 1,537,000  | (477,000)    |
| <a href="#">Equity Securities [Member]</a>                                               |            |              |            |              |
| <a href="#">Debt and Equity Securities, FV-NI [Line Items]</a>                           |            |              |            |              |
| <a href="#">Investment related gains (losses), net</a>                                   | \$ 400,000 | \$ (400,000) | \$ 400,000 | \$ (300,000) |

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| Investments<br>(Unrealized Losses)<br>(Details)<br>\$ in Thousands | Sep. 30, 2024 |  | Dec. 31, 2023 |  |
|--------------------------------------------------------------------|---------------|--|---------------|--|
|                                                                    | USD (\$)      |  | USD (\$)      |  |

|                                                                                                                                    |            |            |  |
|------------------------------------------------------------------------------------------------------------------------------------|------------|------------|--|
| <a href="#">Debt Securities, Available-for-Sale, Unrealized Loss Position [Line Items]</a>                                         |            |            |  |
| <a href="#">Debt security maturities rated investment grade, percent</a>                                                           | 99.20%     | 99.40%     |  |
| <a href="#">US Treasury Securities [Member]</a>                                                                                    |            |            |  |
| <a href="#">Debt Securities, Available-for-Sale, Unrealized Loss Position [Line Items]</a>                                         |            |            |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months</a>                      | \$ 569     | \$ 1,203   |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss</a>    | \$ 16      | \$ 40      |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions</a> | 2          | 5          |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer</a>                      | \$ 315     | \$ 65      |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss</a>    | \$ 13      | \$ 8       |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions</a> | 4          | 2          |  |
| <a href="#">Debt Securities, Available-for-sale, Unrealized Loss Position</a>                                                      | \$ 884     | \$ 1,268   |  |
| <a href="#">Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss</a>                                    | \$ 29      | \$ 48      |  |
| <a href="#">Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions</a>                                 | 6          | 7          |  |
| <a href="#">US Government Agencies Debt Securities [Member]</a>                                                                    |            |            |  |
| <a href="#">Debt Securities, Available-for-Sale, Unrealized Loss Position [Line Items]</a>                                         |            |            |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months</a>                      |            | \$ 221     |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss</a>    |            | \$ 1       |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions</a> |            | 1          |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer</a>                      |            | \$ 0       |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss</a>    |            | \$ 0       |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions</a> |            | 0          |  |
| <a href="#">Debt Securities, Available-for-sale, Unrealized Loss Position</a>                                                      |            | \$ 221     |  |
| <a href="#">Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss</a>                                    |            | \$ 1       |  |
| <a href="#">Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions</a>                                 |            | 1          |  |
| <a href="#">US States and Political Subdivisions Debt Securities [Member]</a>                                                      |            |            |  |
| <a href="#">Debt Securities, Available-for-Sale, Unrealized Loss Position [Line Items]</a>                                         |            |            |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months</a>                      | \$ 12,007  | \$ 19,540  |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss</a>    | \$ 126     | \$ 357     |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions</a> | 21         | 35         |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer</a>                      | \$ 160,393 | \$ 164,264 |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss</a>    | \$ 23,814  | \$ 28,775  |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions</a> | 180        | 192        |  |
| <a href="#">Debt Securities, Available-for-sale, Unrealized Loss Position</a>                                                      | \$ 172,400 | \$ 183,804 |  |
| <a href="#">Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss</a>                                    | \$ 23,940  | \$ 29,132  |  |
| <a href="#">Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions</a>                                 | 201        | 227        |  |
| <a href="#">Corporate Debt Securities Financial Sector Member [Domain]</a>                                                         |            |            |  |
| <a href="#">Debt Securities, Available-for-Sale, Unrealized Loss Position [Line Items]</a>                                         |            |            |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months</a>                      | \$ 11,511  | \$ 12,584  |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss</a>    | \$ 27      | \$ 383     |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions</a> | 8          | 19         |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer</a>                      | \$ 165,303 | \$ 176,521 |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss</a>    | \$ 24,150  | \$ 30,872  |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions</a> | 194        | 217        |  |
| <a href="#">Debt Securities, Available-for-sale, Unrealized Loss Position</a>                                                      | \$ 176,814 | \$ 189,105 |  |
| <a href="#">Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss</a>                                    | \$ 24,177  | \$ 31,255  |  |
| <a href="#">Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions</a>                                 | 202        | 236        |  |
| <a href="#">Corporate Debt Security Consumer Sector</a>                                                                            |            |            |  |
| <a href="#">Debt Securities, Available-for-Sale, Unrealized Loss Position [Line Items]</a>                                         |            |            |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months</a>                      | \$ 8,889   | \$ 10,175  |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss</a>    | \$ 122     | \$ 265     |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions</a> | 14         | 16         |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer</a>                      | \$ 173,308 | \$ 176,725 |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss</a>    | \$ 32,604  | \$ 36,829  |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions</a> | 216        | 223        |  |
| <a href="#">Debt Securities, Available-for-sale, Unrealized Loss Position</a>                                                      | \$ 182,197 | \$ 186,900 |  |
| <a href="#">Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss</a>                                    | \$ 32,726  | \$ 37,094  |  |
| <a href="#">Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions</a>                                 | 230        | 239        |  |
| <a href="#">Corporate Debt Security Utilities Sector</a>                                                                           |            |            |  |
| <a href="#">Debt Securities, Available-for-Sale, Unrealized Loss Position [Line Items]</a>                                         |            |            |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months</a>                      | \$ 2,805   | \$ 3,596   |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss</a>    | \$ 132     | \$ 66      |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions</a> | 8          | 20         |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer</a>                      | \$ 86,941  | \$ 85,169  |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss</a>    | \$ 17,115  | \$ 20,187  |  |
| <a href="#">Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions</a> | 146        | 137        |  |



|                                                                                                                    |            |            |
|--------------------------------------------------------------------------------------------------------------------|------------|------------|
| Debt Securities, Available-for-sale, Unrealized Loss Position                                                      | \$ 89,746  | \$ 88,765  |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss                                    | \$ 17,247  | \$ 20,253  |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions                                 | 154        | 157        |
| Corporate Debt Security Energy Sector                                                                              |            |            |
| <b>Debt Securities, Available-for-Sale, Unrealized Loss Position [Line Items]</b>                                  |            |            |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months                      | \$ 3,199   | \$ 3,291   |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss    | \$ 4       | \$ 57      |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions | 4          | 1          |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer                      | \$ 55,625  | \$ 59,392  |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss    | \$ 6,531   | \$ 7,992   |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions | 65         | 76         |
| Debt Securities, Available-for-sale, Unrealized Loss Position                                                      | \$ 58,824  | \$ 62,683  |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss                                    | \$ 6,535   | \$ 8,049   |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions                                 | 69         | 77         |
| Corporate Debt Security Communications Sector                                                                      |            |            |
| <b>Debt Securities, Available-for-Sale, Unrealized Loss Position [Line Items]</b>                                  |            |            |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months                      | \$ 2,749   | \$ 5,784   |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss    | \$ 34      | \$ 153     |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions | 4          | 5          |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer                      | \$ 50,790  | \$ 56,108  |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss    | \$ 7,466   | \$ 8,739   |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions | 60         | 69         |
| Debt Securities, Available-for-sale, Unrealized Loss Position                                                      | \$ 53,539  | \$ 61,892  |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss                                    | \$ 7,500   | \$ 8,892   |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions                                 | 64         | 74         |
| Corporate Debt Security All Other Sector                                                                           |            |            |
| <b>Debt Securities, Available-for-Sale, Unrealized Loss Position [Line Items]</b>                                  |            |            |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months                      | \$ 10,989  | \$ 2,080   |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss    | \$ 97      | \$ 32      |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions | 18         | 5          |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer                      | \$ 71,434  | \$ 85,757  |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss    | \$ 10,578  | \$ 12,407  |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions | 84         | 100        |
| Debt Securities, Available-for-sale, Unrealized Loss Position                                                      | \$ 82,423  | \$ 87,837  |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss                                    | \$ 10,675  | \$ 12,439  |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions                                 | 102        | 105        |
| Commercial Mortgage Backed Securities [Member]                                                                     |            |            |
| <b>Debt Securities, Available-for-Sale, Unrealized Loss Position [Line Items]</b>                                  |            |            |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months                      | \$ 0       |            |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss    | \$ 0       |            |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions | 0          |            |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer                      | \$ 96      |            |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss    | \$ 2       |            |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions | 1          |            |
| Debt Securities, Available-for-sale, Unrealized Loss Position                                                      | \$ 96      |            |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss                                    | \$ 2       |            |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions                                 | 1          |            |
| Residential Mortgage Backed Securities [Member]                                                                    |            |            |
| <b>Debt Securities, Available-for-Sale, Unrealized Loss Position [Line Items]</b>                                  |            |            |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months                      | \$ 46      | \$ 849     |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss    | \$ 0       | \$ 38      |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions | 3          | 5          |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer                      | \$ 98,714  | \$ 95,806  |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss    | \$ 7,633   | \$ 10,022  |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions | 84         | 86         |
| Debt Securities, Available-for-sale, Unrealized Loss Position                                                      | \$ 98,760  | \$ 96,655  |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss                                    | \$ 7,633   | \$ 10,060  |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions                                 | 87         | 91         |
| Asset-backed Securities [Member]                                                                                   |            |            |
| <b>Debt Securities, Available-for-Sale, Unrealized Loss Position [Line Items]</b>                                  |            |            |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months                      | \$ 3,973   | \$ 4,757   |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss    | \$ 71      | \$ 111     |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions | 4          | 8          |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer                      | \$ 16,507  | \$ 32,764  |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss    | \$ 582     | \$ 1,405   |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions | 18         | 40         |
| Debt Securities, Available-for-sale, Unrealized Loss Position                                                      | \$ 20,480  | \$ 37,521  |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss                                    | \$ 653     | \$ 1,516   |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions                                 | 22         | 48         |
| Debt Securities [Member]                                                                                           |            |            |
| <b>Debt Securities, Available-for-Sale, Unrealized Loss Position [Line Items]</b>                                  |            |            |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months                      | \$ 56,737  | \$ 64,080  |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss    | \$ 629     | \$ 1,503   |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions | 86         | 120        |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer                      | \$ 879,426 | \$ 932,571 |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss    | \$ 130,488 | \$ 157,236 |
| Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions | 1,052      | 1,142      |
| Debt Securities, Available-for-sale, Unrealized Loss Position                                                      | \$ 936,163 | \$ 996,651 |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss                                    | \$ 131,117 | \$ 158,739 |
| Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions                                 | 1,138      | 1,262      |

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| Investments<br>(Maturity<br>Distribution)<br>(Details) - USD (\$)<br>\$ in Thousands                         | Sep. 30, 2024 | Dec. 31, 2023 |
|--------------------------------------------------------------------------------------------------------------|---------------|---------------|
| <b>Debt Securities, Available-for-sale, Amortized Cost</b>                                                   |               |               |
| Due in one year or less                                                                                      | \$ 13,425     |               |
| Available-for-sale Securities, Debt Maturities, Due After One Year Through Five Years, Amortized Cost Basis  | 136,629       |               |
| Available-for-sale Securities, Debt Maturities, Due After Five Years Through Ten Years, Amortized Cost Basis | 276,325       |               |
| Available-for-sale Securities, Debt Maturities, Due After Ten Years, Amortized Cost Basis                    | 965,201       |               |
| Debt Securities, Available-for-sale, Amortized Cost                                                          | 1,391,580     | \$ 1,389,038  |
| <b>Debt Securities, Available-for-sale, Fair Value</b>                                                       |               |               |
| Due in one year or less                                                                                      | 13,375        |               |
| Available-for-sale Securities, Debt Maturities, Due After One Year Through Five Years, Fair Value            | 137,256       |               |
| Available-for-sale Securities, Debt Maturities, Due After Five Years Through Ten Years, Fair Value           | 277,228       |               |
| Available-for-sale Securities, Debt Maturities, Due After Ten Years, Fair Value                              | 845,638       |               |
| Fixed maturity securities, available-for-sale                                                                | \$ 1,273,497  | \$ 1,238,981  |

| Investments (Realized<br>Gains (Losses))<br>(Details) - USD (\$)<br>\$ in Thousands | 3 Months Ended<br>Sep. 30, 2024 | Sep. 30, 2023 | 9 Months Ended<br>Sep. 30, 2024 | Sep. 30, 2023 |
|-------------------------------------------------------------------------------------|---------------------------------|---------------|---------------------------------|---------------|
|-------------------------------------------------------------------------------------|---------------------------------|---------------|---------------------------------|---------------|

Debt Securities, Realized Gain (Loss) [Abstract]

|                                                        |      |          |          |           |
|--------------------------------------------------------|------|----------|----------|-----------|
| Sales of fixed maturity securities, available-for-sale | \$ 0 | \$ 9,446 | \$ 4,659 | \$ 13,690 |
| Debt Securities, Available-for-sale, Realized Gain     | 0    | 38       | 91       | 43        |
| Debt Securities, Available-for-sale, Realized Loss     | \$ 0 | \$ 436   | \$ 196   | \$ 453    |

| Fair Value<br>Measurements -<br>Financial Instruments<br>Carried at Fair Value<br>(Details) - USD (\$) | Sep. 30, 2024 | Dec. 31, 2023 |
|--------------------------------------------------------------------------------------------------------|---------------|---------------|
|--------------------------------------------------------------------------------------------------------|---------------|---------------|

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                             |                  |                  |
|-------------------------------------------------------------|------------------|------------------|
| Fixed maturity securities, available-for-sale               | \$ 1,273,497,000 | \$ 1,238,981,000 |
| Equity securities, at fair value                            | 5,716,000        | 5,282,000        |
| Other long-term investments                                 | 93,433,000       | 82,725,000       |
| Assets, Fair Value Disclosure                               | \$ 1,372,380,000 | 1,326,723,000    |
| Debt Instrument, Change in Valuation Technique [true false] | false            |                  |
| Number of Third Party Pricing Changes                       | 0                |                  |
| Fair Value, Inputs, Level 1 [Member]                        |                  |                  |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                      |            |            |
|--------------------------------------|------------|------------|
| Other long-term investments          | \$ 0       | 0          |
| Assets, Fair Value Disclosure        | 11,849,000 | 11,387,000 |
| Fair Value, Inputs, Level 2 [Member] |            |            |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                      |               |               |
|--------------------------------------|---------------|---------------|
| Other long-term investments          | 0             | 0             |
| Assets, Fair Value Disclosure        | 1,267,364,000 | 1,232,876,000 |
| Fair Value, Inputs, Level 3 [Member] |               |               |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                     |   |   |
|-------------------------------------|---|---|
| Other long-term investments         | 0 | 0 |
| Assets, Fair Value Disclosure       | 0 | 0 |
| US Treasury and Government [Member] |   |   |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                                            |           |           |
|----------------------------------------------------------------------------|-----------|-----------|
| Fixed maturity securities, available-for-sale                              | 9,753,000 | 9,715,000 |
| US Treasury and Government [Member]   Fair Value, Inputs, Level 1 [Member] |           |           |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                                            |           |           |
|----------------------------------------------------------------------------|-----------|-----------|
| Fixed maturity securities, available-for-sale                              | 6,086,000 | 6,062,000 |
| US Treasury and Government [Member]   Fair Value, Inputs, Level 2 [Member] |           |           |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                                            |           |           |
|----------------------------------------------------------------------------|-----------|-----------|
| Fixed maturity securities, available-for-sale                              | 3,667,000 | 3,653,000 |
| US Treasury and Government [Member]   Fair Value, Inputs, Level 3 [Member] |           |           |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                                                                      |             |             |
|------------------------------------------------------------------------------------------------------|-------------|-------------|
| Fixed maturity securities, available-for-sale                                                        | 0           | 0           |
| US States and Political Subdivisions Debt Securities [Member]                                        |             |             |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]         |             |             |
| Fixed maturity securities, available-for-sale                                                        | 278,213,000 | 287,231,000 |
| US States and Political Subdivisions Debt Securities [Member]   Fair Value, Inputs, Level 1 [Member] |             |             |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                                                                      |   |   |
|------------------------------------------------------------------------------------------------------|---|---|
| Fixed maturity securities, available-for-sale                                                        | 0 | 0 |
| US States and Political Subdivisions Debt Securities [Member]   Fair Value, Inputs, Level 2 [Member] |   |   |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                                                                      |             |             |
|------------------------------------------------------------------------------------------------------|-------------|-------------|
| Fixed maturity securities, available-for-sale                                                        | 278,213,000 | 287,231,000 |
| US States and Political Subdivisions Debt Securities [Member]   Fair Value, Inputs, Level 3 [Member] |             |             |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]         |             |             |
| Fixed maturity securities, available-for-sale                                                        | 0           | 0           |
| Corporate Debt Securities [Member]                                                                   |             |             |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                                                              |             |             |
|----------------------------------------------------------------------------------------------|-------------|-------------|
| Fixed maturity securities, available-for-sale                                                | 832,624,000 | 787,607,000 |
| Corporate Debt Securities [Member]   Fair Value, Inputs, Level 1 [Member]                    |             |             |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] |             |             |
| Fixed maturity securities, available-for-sale                                                | 47,000      | 43,000      |
| Corporate Debt Securities [Member]   Fair Value, Inputs, Level 2 [Member]                    |             |             |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                                           |             |             |
|---------------------------------------------------------------------------|-------------|-------------|
| Fixed maturity securities, available-for-sale                             | 832,577,000 | 787,564,000 |
| Corporate Debt Securities [Member]   Fair Value, Inputs, Level 3 [Member] |             |             |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                |   |   |
|------------------------------------------------|---|---|
| Fixed maturity securities, available-for-sale  | 0 | 0 |
| Commercial Mortgage Backed Securities [Member] |   |   |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                                                       |         |         |
|---------------------------------------------------------------------------------------|---------|---------|
| Fixed maturity securities, available-for-sale                                         | 267,000 | 171,000 |
| Commercial Mortgage Backed Securities [Member]   Fair Value, Inputs, Level 1 [Member] |         |         |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                                                       |   |   |
|---------------------------------------------------------------------------------------|---|---|
| Fixed maturity securities, available-for-sale                                         | 0 | 0 |
| Commercial Mortgage Backed Securities [Member]   Fair Value, Inputs, Level 2 [Member] |   |   |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                                                       |         |         |
|---------------------------------------------------------------------------------------|---------|---------|
| Fixed maturity securities, available-for-sale                                         | 267,000 | 171,000 |
| Commercial Mortgage Backed Securities [Member]   Fair Value, Inputs, Level 3 [Member] |         |         |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                 |   |   |
|-------------------------------------------------|---|---|
| Fixed maturity securities, available-for-sale   | 0 | 0 |
| Residential Mortgage Backed Securities [Member] |   |   |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                                                        |            |            |
|----------------------------------------------------------------------------------------|------------|------------|
| Fixed maturity securities, available-for-sale                                          | 99,197,000 | 97,123,000 |
| Residential Mortgage Backed Securities [Member]   Fair Value, Inputs, Level 1 [Member] |            |            |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                                                        |   |   |
|----------------------------------------------------------------------------------------|---|---|
| Fixed maturity securities, available-for-sale                                          | 0 | 0 |
| Residential Mortgage Backed Securities [Member]   Fair Value, Inputs, Level 2 [Member] |   |   |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                                                        |            |            |
|----------------------------------------------------------------------------------------|------------|------------|
| Fixed maturity securities, available-for-sale                                          | 99,197,000 | 97,123,000 |
| Residential Mortgage Backed Securities [Member]   Fair Value, Inputs, Level 3 [Member] |            |            |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                               |   |   |
|-----------------------------------------------|---|---|
| Fixed maturity securities, available-for-sale | 0 | 0 |
| Asset-backed Securities [Member]              |   |   |

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

|                                                                         |            |            |
|-------------------------------------------------------------------------|------------|------------|
| Fixed maturity securities, available-for-sale                           | 53,443,000 | 57,134,000 |
| Asset-backed Securities [Member]   Fair Value, Inputs, Level 1 [Member] |            |            |

|                                                                                                              |                  |               |                                |          |
|--------------------------------------------------------------------------------------------------------------|------------------|---------------|--------------------------------|----------|
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Fixed maturity securities, available-for-sale                                                                | 0                | 0             |                                |          |
| <a href="#">Asset-backed Securities [Member]   Fair Value, Inputs, Level 2 [Member]</a>                      |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Fixed maturity securities, available-for-sale                                                                | 53,443,000       | 57,134,000    |                                |          |
| <a href="#">Asset-backed Securities [Member]   Fair Value, Inputs, Level 3 [Member]</a>                      |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Fixed maturity securities, available-for-sale                                                                | 0                | 0             |                                |          |
| <a href="#">Debt Securities [Member]</a>                                                                     |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Fixed maturity securities, available-for-sale                                                                | 1,273,497,000    | 1,238,981,000 |                                |          |
| <a href="#">Debt Securities [Member]   Fair Value, Inputs, Level 1 [Member]</a>                              |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Fixed maturity securities, available-for-sale                                                                | 6,133,000        | 6,105,000     |                                |          |
| <a href="#">Debt Securities [Member]   Fair Value, Inputs, Level 2 [Member]</a>                              |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Fixed maturity securities, available-for-sale                                                                | \$ 1,267,364,000 | 1,232,876,000 |                                |          |
| <a href="#">Percent of Level 2 Debt Maturity to Total Reported Fair Value of Financial Assets</a>            |                  |               |                                |          |
|                                                                                                              | 92.30%           |               |                                |          |
| <a href="#">Debt Securities [Member]   Fair Value, Inputs, Level 3 [Member]</a>                              |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Fixed maturity securities, available-for-sale                                                                | \$ 0             | 0             |                                |          |
| <a href="#">Bond Mutual Funds [Member]</a>                                                                   |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 766,000          | 740,000       |                                |          |
| <a href="#">Bond Mutual Funds [Member]   Fair Value, Inputs, Level 1 [Member]</a>                            |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 766,000          | 740,000       |                                |          |
| <a href="#">Bond Mutual Funds [Member]   Fair Value, Inputs, Level 2 [Member]</a>                            |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 0                | 0             |                                |          |
| <a href="#">Bond Mutual Funds [Member]   Fair Value, Inputs, Level 3 [Member]</a>                            |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 0                | 0             |                                |          |
| <a href="#">Common Stock</a>                                                                                 |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 774,000          | 665,000       |                                |          |
| <a href="#">Common Stock   Fair Value, Inputs, Level 1 [Member]</a>                                          |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 774,000          | 665,000       |                                |          |
| <a href="#">Common Stock   Fair Value, Inputs, Level 2 [Member]</a>                                          |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 0                | 0             |                                |          |
| <a href="#">Common Stock   Fair Value, Inputs, Level 3 [Member]</a>                                          |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 0                | 0             |                                |          |
| <a href="#">Non-redeemable Preferred Stock [Member]</a>                                                      |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 8,000            | 7,000         |                                |          |
| <a href="#">Non-redeemable Preferred Stock [Member]   Fair Value, Inputs, Level 1 [Member]</a>               |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 8,000            | 7,000         |                                |          |
| <a href="#">Non-redeemable Preferred Stock [Member]   Fair Value, Inputs, Level 2 [Member]</a>               |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 0                | 0             |                                |          |
| <a href="#">Non-redeemable Preferred Stock [Member]   Fair Value, Inputs, Level 3 [Member]</a>               |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 0                | 0             |                                |          |
| <a href="#">CIA Non-redeemable Preferred Stock Fund</a>                                                      |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 4,168,000        | 3,870,000     |                                |          |
| <a href="#">CIA Non-redeemable Preferred Stock Fund   Fair Value, Inputs, Level 1 [Member]</a>               |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 4,168,000        | 3,870,000     |                                |          |
| <a href="#">CIA Non-redeemable Preferred Stock Fund   Fair Value, Inputs, Level 2 [Member]</a>               |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 0                | 0             |                                |          |
| <a href="#">CIA Non-redeemable Preferred Stock Fund   Fair Value, Inputs, Level 3 [Member]</a>               |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 0                | 0             |                                |          |
| <a href="#">Equity Securities [Member]</a>                                                                   |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 5,716,000        | 5,282,000     |                                |          |
| <a href="#">Equity Securities [Member]   Fair Value, Inputs, Level 1 [Member]</a>                            |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 5,716,000        | 5,282,000     |                                |          |
| <a href="#">Equity Securities [Member]   Fair Value, Inputs, Level 2 [Member]</a>                            |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 0                | 0             |                                |          |
| <a href="#">Equity Securities [Member]   Fair Value, Inputs, Level 3 [Member]</a>                            |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Equity securities, at fair value                                                                             | 0                | 0             |                                |          |
| <a href="#">Other Long-term Investments</a>                                                                  |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Other long-term investments                                                                                  | \$ 93,167,000    | \$ 82,460,000 |                                |          |
| <del>XML 67-R41.htm IDEA: XBRL DOCUMENT</del>                                                                |                  |               |                                |          |
| Fair Value                                                                                                   | 3 Months Ended   |               | 9 Months Ended                 |          |
| Measurements - Ltd                                                                                           |                  |               |                                |          |
| Partnerships Gain                                                                                            |                  |               |                                |          |
| (Loss) (Details) - USD                                                                                       | Sep. 30, 2024    |               | Sep. 30, 2023                  |          |
| (\$)                                                                                                         |                  |               |                                |          |
| \$ in Thousands                                                                                              |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Investment related gains (losses), net                                                                       | \$ 827           | \$ (892)      | \$ 1,537                       | \$ (477) |
| <a href="#">Limited Partnership Funds [Member]</a>                                                           |                  |               |                                |          |
| <a href="#">Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]</a> |                  |               |                                |          |
| Investment related gains (losses), net                                                                       | \$ 500           | \$ (100)      | \$ 1,800                       | \$ 200   |
| <del>XML 68-R42.htm IDEA: XBRL DOCUMENT</del>                                                                |                  |               |                                |          |
| Fair Value                                                                                                   |                  |               | 9 Months Ended 12 Months Ended |          |

|                                                                                                                             |               |               |
|-----------------------------------------------------------------------------------------------------------------------------|---------------|---------------|
| Measurements - Ltd                                                                                                          |               |               |
| Partnerships (Details)                                                                                                      | Sep. 30, 2024 | Dec. 31, 2023 |
| - USD (\$)                                                                                                                  |               |               |
| \$ in Thousands                                                                                                             |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Other long-term investments                                                                                                 | \$ 93,433     | \$ 82,725     |
| Limited Partnership Funds - Middle Market                                                                                   |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Estimated Maturity Timeframe of Other Long-Term Investments                                                                 | 3 years       | 4 years       |
| Limited Partnership Funds - Middle Market   Fair Value Measured at Net Asset Value Per Share                                |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Other long-term investments                                                                                                 | \$ 34,832     | \$ 34,858     |
| Limited Partnership Funds - Middle Market   Unfunded Loan Commitment   Fair Value Measured at Net Asset Value Per Share     |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Other long-term investments                                                                                                 | \$ 1,669      | \$ 3,452      |
| Limited Partnership Funds - Global                                                                                          |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Estimated Maturity Timeframe of Other Long-Term Investments                                                                 | 0 years       | 0 years       |
| Limited Partnership Funds - Global   Fair Value Measured at Net Asset Value Per Share                                       |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Other long-term investments                                                                                                 | \$ 11,908     | \$ 10,345     |
| Limited Partnership Funds - Global   Unfunded Loan Commitment   Fair Value Measured at Net Asset Value Per Share            |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Other long-term investments                                                                                                 | 0             | 0             |
| Limited Partnership Funds - Late-Stage Growth   Fair Value Measured at Net Asset Value Per Share                            |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Other long-term investments                                                                                                 | \$ 25,431     | \$ 20,524     |
| Limited Partnership Funds - Late-Stage Growth   Minimum [Member]                                                            |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Estimated Maturity Timeframe of Other Long-Term Investments                                                                 | 4 years       | 4 years       |
| Limited Partnership Funds - Late-Stage Growth   Maximum [Member]                                                            |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Estimated Maturity Timeframe of Other Long-Term Investments                                                                 | 6 years       | 6 years       |
| Limited Partnership Funds - Late-Stage Growth   Unfunded Loan Commitment   Fair Value Measured at Net Asset Value Per Share |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Other long-term investments                                                                                                 | \$ 10,102     | \$ 14,271     |
| Limited Partnership Funds - Infrastructure                                                                                  |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Estimated Maturity Timeframe of Other Long-Term Investments                                                                 |               | 10 years      |
| Limited Partnership Funds - Infrastructure   Fair Value Measured at Net Asset Value Per Share                               |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Other long-term investments                                                                                                 | \$ 20,996     | \$ 16,733     |
| Limited Partnership Funds - Infrastructure   Minimum [Member]                                                               |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Estimated Maturity Timeframe of Other Long-Term Investments                                                                 | 9 years       |               |
| Limited Partnership Funds - Infrastructure   Maximum [Member]                                                               |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Estimated Maturity Timeframe of Other Long-Term Investments                                                                 | 11 years      |               |
| Limited Partnership Funds - Infrastructure   Unfunded Loan Commitment   Fair Value Measured at Net Asset Value Per Share    |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Other long-term investments                                                                                                 | \$ 6,345      | 9,576         |
| Limited Partnership Funds [Member]   Fair Value Measured at Net Asset Value Per Share                                       |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Other long-term investments                                                                                                 | 93,167        | 82,460        |
| Limited Partnership Funds [Member]   Unfunded Loan Commitment   Fair Value Measured at Net Asset Value Per Share            |               |               |
| Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]                                |               |               |
| Other long-term investments                                                                                                 | \$ 18,116     | \$ 27,299     |

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|                       |                                |               |
|-----------------------|--------------------------------|---------------|
| Fair Value            | 9 Months Ended 12 Months Ended |               |
| Measurements -        |                                |               |
| Financial Instruments |                                |               |
| not Carried at Fair   |                                |               |
| Value (Details) - USD | Sep. 30, 2024                  | Dec. 31, 2023 |
| (\$)                  |                                |               |
| \$ in Thousands       |                                |               |

Reported Value Measurement [Member]

Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract]

|                                |           |           |
|--------------------------------|-----------|-----------|
| Policy loans                   | \$ 72,463 | \$ 75,359 |
| Mortgage loans                 | 35        | 42        |
| Cash and cash equivalents      | 32,382    | 26,997    |
| Financial liabilities:         |           |           |
| Annuity - investment contracts | 68,077    | 67,690    |

Reported Value Measurement [Member] | Single Family

Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract]

|                                                                             |           |           |
|-----------------------------------------------------------------------------|-----------|-----------|
| Mortgage loans                                                              | 35        | 42        |
| Estimate of Fair Value, Fair Value Disclosure [Member]                      |           |           |
| Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] |           |           |
| Policy loans                                                                | 72,463    | 75,359    |
| Cash and Cash Equivalents, Fair Value Disclosure                            | 32,382    | 26,997    |
| Financial liabilities:                                                      |           |           |
| Annuity - investment contracts                                              | 63,468    | 63,283    |
| Estimate of Fair Value, Fair Value Disclosure [Member]   Single Family      |           |           |
| Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] |           |           |
| Mortgage loans                                                              | 36        | 42        |
| Policy loans                                                                | 72,463    | 75,359    |
| Cash and cash equivalents                                                   | \$ 32,382 | \$ 26,997 |
| Financial liabilities:                                                      |           |           |
| Insurance policy loans interest rate                                        | 7.70%     | 7.70%     |
| Fair value minimum interest rate of investment contract                     | 3.40%     | 3.80%     |
| Fair value maximum rate of investment contract                              | 4.40%     | 4.50%     |

Single Family

Financial liabilities:

|                                                          |         |       |
|----------------------------------------------------------|---------|-------|
| Mortgage loans on real estate, interest rate             | 7.00%   | 7.00% |
| Mortgage loan maturity higher end range                  | 4 years |       |
| Mortgage loans interest rate used to estimate fair value | 6.25%   | 6.25% |

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|                 |
|-----------------|
| Fair Value      |
| Measurements -  |
| Other Long-Term |

Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract]

|                                                                             |           |           |
|-----------------------------------------------------------------------------|-----------|-----------|
| Limited partnership                                                         | \$ 93,167 | \$ 82,460 |
| Other long-term investments                                                 | 93,433    | 82,725    |
| Reported Value Measurement [Member]                                         |           |           |
| Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] |           |           |
| Limited partnership                                                         | 93,167    | 82,460    |
| FHLB common stocks                                                          | 210       | 202       |
| Mortgage loans                                                              | 35        | 42        |
| All other investments                                                       | 21        | 21        |
| Other long-term investments                                                 | \$ 93,433 | \$ 82,725 |

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|                                                                                                                            |                |               |                |               |
|----------------------------------------------------------------------------------------------------------------------------|----------------|---------------|----------------|---------------|
| Deferred Policy Acquisition Costs and Cost of Insurance Acquired - Schedule of DAC (Details) - USD (\$)<br>\$ in Thousands | 3 Months Ended |               | 9 Months Ended |               |
|                                                                                                                            | Sep. 30, 2024  | Sep. 30, 2023 | Sep. 30, 2024  | Sep. 30, 2023 |

Movement Analysis of Deferred Policy Acquisition Costs [Roll Forward]

|                      |            |            |            |            |
|----------------------|------------|------------|------------|------------|
| Beginning balance    |            |            | \$ 175,768 | \$ 162,927 |
| Capitalizations      |            |            | 29,304     | 20,034     |
| Amortization expense | \$ (4,493) | \$ (4,056) | (12,804)   | (11,544)   |
| Ending balance       | 192,268    | 171,417    | 192,268    | 171,417    |

Permanent

Movement Analysis of Deferred Policy Acquisition Costs [Roll Forward]

|                      |         |         |          |          |
|----------------------|---------|---------|----------|----------|
| Beginning balance    |         |         | 148,832  | 139,719  |
| Capitalizations      |         |         | 25,765   | 16,246   |
| Amortization expense |         |         | (11,461) | (10,401) |
| Ending balance       | 163,136 | 145,564 | 163,136  | 145,564  |

Permanent Limited Pay

Movement Analysis of Deferred Policy Acquisition Costs [Roll Forward]

|                      |        |        |         |        |
|----------------------|--------|--------|---------|--------|
| Beginning balance    |        |        | 24,639  | 21,271 |
| Capitalizations      |        |        | 3,112   | 3,250  |
| Amortization expense |        |        | (1,063) | (881)  |
| Ending balance       | 26,688 | 23,640 | 26,688  | 23,640 |

Other Business

Movement Analysis of Deferred Policy Acquisition Costs [Roll Forward]

|                      |       |       |       |       |
|----------------------|-------|-------|-------|-------|
| Beginning balance    |       |       | 2,297 | 1,937 |
| Capitalizations      |       |       | 427   | 538   |
| Amortization expense |       |       | (280) | (262) |
| Ending balance       | 2,444 | 2,213 | 2,444 | 2,213 |

Life Insurance:

Movement Analysis of Deferred Policy Acquisition Costs [Roll Forward]

|                      |         |         |          |         |
|----------------------|---------|---------|----------|---------|
| Beginning balance    |         |         | 120,840  | 113,484 |
| Capitalizations      |         |         | 24,262   | 13,958  |
| Amortization expense |         |         | (10,781) | (9,642) |
| Ending balance       | 134,321 | 117,800 | 134,321  | 117,800 |

Life Insurance: | Permanent

Movement Analysis of Deferred Policy Acquisition Costs [Roll Forward]

|                      |         |         |         |         |
|----------------------|---------|---------|---------|---------|
| Beginning balance    |         |         | 105,552 | 100,926 |
| Capitalizations      |         |         | 21,792  | 11,220  |
| Amortization expense |         |         | (9,763) | (8,859) |
| Ending balance       | 117,581 | 103,287 | 117,581 | 103,287 |

Life Insurance: | Permanent Limited Pay

Movement Analysis of Deferred Policy Acquisition Costs [Roll Forward]

|                      |        |        |        |        |
|----------------------|--------|--------|--------|--------|
| Beginning balance    |        |        | 14,075 | 11,542 |
| Capitalizations      |        |        | 2,220  | 2,385  |
| Amortization expense |        |        | (740)  | (586)  |
| Ending balance       | 15,555 | 13,341 | 15,555 | 13,341 |

Life Insurance: | Other Business

Movement Analysis of Deferred Policy Acquisition Costs [Roll Forward]

|                      |       |       |       |       |
|----------------------|-------|-------|-------|-------|
| Beginning balance    |       |       | 1,213 | 1,016 |
| Capitalizations      |       |       | 250   | 353   |
| Amortization expense |       |       | (278) | (197) |
| Ending balance       | 1,185 | 1,172 | 1,185 | 1,172 |

Home Service Insurance:

Movement Analysis of Deferred Policy Acquisition Costs [Roll Forward]

|                      |        |        |         |         |
|----------------------|--------|--------|---------|---------|
| Beginning balance    |        |        | 54,928  | 49,443  |
| Capitalizations      |        |        | 5,042   | 6,076   |
| Amortization expense |        |        | (2,023) | (1,902) |
| Ending balance       | 57,947 | 53,617 | 57,947  | 53,617  |

Home Service Insurance: | Permanent

Movement Analysis of Deferred Policy Acquisition Costs [Roll Forward]

|                      |        |        |         |         |
|----------------------|--------|--------|---------|---------|
| Beginning balance    |        |        | 43,280  | 38,793  |
| Capitalizations      |        |        | 3,973   | 5,026   |
| Amortization expense |        |        | (1,698) | (1,542) |
| Ending balance       | 45,555 | 42,277 | 45,555  | 42,277  |

Home Service Insurance: | Permanent Limited Pay

Movement Analysis of Deferred Policy Acquisition Costs [Roll Forward]

|                      |        |        |        |        |
|----------------------|--------|--------|--------|--------|
| Beginning balance    |        |        | 10,564 | 9,729  |
| Capitalizations      |        |        | 892    | 865    |
| Amortization expense |        |        | (323)  | (295)  |
| Ending balance       | 11,133 | 10,299 | 11,133 | 10,299 |

Home Service Insurance: | Other Business

Movement Analysis of Deferred Policy Acquisition Costs [Roll Forward]

|                      |          |          |          |          |
|----------------------|----------|----------|----------|----------|
| Beginning balance    |          |          | 1,084    | 921      |
| Capitalizations      |          |          | 177      | 185      |
| Amortization expense |          |          | (2)      | (65)     |
| Ending balance       | \$ 1,259 | \$ 1,041 | \$ 1,259 | \$ 1,041 |

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|                                                                                                 |                |  |               |               |
|-------------------------------------------------------------------------------------------------|----------------|--|---------------|---------------|
| Deferred Policy Acquisition Costs and Cost of Insurance Acquired - Schedule of COIA (Details) - | 9 Months Ended |  | Sep. 30, 2024 | Sep. 30, 2023 |
|-------------------------------------------------------------------------------------------------|----------------|--|---------------|---------------|



| USD (\$)                                                              |           |           |
|-----------------------------------------------------------------------|-----------|-----------|
| \$ in Thousands                                                       |           |           |
| <a href="#">Present Value of Future Insurance Profit [Line Items]</a> |           |           |
| <a href="#">Balance, beginning of year</a>                            | \$ 10,043 | \$ 10,647 |
| <a href="#">Amortization expense</a>                                  | (477)     | (465)     |
| <a href="#">Balance, end of period</a>                                | 9,566     | 10,182    |
| <a href="#">Permanent</a>                                             |           |           |
| <a href="#">Present Value of Future Insurance Profit [Line Items]</a> |           |           |
| <a href="#">Balance, beginning of year</a>                            | 7,443     | 7,850     |
| <a href="#">Amortization expense</a>                                  | (291)     | (307)     |
| <a href="#">Balance, end of period</a>                                | 7,152     | 7,543     |
| <a href="#">Permanent Limited Pay</a>                                 |           |           |
| <a href="#">Present Value of Future Insurance Profit [Line Items]</a> |           |           |
| <a href="#">Balance, beginning of year</a>                            | 863       | 926       |
| <a href="#">Amortization expense</a>                                  | (41)      | (49)      |
| <a href="#">Balance, end of period</a>                                | 822       | 877       |
| <a href="#">Other Business</a>                                        |           |           |
| <a href="#">Present Value of Future Insurance Profit [Line Items]</a> |           |           |
| <a href="#">Balance, beginning of year</a>                            | 1,737     | 1,871     |
| <a href="#">Amortization expense</a>                                  | (145)     | (109)     |
| <a href="#">Balance, end of period</a>                                | 1,592     | 1,762     |
| <a href="#">Life Insurance:</a>                                       |           |           |
| <a href="#">Present Value of Future Insurance Profit [Line Items]</a> |           |           |
| <a href="#">Balance, beginning of year</a>                            | 1,350     | 1,461     |
| <a href="#">Amortization expense</a>                                  | (81)      | (86)      |
| <a href="#">Balance, end of period</a>                                | 1,269     | 1,375     |
| <a href="#">Life Insurance:   Permanent</a>                           |           |           |
| <a href="#">Present Value of Future Insurance Profit [Line Items]</a> |           |           |
| <a href="#">Balance, beginning of year</a>                            | 249       | 267       |
| <a href="#">Amortization expense</a>                                  | (12)      | (14)      |
| <a href="#">Balance, end of period</a>                                | 237       | 253       |
| <a href="#">Life Insurance:   Permanent Limited Pay</a>               |           |           |
| <a href="#">Present Value of Future Insurance Profit [Line Items]</a> |           |           |
| <a href="#">Balance, beginning of year</a>                            | 695       | 750       |
| <a href="#">Amortization expense</a>                                  | (36)      | (43)      |
| <a href="#">Balance, end of period</a>                                | 659       | 707       |
| <a href="#">Life Insurance:   Other Business</a>                      |           |           |
| <a href="#">Present Value of Future Insurance Profit [Line Items]</a> |           |           |
| <a href="#">Balance, beginning of year</a>                            | 406       | 444       |
| <a href="#">Amortization expense</a>                                  | (33)      | (29)      |
| <a href="#">Balance, end of period</a>                                | 373       | 415       |
| <a href="#">Home Service Insurance:</a>                               |           |           |
| <a href="#">Present Value of Future Insurance Profit [Line Items]</a> |           |           |
| <a href="#">Balance, beginning of year</a>                            | 8,693     | 9,186     |
| <a href="#">Amortization expense</a>                                  | (396)     | (379)     |
| <a href="#">Balance, end of period</a>                                | 8,297     | 8,807     |
| <a href="#">Home Service Insurance:   Permanent</a>                   |           |           |
| <a href="#">Present Value of Future Insurance Profit [Line Items]</a> |           |           |
| <a href="#">Balance, beginning of year</a>                            | 7,194     | 7,583     |
| <a href="#">Amortization expense</a>                                  | (279)     | (293)     |
| <a href="#">Balance, end of period</a>                                | 6,915     | 7,290     |
| <a href="#">Home Service Insurance:   Permanent Limited Pay</a>       |           |           |
| <a href="#">Present Value of Future Insurance Profit [Line Items]</a> |           |           |
| <a href="#">Balance, beginning of year</a>                            | 168       | 176       |
| <a href="#">Amortization expense</a>                                  | (5)       | (6)       |
| <a href="#">Balance, end of period</a>                                | 163       | 170       |
| <a href="#">Home Service Insurance:   Other Business</a>              |           |           |
| <a href="#">Present Value of Future Insurance Profit [Line Items]</a> |           |           |
| <a href="#">Balance, beginning of year</a>                            | 1,331     | 1,427     |
| <a href="#">Amortization expense</a>                                  | (112)     | (80)      |
| <a href="#">Balance, end of period</a>                                | \$ 1,219  | \$ 1,347  |

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| Policyholders'<br>Liabilities - Schedule<br>of Liability for Future<br>Policy Benefits<br>(Details) - USD (\$)<br>\$ in Thousands | 9 Months Ended |               |               |               |
|-----------------------------------------------------------------------------------------------------------------------------------|----------------|---------------|---------------|---------------|
|                                                                                                                                   | Sep. 30, 2024  | Sep. 30, 2023 | Dec. 31, 2023 | Dec. 31, 2022 |
| <b>Liability for Future Policy Benefit, Expected Future Policy Benefit [Roll Forward]</b>                                         |                |               |               |               |
| Net liability for future policy benefits                                                                                          | \$ 1,237,871   | \$ 1,148,478  | \$ 1,230,142  |               |
| Life Insurance:                                                                                                                   |                |               |               |               |
| <b>Liability for Future Policy Benefit, Expected Net Premium [Roll Forward]</b>                                                   |                |               |               |               |
| Balance, beginning of year                                                                                                        | 258,177        | 245,437       |               |               |
| Beginning balance at original discount rate                                                                                       | 265,959        | 258,283       |               |               |
| Effect of changes in cash flow assumptions                                                                                        |                |               | 18,005        | \$ (172)      |
| Effect of actual variances from expected experience                                                                               |                |               | (11,230)      | 5,215         |
| Adjusted beginning of year balance                                                                                                |                |               | 272,734       | 263,326       |
| Issuances                                                                                                                         | 76,675         | 23,526        |               |               |
| Interest accrual                                                                                                                  | 8,722          | 7,145         |               |               |
| Net premiums collected                                                                                                            | (38,486)       | (33,484)      |               |               |
| Derecognition and other                                                                                                           | (5,438)        | 807           |               |               |
| Ending balance at original discount rate                                                                                          | 314,207        | 261,320       |               |               |
| AOCL Liability for Future Policy Benefit, Expected Net Premium, before Tax                                                        | (1,346)        | (16,881)      |               |               |
| Balance, end of period                                                                                                            | 312,861        | 244,439       |               |               |
| <b>Liability for Future Policy Benefit, Expected Future Policy Benefit [Roll Forward]</b>                                         |                |               |               |               |
| Pre-adoption liability, beginning balance                                                                                         | 1,168,472      | 1,143,027     |               |               |
| Beginning balance at original discount rate                                                                                       | 1,198,717      | 1,204,220     |               |               |
| Effect of changes in cash flow assumptions                                                                                        |                |               | 19,054        | (1,091)       |
| Effect of actual variances from expected experience                                                                               |                |               | (6,740)       | 9,827         |
| Adjusted beginning of year balance                                                                                                |                |               | 1,211,031     | 1,212,956     |
| Issuances                                                                                                                         | 77,484         | 24,158        |               |               |
| Interest accrual                                                                                                                  | 39,809         | 38,758        |               |               |
| Benefit payments                                                                                                                  | (80,722)       | (79,943)      |               |               |
| Derecognition and other                                                                                                           | (6,626)        | 139           |               |               |
| Ending balance at original discount rate                                                                                          | 1,240,976      | 1,196,068     |               |               |
| Effect of changes in discount rates                                                                                               | (14,462)       | (96,850)      |               |               |
| Post-adoption liability, ending balance                                                                                           | 1,226,514      | 1,099,218     |               |               |
| Net liability for future policy benefits                                                                                          | 913,653        | 854,779       |               |               |
| Less: Reinsurance recoverable                                                                                                     | 1,308          |               |               |               |

|                                                                                           |           |          |           |           |
|-------------------------------------------------------------------------------------------|-----------|----------|-----------|-----------|
| Net liability for future policy benefits, after reinsurance recoverable                   | 912,345   |          |           |           |
| Home Service Insurance:                                                                   |           |          |           |           |
| <b>Liability for Future Policy Benefit, Expected Net Premium [Roll Forward]</b>           |           |          |           |           |
| Balance, beginning of year                                                                | 113,757   | 106,763  |           |           |
| Beginning balance at original discount rate                                               | 117,557   | 114,619  |           |           |
| Effect of changes in cash flow assumptions                                                |           |          | (441)     | (258)     |
| Effect of actual variances from expected experience                                       |           |          | (9,310)   | (10,108)  |
| Adjusted beginning of year balance                                                        |           |          | 107,806   | 104,253   |
| Issuances                                                                                 | 13,265    | 16,961   |           |           |
| Interest accrual                                                                          | 3,587     | 3,367    |           |           |
| Net premiums collected                                                                    | (8,224)   | (6,890)  |           |           |
| Derecognition and other                                                                   | 374       | 588      |           |           |
| Ending balance at original discount rate                                                  | 116,808   | 118,279  |           |           |
| AOCL Liability for Future Policy Benefit, Expected Net Premium, before Tax                | (2,367)   | (10,835) |           |           |
| Balance, end of period                                                                    | 114,441   | 107,444  |           |           |
| <b>Liability for Future Policy Benefit, Expected Future Policy Benefit [Roll Forward]</b> |           |          |           |           |
| Pre-adoption liability, beginning balance                                                 | 334,730   | 316,707  |           |           |
| Beginning balance at original discount rate                                               | 341,465   | 336,096  |           |           |
| Effect of changes in cash flow assumptions                                                |           |          | (1,580)   | 74        |
| Effect of actual variances from expected experience                                       |           |          | (7,572)   | (6,809)   |
| Adjusted beginning of year balance                                                        |           |          | 332,313   | 329,361   |
| Issuances                                                                                 | 13,265    | 16,969   |           |           |
| Interest accrual                                                                          | 11,538    | 11,229   |           |           |
| Benefit payments                                                                          | (15,685)  | (16,953) |           |           |
| Derecognition and other                                                                   | 352       | 573      |           |           |
| Ending balance at original discount rate                                                  | 341,783   | 341,179  |           |           |
| Effect of changes in discount rates                                                       | (8,290)   | (36,604) |           |           |
| Post-adoption liability, ending balance                                                   | 333,493   | 304,575  |           |           |
| Net liability for future policy benefits                                                  | 219,052   | 197,131  |           |           |
| Less: Reinsurance recoverable                                                             | 0         |          |           |           |
| Net liability for future policy benefits, after reinsurance recoverable                   | 219,052   |          |           |           |
| Permanent   Life Insurance:                                                               |           |          |           |           |
| <b>Liability for Future Policy Benefit, Expected Net Premium [Roll Forward]</b>           |           |          |           |           |
| Balance, beginning of year                                                                | 244,917   | 235,228  |           |           |
| Beginning balance at original discount rate                                               | 252,426   | 247,601  |           |           |
| Effect of changes in cash flow assumptions                                                |           |          | 17,731    | (210)     |
| Effect of actual variances from expected experience                                       |           |          | (12,203)  | 4,156     |
| Adjusted beginning of year balance                                                        |           |          | 257,954   | 251,547   |
| Issuances                                                                                 | 74,426    | 20,918   |           |           |
| Interest accrual                                                                          | 8,342     | 6,897    |           |           |
| Net premiums collected                                                                    | (36,066)  | (31,480) |           |           |
| Derecognition and other                                                                   | (5,530)   | 567      |           |           |
| Ending balance at original discount rate                                                  | 299,126   | 248,449  |           |           |
| AOCL Liability for Future Policy Benefit, Expected Net Premium, before Tax                | (1,303)   | (16,380) |           |           |
| Balance, end of period                                                                    | 297,823   | 232,069  |           |           |
| <b>Liability for Future Policy Benefit, Expected Future Policy Benefit [Roll Forward]</b> |           |          |           |           |
| Pre-adoption liability, beginning balance                                                 | 973,350   | 947,415  |           |           |
| Beginning balance at original discount rate                                               | 995,962   | 996,169  |           |           |
| Effect of changes in cash flow assumptions                                                |           |          | 18,320    | (389)     |
| Effect of actual variances from expected experience                                       |           |          | (9,656)   | 6,338     |
| Adjusted beginning of year balance                                                        |           |          | 1,004,626 | 1,002,118 |
| Issuances                                                                                 | 75,132    | 21,360   |           |           |
| Interest accrual                                                                          | 33,624    | 32,470   |           |           |
| Benefit payments                                                                          | (67,441)  | (63,211) |           |           |
| Derecognition and other                                                                   | (6,642)   | 97       |           |           |
| Ending balance at original discount rate                                                  | 1,039,299 | 992,834  |           |           |
| Effect of changes in discount rates                                                       | (8,395)   | (78,072) |           |           |
| Post-adoption liability, ending balance                                                   | 1,030,904 | 914,762  |           |           |
| Net liability for future policy benefits                                                  | 733,081   | 682,693  |           |           |
| Less: Reinsurance recoverable                                                             | 1,308     |          |           |           |
| Net liability for future policy benefits, after reinsurance recoverable                   | 731,773   |          |           |           |
| Permanent   Home Service Insurance:                                                       |           |          |           |           |
| <b>Liability for Future Policy Benefit, Expected Net Premium [Roll Forward]</b>           |           |          |           |           |
| Balance, beginning of year                                                                | 98,831    | 93,508   |           |           |
| Beginning balance at original discount rate                                               | 102,045   | 100,225  |           |           |
| Effect of changes in cash flow assumptions                                                |           |          | (462)     | (343)     |
| Effect of actual variances from expected experience                                       |           |          | (5,784)   | (5,631)   |
| Adjusted beginning of year balance                                                        |           |          | 95,799    | 94,251    |
| Issuances                                                                                 | 11,412    | 13,854   |           |           |
| Interest accrual                                                                          | 3,193     | 3,019    |           |           |
| Net premiums collected                                                                    | (9,116)   | (8,909)  |           |           |
| Derecognition and other                                                                   | 317       | 475      |           |           |
| Ending balance at original discount rate                                                  | 101,605   | 102,690  |           |           |
| AOCL Liability for Future Policy Benefit, Expected Net Premium, before Tax                | (2,042)   | (9,438)  |           |           |
| Balance, end of period                                                                    | 99,563    | 93,252   |           |           |
| <b>Liability for Future Policy Benefit, Expected Future Policy Benefit [Roll Forward]</b> |           |          |           |           |
| Pre-adoption liability, beginning balance                                                 | 211,946   | 200,351  |           |           |
| Beginning balance at original discount rate                                               | 217,524   | 214,188  |           |           |
| Effect of changes in cash flow assumptions                                                |           |          | (502)     | (257)     |
| Effect of actual variances from expected experience                                       |           |          | (5,880)   | (5,472)   |
| Adjusted beginning of year balance                                                        |           |          | 211,142   | 208,459   |
| Issuances                                                                                 | 11,407    | 13,854   |           |           |
| Interest accrual                                                                          | 7,233     | 6,987    |           |           |
| Benefit payments                                                                          | (11,399)  | (12,246) |           |           |
| Derecognition and other                                                                   | 301       | 464      |           |           |
| Ending balance at original discount rate                                                  | 218,684   | 217,518  |           |           |
| Effect of changes in discount rates                                                       | (5,797)   | (23,934) |           |           |
| Post-adoption liability, ending balance                                                   | 212,887   | 193,584  |           |           |
| Net liability for future policy benefits                                                  | 113,324   | 100,332  |           |           |
| Less: Reinsurance recoverable                                                             | 0         |          |           |           |
| Net liability for future policy benefits, after reinsurance recoverable                   | 113,324   |          |           |           |
| Permanent Limited Pay   Life Insurance:                                                   |           |          |           |           |
| <b>Liability for Future Policy Benefit, Expected Net Premium [Roll Forward]</b>           |           |          |           |           |
| Balance, beginning of year                                                                | 13,260    | 10,209   |           |           |
| Beginning balance at original discount rate                                               | 13,533    | 10,682   |           |           |
| Effect of changes in cash flow assumptions                                                |           |          | 274       | 38        |
| Effect of actual variances from expected experience                                       |           |          | 973       | 1,059     |
| Adjusted beginning of year balance                                                        |           |          | 14,780    | 11,779    |

|                                                                                                          |                                           |              |              |            |
|----------------------------------------------------------------------------------------------------------|-------------------------------------------|--------------|--------------|------------|
| Issuances                                                                                                | 2,249                                     | 2,608        |              |            |
| Interest accrual                                                                                         | 380                                       | 248          |              |            |
| Net premiums collected                                                                                   | (2,420)                                   | (2,004)      |              |            |
| Derecognition and other                                                                                  | 92                                        | 240          |              |            |
| Ending balance at original discount rate                                                                 | 15,081                                    | 12,871       |              |            |
| AOCL, Liability for Future Policy Benefit, Expected Net Premium, before Tax                              | (43)                                      | (501)        |              |            |
| Balance, end of period                                                                                   | 15,038                                    | 12,370       |              |            |
| <b>Liability for Future Policy Benefit, Expected Future Policy Benefit [Roll Forward]</b>                |                                           |              |              |            |
| Pre-adoption liability, beginning balance                                                                | 195,122                                   | 195,612      |              |            |
| Beginning balance at original discount rate                                                              | 202,755                                   | 208,051      |              |            |
| Effect of changes in cash flow assumptions                                                               |                                           |              | 734          | (702)      |
| Effect of actual variances from expected experience                                                      |                                           |              | 2,916        | 3,489      |
| Adjusted beginning of year balance                                                                       |                                           |              | 206,405      | 210,838    |
| Issuances                                                                                                | 2,352                                     | 2,798        |              |            |
| Interest accrual                                                                                         | 6,185                                     | 6,288        |              |            |
| Benefit payments                                                                                         | (13,281)                                  | (16,732)     |              |            |
| Derecognition and other                                                                                  | 16                                        | 42           |              |            |
| Ending balance at original discount rate                                                                 | 201,677                                   | 203,234      |              |            |
| Effect of changes in discount rates                                                                      | (6,067)                                   | (18,778)     |              |            |
| Post-adoption liability, ending balance                                                                  | 195,610                                   | 184,456      |              |            |
| Net liability for future policy benefits                                                                 | 180,572                                   | 172,086      |              |            |
| Less: Reinsurance recoverable                                                                            | 0                                         |              |              |            |
| Net liability for future policy benefits, after reinsurance recoverable                                  | 180,572                                   |              |              |            |
| Permanent Limited Pay   Home Service Insurance:                                                          |                                           |              |              |            |
| <b>Liability for Future Policy Benefit, Expected Net Premium [Roll Forward]</b>                          |                                           |              |              |            |
| Balance, beginning of year                                                                               | 14,926                                    | 13,255       |              |            |
| Beginning balance at original discount rate                                                              | 15,512                                    | 14,394       |              |            |
| Effect of changes in cash flow assumptions                                                               |                                           |              | 21           | 85         |
| Effect of actual variances from expected experience                                                      |                                           |              | (3,526)      | (4,477)    |
| Adjusted beginning of year balance                                                                       |                                           |              | 12,007       | 10,002     |
| Issuances                                                                                                | 1,853                                     | 3,107        |              |            |
| Interest accrual                                                                                         | 394                                       | 348          |              |            |
| Net premiums collected                                                                                   | 892                                       | 2,019        |              |            |
| Derecognition and other                                                                                  | 57                                        | 113          |              |            |
| Ending balance at original discount rate                                                                 | 15,203                                    | 15,589       |              |            |
| AOCL, Liability for Future Policy Benefit, Expected Net Premium, before Tax                              | (325)                                     | (1,397)      |              |            |
| Balance, end of period                                                                                   | 14,878                                    | 14,192       |              |            |
| <b>Liability for Future Policy Benefit, Expected Future Policy Benefit [Roll Forward]</b>                |                                           |              |              |            |
| Pre-adoption liability, beginning balance                                                                | 122,784                                   | 116,356      |              |            |
| Beginning balance at original discount rate                                                              | 123,941                                   | 121,908      |              |            |
| Effect of changes in cash flow assumptions                                                               |                                           |              | (1,078)      | 331        |
| Effect of actual variances from expected experience                                                      |                                           |              | (1,692)      | (1,337)    |
| Adjusted beginning of year balance                                                                       |                                           |              | \$ 121,171   | \$ 120,902 |
| Issuances                                                                                                | 1,858                                     | 3,115        |              |            |
| Interest accrual                                                                                         | 4,305                                     | 4,242        |              |            |
| Benefit payments                                                                                         | (4,286)                                   | (4,707)      |              |            |
| Derecognition and other                                                                                  | 51                                        | 109          |              |            |
| Ending balance at original discount rate                                                                 | 123,099                                   | 123,661      |              |            |
| Effect of changes in discount rates                                                                      | (2,493)                                   | (12,670)     |              |            |
| Post-adoption liability, ending balance                                                                  | 120,606                                   | 110,991      |              |            |
| Net liability for future policy benefits                                                                 | 105,728                                   | \$ 96,799    |              |            |
| Less: Reinsurance recoverable                                                                            | 0                                         |              |              |            |
| Net liability for future policy benefits, after reinsurance recoverable                                  | \$ 105,728                                |              |              |            |
| <b><del>XML 74 R48.htm IDEA: XBRL DOCUMENT</del></b>                                                     |                                           |              |              |            |
| Policyholders' Liabilities - Reconciliation to Liability for Future policy Benefits (Details) - USD (\$) | Sep. 30, 2024 Dec. 31, 2023 Sep. 30, 2023 |              |              |            |
| \$ in Thousands                                                                                          |                                           |              |              |            |
| <b>Liability for Future Policy Benefit, by Product Segment [Line Items]</b>                              |                                           |              |              |            |
| Net liability for future policy benefits                                                                 | \$ 1,237,871                              | \$ 1,230,142 | \$ 1,148,478 |            |
| Life Insurance, Permanent                                                                                |                                           |              |              |            |
| <b>Liability for Future Policy Benefit, by Product Segment [Line Items]</b>                              |                                           |              |              |            |
| Future Policy Benefit Liability                                                                          | 731,773                                   |              | 682,693      |            |
| Life Insurance, Permanent Limited Pay                                                                    |                                           |              |              |            |
| <b>Liability for Future Policy Benefit, by Product Segment [Line Items]</b>                              |                                           |              |              |            |
| Future Policy Benefit Liability                                                                          | 180,572                                   |              | 172,086      |            |
| Life Insurance, Deferred Profit Liability                                                                |                                           |              |              |            |
| <b>Liability for Future Policy Benefit, by Product Segment [Line Items]</b>                              |                                           |              |              |            |
| Future Policy Benefit Liability                                                                          | 29,572                                    |              | 27,616       |            |
| Life Insurance, Other                                                                                    |                                           |              |              |            |
| <b>Liability for Future Policy Benefit, by Product Segment [Line Items]</b>                              |                                           |              |              |            |
| Future Policy Benefit Liability                                                                          | 32,426                                    |              | 28,011       |            |
| Life Insurance, Net of Reinsurance                                                                       |                                           |              |              |            |
| <b>Liability for Future Policy Benefit, by Product Segment [Line Items]</b>                              |                                           |              |              |            |
| Future Policy Benefit Liability                                                                          | 974,343                                   |              | 910,406      |            |
| Life Insurance, Accident And Health, Other                                                               |                                           |              |              |            |
| <b>Liability for Future Policy Benefit, by Product Segment [Line Items]</b>                              |                                           |              |              |            |
| Future Policy Benefit Liability                                                                          | 586                                       |              | 596          |            |
| Life Insurance And Accident And Health                                                                   |                                           |              |              |            |
| <b>Liability for Future Policy Benefit, by Product Segment [Line Items]</b>                              |                                           |              |              |            |
| Future Policy Benefit Liability                                                                          | 974,929                                   |              | 911,002      |            |
| Home Service Insurance, Life Insurance, Permanent                                                        |                                           |              |              |            |
| <b>Liability for Future Policy Benefit, by Product Segment [Line Items]</b>                              |                                           |              |              |            |
| Future Policy Benefit Liability                                                                          | 113,324                                   |              | 100,332      |            |
| Home Service Insurance, Life Insurance, Permanent Limited Pay                                            |                                           |              |              |            |
| <b>Liability for Future Policy Benefit, by Product Segment [Line Items]</b>                              |                                           |              |              |            |
| Future Policy Benefit Liability                                                                          | 105,728                                   |              | 96,799       |            |
| Home Service Insurance, Life Insurance, Deferred Profit Liability                                        |                                           |              |              |            |
| <b>Liability for Future Policy Benefit, by Product Segment [Line Items]</b>                              |                                           |              |              |            |
| Future Policy Benefit Liability                                                                          | 29,158                                    |              | 26,138       |            |
| Home Service Insurance, Life Insurance, Other                                                            |                                           |              |              |            |
| <b>Liability for Future Policy Benefit, by Product Segment [Line Items]</b>                              |                                           |              |              |            |
| Future Policy Benefit Liability                                                                          | 14,320                                    |              | 13,926       |            |
| Home Service Insurance, Life Insurance, Net of Reinsurance                                               |                                           |              |              |            |
| <b>Liability for Future Policy Benefit, by Product Segment [Line Items]</b>                              |                                           |              |              |            |
| Future Policy Benefit Liability                                                                          | 262,530                                   |              | 237,195      |            |

Home Service Insurance, Accident And Health, Other

Liability for Future Policy Benefit, by Product Segment [Line Items]

|                                                                                        |           |           |           |
|----------------------------------------------------------------------------------------|-----------|-----------|-----------|
| Future Policy Benefit Liability                                                        | 412       |           | 281       |
| Home Service Insurance, Life Insurance And Home Service Insurance, Accident And Health |           |           |           |
| Liability for Future Policy Benefit, by Product Segment [Line Items]                   |           |           |           |
| Future Policy Benefit Liability                                                        | 262,942   |           | 237,476   |
| Permanent                                                                              |           |           |           |
| Liability for Future Policy Benefit, by Product Segment [Line Items]                   |           |           |           |
| Future Policy Benefit Liability                                                        | 845,097   |           | 783,025   |
| Permanent Limited Pay                                                                  |           |           |           |
| Liability for Future Policy Benefit, by Product Segment [Line Items]                   |           |           |           |
| Future Policy Benefit Liability                                                        | 286,300   |           | 268,885   |
| Deferred Profit Liability                                                              |           |           |           |
| Liability for Future Policy Benefit, by Product Segment [Line Items]                   |           |           |           |
| Future Policy Benefit Liability                                                        | 58,730    |           | 53,754    |
| Other                                                                                  |           |           |           |
| Liability for Future Policy Benefit, by Product Segment [Line Items]                   |           |           |           |
| Future Policy Benefit Liability                                                        | 46,746    |           | 41,937    |
| Life Insurance Product Line[Member]                                                    |           |           |           |
| Liability for Future Policy Benefit, by Product Segment [Line Items]                   |           |           |           |
| Net liability for future policy benefits                                               | 1,236,873 | 1,229,253 | 1,147,601 |
| Accident and Health Insurance Product Line                                             |           |           |           |
| Liability for Future Policy Benefit, by Product Segment [Line Items]                   |           |           |           |
| Net liability for future policy benefits                                               | \$ 998    | \$ 889    | \$ 877    |

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|                         |  |               |               |
|-------------------------|--|---------------|---------------|
| Policyholders'          |  |               |               |
| Liabilities - Liability |  |               |               |
| for Future Policy       |  |               |               |
| Benefit, Discounted     |  |               |               |
| Undiscounted Activity   |  | Sep. 30, 2024 | Sep. 30, 2023 |
| (Details) - USD (\$)    |  |               |               |
| \$ in Thousands         |  |               |               |

Life Insurance, Permanent

Liability for Future Policy Benefit, Activity [Line Items]

|                                                                                                       |            |  |            |
|-------------------------------------------------------------------------------------------------------|------------|--|------------|
| Liability for Future Policy Benefit, Expected Future Gross Premium, Undiscounted, before Reinsurance  | \$ 731,580 |  | \$ 604,059 |
| Liability for Future Policy Benefit, Expected Future Policy Benefit, Undiscounted, before Reinsurance | 1,586,017  |  | 1,483,068  |
| Liability for Future Policy Benefit, Expected Future Gross Premium, Discounted, before Reinsurance    | 564,242    |  | 453,277    |
| Expected future benefit payments                                                                      | 1,030,904  |  | 914,762    |
| Life Insurance, Permanent Limited Pay                                                                 |            |  |            |
| Liability for Future Policy Benefit, Activity [Line Items]                                            |            |  |            |
| Liability for Future Policy Benefit, Expected Future Gross Premium, Undiscounted, before Reinsurance  | 46,270     |  | 47,868     |
| Liability for Future Policy Benefit, Expected Future Policy Benefit, Undiscounted, before Reinsurance | 322,188    |  | 325,964    |
| Liability for Future Policy Benefit, Expected Future Gross Premium, Discounted, before Reinsurance    | 41,999     |  | 42,133     |
| Expected future benefit payments                                                                      | 195,610    |  | 184,456    |
| Home Service Insurance, Life Insurance, Permanent                                                     |            |  |            |
| Liability for Future Policy Benefit, Activity [Line Items]                                            |            |  |            |
| Liability for Future Policy Benefit, Expected Future Gross Premium, Undiscounted, before Reinsurance  | 448,837    |  | 459,405    |
| Liability for Future Policy Benefit, Expected Future Policy Benefit, Undiscounted, before Reinsurance | 487,851    |  | 484,239    |
| Liability for Future Policy Benefit, Expected Future Gross Premium, Discounted, before Reinsurance    | 272,938    |  | 261,271    |
| Expected future benefit payments                                                                      | 212,887    |  | 193,584    |
| Home Service Insurance, Life Insurance, Permanent Limited Pay                                         |            |  |            |
| Liability for Future Policy Benefit, Activity [Line Items]                                            |            |  |            |
| Liability for Future Policy Benefit, Expected Future Gross Premium, Undiscounted, before Reinsurance  | 76,032     |  | 77,544     |
| Liability for Future Policy Benefit, Expected Future Policy Benefit, Undiscounted, before Reinsurance | 320,318    |  | 320,563    |
| Liability for Future Policy Benefit, Expected Future Gross Premium, Discounted, before Reinsurance    | 51,752     |  | 51,091     |
| Expected future benefit payments                                                                      | \$ 120,606 |  | \$ 110,991 |

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|                                                            |           |                |               |                |
|------------------------------------------------------------|-----------|----------------|---------------|----------------|
| Policyholders'                                             |           | 3 Months Ended |               | 9 Months Ended |
| Liabilities - Liability                                    |           |                |               |                |
| for Future Policy                                          |           |                |               |                |
| Benefits, Revenue                                          |           |                |               |                |
| and Interest Expense                                       |           | Sep. 30, 2024  | Sep. 30, 2023 | Sep. 30, 2024  |
| (Details) - USD (\$)                                       |           |                |               | Sep. 30, 2023  |
| \$ in Thousands                                            |           |                |               |                |
| Life Insurance                                             |           |                |               |                |
| Liability for Future Policy Benefit, Activity [Line Items] |           |                |               |                |
| Liability for Future Policy Benefit, Gross Premium Income  | \$ 32,201 | \$ 31,148      | \$ 91,667     | \$ 86,128      |
| Liability for Future Policy Benefit, Interest Expense      | 10,660    | 10,779         | 32,021        | 32,384         |
| Home Service Insurance:                                    |           |                |               |                |
| Liability for Future Policy Benefit, Activity [Line Items] |           |                |               |                |
| Liability for Future Policy Benefit, Gross Premium Income  | 10,712    | 10,942         | 32,480        | 33,093         |
| Liability for Future Policy Benefit, Interest Expense      | 2,985     | 2,921          | 8,934         | 8,745          |
| Life Insurance, Permanent                                  |           |                |               |                |
| Liability for Future Policy Benefit, Activity [Line Items] |           |                |               |                |
| Liability for Future Policy Benefit, Gross Premium Income  | 27,930    | 23,654         | 76,047        | 68,619         |
| Liability for Future Policy Benefit, Interest Expense      | 8,391     | 8,471          | 25,282        | 25,573         |
| Life Insurance, Permanent Limited Pay                      |           |                |               |                |
| Liability for Future Policy Benefit, Activity [Line Items] |           |                |               |                |
| Liability for Future Policy Benefit, Gross Premium Income  | 3,395     | 3,555          | 11,067        | 11,333         |
| Liability for Future Policy Benefit, Interest Expense      | 2,269     | 2,308          | 6,739         | 6,811          |
| Life Insurance, Other                                      |           |                |               |                |
| Liability for Future Policy Benefit, Activity [Line Items] |           |                |               |                |
| Liability for Future Policy Benefit, Gross Premium Income  | 2,508     | 4,279          | 7,550         | 7,094          |
| Liability for Future Policy Benefit, Interest Expense      | 0         | 0              | 0             | 0              |
| Life Insurance, Reinsurance                                |           |                |               |                |
| Liability for Future Policy Benefit, Activity [Line Items] |           |                |               |                |
| Liability for Future Policy Benefit, Reinsurance           | 1,828     | 392            | 3,559         | 1,452          |
| Liability for Future Policy Benefit, Interest Expense      | 0         | 0              | 0             | 0              |
| Life Insurance, Net of Reinsurance                         |           |                |               |                |
| Liability for Future Policy Benefit, Activity [Line Items] |           |                |               |                |
| Liability for Future Policy Benefit, Gross Premium Income  | 32,005    | 31,096         | 91,105        | 85,594         |
| Liability for Future Policy Benefit, Interest Expense      | 10,660    | 10,779         | 32,021        | 32,384         |
| Life Insurance, Accident And Health, Other                 |           |                |               |                |
| Liability for Future Policy Benefit, Activity [Line Items] |           |                |               |                |
| Liability for Future Policy Benefit, Gross Premium Income  | 197       | 53             | 565           | 537            |
| Liability for Future Policy Benefit, Interest Expense      | 0         | 0              | 0             | 0              |
| Life Insurance, Accident And Health, Reinsurance           |           |                |               |                |
| Liability for Future Policy Benefit, Activity [Line Items] |           |                |               |                |
| Liability for Future Policy Benefit, Reinsurance           | 1         | 1              | 3             | 3              |
| Liability for Future Policy Benefit, Interest Expense      | 0         | 0              | 0             | 0              |

|                                                                                   |        |        |        |        |
|-----------------------------------------------------------------------------------|--------|--------|--------|--------|
| <a href="#">Life Insurance, Accident And Health, Net Of Reinsurance</a>           |        |        |        |        |
| <b><a href="#">Liability for Future Policy Benefit, Activity [Line Items]</a></b> |        |        |        |        |
| <a href="#">Liability for Future Policy Benefit, Gross Premium Income</a>         | 196    | 52     | 562    | 534    |
| <a href="#">Liability for Future Policy Benefit, Interest Expense</a>             | 0      | 0      | 0      | 0      |
| <a href="#">Home Service Insurance, Life Insurance, Permanent</a>                 |        |        |        |        |
| <b><a href="#">Liability for Future Policy Benefit, Activity [Line Items]</a></b> |        |        |        |        |
| <a href="#">Liability for Future Policy Benefit, Gross Premium Income</a>         | 8,257  | 8,372  | 24,723 | 25,012 |
| <a href="#">Liability for Future Policy Benefit, Interest Expense</a>             | 1,349  | 1,322  | 4,040  | 3,968  |
| <a href="#">Home Service Insurance, Life Insurance, Permanent Limited Pay</a>     |        |        |        |        |
| <b><a href="#">Liability for Future Policy Benefit, Activity [Line Items]</a></b> |        |        |        |        |
| <a href="#">Liability for Future Policy Benefit, Gross Premium Income</a>         | 1,837  | 2,154  | 5,905  | 6,425  |
| <a href="#">Liability for Future Policy Benefit, Interest Expense</a>             | 1,636  | 1,599  | 4,894  | 4,777  |
| <a href="#">Home Service Insurance, Life Insurance, Other</a>                     |        |        |        |        |
| <b><a href="#">Liability for Future Policy Benefit, Activity [Line Items]</a></b> |        |        |        |        |
| <a href="#">Liability for Future Policy Benefit, Gross Premium Income</a>         | 367    | 178    | 1,114  | 1,012  |
| <a href="#">Liability for Future Policy Benefit, Interest Expense</a>             | 0      | 0      | 0      | 0      |
| <a href="#">Home Service Insurance, Life Insurance, Reinsurance</a>               |        |        |        |        |
| <b><a href="#">Liability for Future Policy Benefit, Activity [Line Items]</a></b> |        |        |        |        |
| <a href="#">Liability for Future Policy Benefit, Reinsurance</a>                  | 5      | 6      | 24     | 23     |
| <a href="#">Liability for Future Policy Benefit, Interest Expense</a>             | 0      | 0      | 0      | 0      |
| <a href="#">Home Service Insurance, Life Insurance, Net of Reinsurance</a>        |        |        |        |        |
| <b><a href="#">Liability for Future Policy Benefit, Activity [Line Items]</a></b> |        |        |        |        |
| <a href="#">Liability for Future Policy Benefit, Gross Premium Income</a>         | 10,456 | 10,698 | 31,718 | 32,426 |
| <a href="#">Liability for Future Policy Benefit, Interest Expense</a>             | 2,985  | 2,921  | 8,934  | 8,745  |
| <a href="#">Home Service Insurance, Accident And Health, Other</a>                |        |        |        |        |
| <b><a href="#">Liability for Future Policy Benefit, Activity [Line Items]</a></b> |        |        |        |        |
| <a href="#">Liability for Future Policy Benefit, Gross Premium Income</a>         | 256    | 244    | 762    | 667    |
| <a href="#">Liability for Future Policy Benefit, Interest Expense</a>             | \$ 0   | \$ 0   | \$ 0   | \$ 0   |

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| Policyholders'<br>Liabilities - Liabilities<br>for Future Policy<br>Benefits, Weighted<br>Average (Details) | Sep. 30, 2024             | Sep. 30, 2023             |
|-------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|
| <a href="#">Life Insurance, Permanent</a>                                                                   |                           |                           |
| <a href="#">Liability for Future Policy Benefit, Activity [Line Items]</a>                                  |                           |                           |
| <a href="#">Liability for Future Policy Benefit, Weighted-Average Duration, Original Discount</a>           | 8 years 7 months 6 days   | 7 years 9 months 18 days  |
| <a href="#">Liability for Future Policy Benefit, Weighted-Average Duration</a>                              | 8 years 7 months 6 days   | 8 years 2 months 12 days  |
| <a href="#">Liability for Future Policy Benefit, Original Weighted-Average Discount Rate</a>                | 4.87%                     | 4.92%                     |
| <a href="#">Liability for Future Policy Benefit, Current Weighted-Average Discount Rate</a>                 | 4.61%                     | 5.62%                     |
| <a href="#">Life Insurance, Permanent Limited Pay</a>                                                       |                           |                           |
| <a href="#">Liability for Future Policy Benefit, Activity [Line Items]</a>                                  |                           |                           |
| <a href="#">Liability for Future Policy Benefit, Weighted-Average Duration, Original Discount</a>           | 8 years 1 month 6 days    | 7 years 10 months 24 days |
| <a href="#">Liability for Future Policy Benefit, Weighted-Average Duration</a>                              | 7 years 9 months 18 days  | 7 years 7 months 6 days   |
| <a href="#">Liability for Future Policy Benefit, Original Weighted-Average Discount Rate</a>                | 4.28%                     | 4.29%                     |
| <a href="#">Liability for Future Policy Benefit, Current Weighted-Average Discount Rate</a>                 | 4.63%                     | 5.60%                     |
| <a href="#">Home Service Insurance, Life Insurance, Permanent</a>                                           |                           |                           |
| <a href="#">Liability for Future Policy Benefit, Activity [Line Items]</a>                                  |                           |                           |
| <a href="#">Liability for Future Policy Benefit, Weighted-Average Duration, Original Discount</a>           | 16 years                  | 15 years 8 months 12 days |
| <a href="#">Liability for Future Policy Benefit, Weighted-Average Duration</a>                              | 15 years 7 months 6 days  | 15 years 7 months 6 days  |
| <a href="#">Liability for Future Policy Benefit, Original Weighted-Average Discount Rate</a>                | 4.96%                     | 4.98%                     |
| <a href="#">Liability for Future Policy Benefit, Current Weighted-Average Discount Rate</a>                 | 5.03%                     | 5.71%                     |
| <a href="#">Home Service Insurance, Life Insurance, Permanent Limited Pay</a>                               |                           |                           |
| <a href="#">Liability for Future Policy Benefit, Activity [Line Items]</a>                                  |                           |                           |
| <a href="#">Liability for Future Policy Benefit, Weighted-Average Duration, Original Discount</a>           | 14 years 8 months 12 days | 14 years 3 months 18 days |
| <a href="#">Liability for Future Policy Benefit, Weighted-Average Duration</a>                              | 14 years 8 months 12 days | 14 years 4 months 24 days |
| <a href="#">Liability for Future Policy Benefit, Original Weighted-Average Discount Rate</a>                | 5.03%                     | 5.05%                     |
| <a href="#">Liability for Future Policy Benefit, Current Weighted-Average Discount Rate</a>                 | 5.02%                     | 5.71%                     |

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| Policyholders' Liabilities - Guaranteed Minimum Crediting Rate (Details) - USD (\$)<br>\$ in Thousands                      | Sep. 30, 2024 | Sep. 30, 2023 |
|-----------------------------------------------------------------------------------------------------------------------------|---------------|---------------|
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</a>                                |               |               |
| <a href="#">Policyholder Account Balance</a>                                                                                | \$ 222,009    | \$ 205,799    |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0000 To 0149</a>                    |               |               |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</a>                                |               |               |
| <a href="#">Policyholder Account Balance</a>                                                                                | \$ 36,314     | \$ 39,117     |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0000 To 0149   Minimum [Member]</a> |               |               |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</a>                                |               |               |
| <a href="#">Range of Guaranteed Minimum Crediting Rates:</a>                                                                | 0.00%         | 0.00%         |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0000 To 0149   Maximum [Member]</a> |               |               |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</a>                                |               |               |
| <a href="#">Range of Guaranteed Minimum Crediting Rates:</a>                                                                | 1.49%         | 1.49%         |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0150 To 0299</a>                    |               |               |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</a>                                |               |               |
| <a href="#">Policyholder Account Balance</a>                                                                                | \$ 36,145     | \$ 30,994     |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0150 To 0299   Minimum [Member]</a> |               |               |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</a>                                |               |               |
| <a href="#">Range of Guaranteed Minimum Crediting Rates:</a>                                                                | 1.50%         | 1.50%         |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0150 To 0299   Maximum [Member]</a> |               |               |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</a>                                |               |               |
| <a href="#">Range of Guaranteed Minimum Crediting Rates:</a>                                                                | 2.99%         | 2.99%         |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0300 To 0449</a>                    |               |               |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</a>                                |               |               |
| <a href="#">Policyholder Account Balance</a>                                                                                | \$ 118,031    | \$ 104,314    |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0300 To 0449   Minimum [Member]</a> |               |               |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</a>                                |               |               |
| <a href="#">Range of Guaranteed Minimum Crediting Rates:</a>                                                                | 3.00%         | 3.00%         |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0300 To 0449   Maximum [Member]</a> |               |               |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</a>                                |               |               |
| <a href="#">Range of Guaranteed Minimum Crediting Rates:</a>                                                                | 4.49%         | 4.49%         |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From Greater Than Or Equal To 0450</a>   |               |               |
| <a href="#">Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</a>                                |               |               |
| <a href="#">Range of Guaranteed Minimum Crediting Rates:</a>                                                                | 4.50%         | 4.50%         |
| <a href="#">Policyholder Account Balance</a>                                                                                | \$ 31,519     | \$ 31,374     |



|                                                                                                                                                                                                                |         |         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|
| Policyholder Account Balance, at Guaranteed Minimum Crediting Rate                                                                                                                                             |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 142,821 | 166,680 |
| Policyholder Account Balance, at Guaranteed Minimum Crediting Rate   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0000 To 0149                                                  |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 816     | 746     |
| Policyholder Account Balance, at Guaranteed Minimum Crediting Rate   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0150 To 0299                                                  |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 8,840   | 30,256  |
| Policyholder Account Balance, at Guaranteed Minimum Crediting Rate   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0300 To 0449                                                  |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 101,646 | 104,304 |
| Policyholder Account Balance, at Guaranteed Minimum Crediting Rate   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From Greater Than Or Equal To 0450                                 |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 31,519  | 31,374  |
| Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050                                                                                                                 |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 522     | 685     |
| Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0000 To 0149                      |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 0       | 0       |
| Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0150 To 0299                      |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 176     | 675     |
| Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0300 To 0449                      |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 346     | 10      |
| Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0001 to 0050   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From Greater Than Or Equal To 0450     |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 0       | 0       |
| Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0051 to 0150                                                                                                                 |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 16,802  | 1,201   |
| Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0051 to 0150   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0000 To 0149                      |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 726     | 1,138   |
| Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0051 to 0150   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0150 To 0299                      |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 37      | 63      |
| Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0051 to 0150   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0300 To 0449                      |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 16,039  | 0       |
| Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0051 to 0150   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From Greater Than Or Equal To 0450     |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 0       | 0       |
| Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater                                                                                                             |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 61,864  | 37,233  |
| Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0000 To 0149                  |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 34,772  | 37,233  |
| Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0150 To 0299                  |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 27,092  | 0       |
| Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From 0300 To 0449                  |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | 0       | 0       |
| Policyholder Account Balance, above Guaranteed Minimum Crediting Rate, Range from 0151 and Greater   Policyholder Account Balance, Guaranteed Minimum Crediting Rate, Range From Greater Than Or Equal To 0450 |         |         |
| <b>Policyholder Account Balance, Guaranteed Minimum Crediting Rate [Line Items]</b>                                                                                                                            |         |         |
| Policyholder Account Balance                                                                                                                                                                                   | \$ 0    | \$ 0    |

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|                                                        |                |               |
|--------------------------------------------------------|----------------|---------------|
| Policyholders' Liabilities -                           | 9 Months Ended |               |
| Policyholder Account Balance (Details) -               | Sep. 30, 2024  | Sep. 30, 2023 |
| USD (\$)                                               |                |               |
| \$ in Thousands                                        |                |               |
| <b>Policyholder Account Balance [Roll Forward]</b>     |                |               |
| Policyholder Account Balance, Ending Balance           | \$ 222,009     | \$ 205,799    |
| Supplemental Contracts Without Life Contingencies      |                |               |
| <b>Policyholder Account Balance [Roll Forward]</b>     |                |               |
| Policyholder Account Balance, Beginning Balance        | 44,569         | 32,995        |
| Policyholder Account Balance, Issuance                 | 17,642         | 16,086        |
| Policyholder Account Balance, Premium Received         | 126            | 85            |
| Policyholder Account Balance, Interest Credited        | 1,496          | 1,103         |
| Policyholder Account Balance, Other                    |                | 1             |
| Policyholder Account Balance, Surrender and Withdrawal | 0              | 0             |
| Policyholder Account Balance, Benefit Payment          | 6,803          | 8,466         |
| Policyholder Account Balance, Ending Balance           | \$ 57,030      | \$ 41,804     |
| Weighted-average crediting rates                       | 4.00%          | 4.01%         |
| Policyholder Account Balance, Cash Surrender Value     | \$ 57,030      | \$ 41,804     |
| Fixed Annuity                                          |                |               |
| <b>Policyholder Account Balance [Roll Forward]</b>     |                |               |
| Policyholder Account Balance, Beginning Balance        | 87,134         | 86,807        |
| Policyholder Account Balance, Issuance                 | 2,132          | 2,160         |
| Policyholder Account Balance, Premium Received         | 3,015          | 3,273         |
| Policyholder Account Balance, Interest Credited        | 2,043          | 1,988         |
| Policyholder Account Balance, Other                    |                | 0             |

|                                                                        |           |           |
|------------------------------------------------------------------------|-----------|-----------|
| <a href="#">Policyholder Account Balance, Surrender and Withdrawal</a> | 6,997     | 7,647     |
| <a href="#">Policyholder Account Balance, Benefit Payment</a>          | 0         | 0         |
| <a href="#">Policyholder Account Balance, Ending Balance</a>           | \$ 87,327 | \$ 86,581 |
| <a href="#">Weighted-average crediting rates</a>                       | 3.67%     | 3.57%     |
| <a href="#">Policyholder Account Balance, Cash Surrender Value</a>     | \$ 87,327 | \$ 86,581 |
| <a href="#">Dividend Accumulations</a>                                 |           |           |
| <b><a href="#">Policyholder Account Balance [Roll Forward]</a></b>     |           |           |
| <a href="#">Policyholder Account Balance, Beginning Balance</a>        | 44,960    | 41,663    |
| <a href="#">Policyholder Account Balance, Issuance</a>                 | 598       | 474       |
| <a href="#">Policyholder Account Balance, Premium Received</a>         | 4,173     | 4,210     |
| <a href="#">Policyholder Account Balance, Interest Credited</a>        | 1,377     | 993       |
| <a href="#">Policyholder Account Balance, Other</a>                    |           | 0         |
| <a href="#">Policyholder Account Balance, Surrender and Withdrawal</a> | 4,056     | 3,238     |
| <a href="#">Policyholder Account Balance, Benefit Payment</a>          | 0         | 0         |
| <a href="#">Policyholder Account Balance, Ending Balance</a>           | \$ 47,052 | \$ 44,102 |
| <a href="#">Weighted-average crediting rates</a>                       | 3.53%     | 3.05%     |
| <a href="#">Policyholder Account Balance, Cash Surrender Value</a>     | \$ 47,052 | \$ 44,102 |
| <a href="#">Premiums Paid In Advance</a>                               |           |           |

|                                                                        |           |           |
|------------------------------------------------------------------------|-----------|-----------|
| <b><a href="#">Policyholder Account Balance [Roll Forward]</a></b>     |           |           |
| <a href="#">Policyholder Account Balance, Beginning Balance</a>        | 31,039    | 34,603    |
| <a href="#">Policyholder Account Balance, Issuance</a>                 | 4,211     | 3,200     |
| <a href="#">Policyholder Account Balance, Premium Received</a>         | 500       | 659       |
| <a href="#">Policyholder Account Balance, Interest Credited</a>        | 1,348     | 948       |
| <a href="#">Policyholder Account Balance, Other</a>                    |           | 0         |
| <a href="#">Policyholder Account Balance, Surrender and Withdrawal</a> | 6,498     | 6,098     |
| <a href="#">Policyholder Account Balance, Benefit Payment</a>          | 0         | 0         |
| <a href="#">Policyholder Account Balance, Ending Balance</a>           | \$ 30,600 | \$ 33,312 |
| <a href="#">Weighted-average crediting rates</a>                       | 2.99%     | 2.96%     |
| <a href="#">Policyholder Account Balance, Cash Surrender Value</a>     | \$ 30,600 | \$ 33,312 |

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|                                                                                                                                               |               |               |               |
|-----------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|
| Policyholders' Liabilities - Policyholders' Account Balance Reconciliation to Policyholders' Account Balances' Liability (Details) - USD (\$) | Sep. 30, 2024 | Dec. 31, 2023 | Sep. 30, 2023 |
| \$ in Thousands                                                                                                                               |               |               |               |

|                                                                   |            |            |            |
|-------------------------------------------------------------------|------------|------------|------------|
| <b><a href="#">Policyholder Account Balance [Line Items]</a></b>  |            |            |            |
| <a href="#">Annuities</a>                                         | \$ 145,838 | \$ 133,216 | \$ 129,909 |
| <a href="#">Premiums paid in advance</a>                          | 32,420     | \$ 32,446  | 35,453     |
| <a href="#">Supplemental Contracts Without Life Contingencies</a> |            |            |            |
| <b><a href="#">Policyholder Account Balance [Line Items]</a></b>  |            |            |            |
| <a href="#">Annuities</a>                                         | 57,030     |            | 41,804     |
| <a href="#">Fixed Annuity</a>                                     |            |            |            |
| <b><a href="#">Policyholder Account Balance [Line Items]</a></b>  |            |            |            |
| <a href="#">Annuities</a>                                         | 87,327     |            | 86,581     |
| <a href="#">Unearned Revenue Reserve</a>                          |            |            |            |
| <b><a href="#">Policyholder Account Balance [Line Items]</a></b>  |            |            |            |
| <a href="#">Annuities</a>                                         | 1,481      |            | 1,524      |
| <a href="#">Premiums Paid In Advance</a>                          |            |            |            |
| <b><a href="#">Policyholder Account Balance [Line Items]</a></b>  |            |            |            |
| <a href="#">Premiums paid in advance</a>                          | 30,600     |            | 33,312     |
| <a href="#">Other</a>                                             |            |            |            |
| <b><a href="#">Policyholder Account Balance [Line Items]</a></b>  |            |            |            |
| <a href="#">Premiums paid in advance</a>                          | \$ 1,820   |            | \$ 2,141   |

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|                                                                                           |                              |                              |                              |               |
|-------------------------------------------------------------------------------------------|------------------------------|------------------------------|------------------------------|---------------|
| Reinsurance (Details) - USD (\$)                                                          | 3 Months Ended Sep. 30, 2024 | 9 Months Ended Sep. 30, 2024 | 9 Months Ended Sep. 30, 2023 | Dec. 31, 2023 |
| <b><a href="#">SEC Schedule, 12-17, Insurance Companies, Reinsurance [Line Items]</a></b> |                              |                              |                              |               |
| <a href="#">Aggregate assumed life insurance in force</a>                                 | \$ 3,605,000                 | \$ 3,605,000                 |                              | \$ 3,772,000  |
| <a href="#">Aggregate ceded life insurance in force</a>                                   | 712,565,000                  | 712,565,000                  |                              | 619,597,000   |
| <a href="#">Net life insurance in force</a>                                               | 4,480,563,000                | 4,480,563,000                |                              | 4,306,429,000 |
| <a href="#">Reinsurance recoverable</a>                                                   | \$ 7,278,000                 | \$ 7,278,000                 |                              | 3,991,000     |
| <a href="#">Accident and Health Insurance, Excluding Workers' Compensation</a>            |                              |                              |                              |               |
| <b><a href="#">SEC Schedule, 12-17, Insurance Companies, Reinsurance [Line Items]</a></b> |                              |                              |                              |               |
| <a href="#">Reinsurance, Reinsured Risk, Percentage</a>                                   |                              | 100.00%                      |                              |               |
| <a href="#">Property and Casualty, Personal Insurance</a>                                 |                              |                              |                              |               |
| <b><a href="#">SEC Schedule, 12-17, Insurance Companies, Reinsurance [Line Items]</a></b> |                              |                              |                              |               |
| <a href="#">Reinsurance, Amount Retained, Per Policy</a>                                  |                              |                              | \$ 30,000                    |               |
| <a href="#">Life Insurance Product Line[Member]</a>                                       |                              |                              |                              |               |
| <b><a href="#">SEC Schedule, 12-17, Insurance Companies, Reinsurance [Line Items]</a></b> |                              |                              |                              |               |
| <a href="#">Reinsurance, Amount Retained, Per Policy</a>                                  |                              | \$ 100,000                   |                              |               |
| <a href="#">Coinsured Risk Percentage, Reinsurance Retention Policy</a>                   | 50.00%                       |                              |                              |               |
| <a href="#">Insurance, Other</a>                                                          |                              |                              |                              |               |
| <b><a href="#">SEC Schedule, 12-17, Insurance Companies, Reinsurance [Line Items]</a></b> |                              |                              |                              |               |
| <a href="#">Reinsurance recoverable</a>                                                   | \$ 7,300,000                 | \$ 7,300,000                 |                              | \$ 4,000,000  |

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|                                                                                           |                              |                              |                              |                              |
|-------------------------------------------------------------------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Reinsurance - By Duration (Details) - USD (\$)                                            | 3 Months Ended Sep. 30, 2024 | 9 Months Ended Sep. 30, 2023 | 9 Months Ended Sep. 30, 2024 | 9 Months Ended Sep. 30, 2023 |
| \$ in Thousands                                                                           |                              |                              |                              |                              |
| <b><a href="#">SEC Schedule, 12-17, Insurance Companies, Reinsurance [Line Items]</a></b> |                              |                              |                              |                              |
| <a href="#">Premiums</a>                                                                  | \$ 42,897                    | \$ 42,026                    | \$ 124,129                   | \$ 120,001                   |
| <a href="#">Policyholder Benefits and Claims Incurred, Assumed</a>                        | 22                           | 23                           | 97                           | 90                           |
| <a href="#">Policyholder Benefits and Claims Incurred, Ceded</a>                          | (1,395)                      | (133)                        | (2,876)                      | (657)                        |
| <a href="#">Commissions expense assumed and ceded</a>                                     | (2,016)                      | 9                            | (2,957)                      | 26                           |
| <a href="#">Other General Expenses Incurred, ceded and assumed</a>                        | (341)                        | 0                            | (497)                        | 0                            |
| <a href="#">Short-Duration Insurance, Other</a>                                           |                              |                              |                              |                              |
| <b><a href="#">SEC Schedule, 12-17, Insurance Companies, Reinsurance [Line Items]</a></b> |                              |                              |                              |                              |
| <a href="#">Direct Premiums Earned</a>                                                    | 449                          | 283                          | 1,376                        | 3,920                        |
| <a href="#">Ceded Premiums Earned</a>                                                     | (14)                         | (16)                         | (16)                         | (1,798)                      |
| <a href="#">Premiums</a>                                                                  | 435                          | 267                          | 1,360                        | 2,122                        |
| <a href="#">Long-Duration Insurance, Other</a>                                            |                              |                              |                              |                              |
| <b><a href="#">SEC Schedule, 12-17, Insurance Companies, Reinsurance [Line Items]</a></b> |                              |                              |                              |                              |
| <a href="#">Direct Premiums Earned</a>                                                    | 44,295                       | 42,156                       | 126,351                      | 119,353                      |
| <a href="#">Assumed Premiums Earned</a>                                                   | 15                           | 16                           | 48                           | 52                           |
| <a href="#">Ceded Premiums Earned</a>                                                     | (1,848)                      | (413)                        | (3,630)                      | (1,526)                      |

Premiums\$ 42,462\$ 41,759\$ 122,769\$ 117,879

[XML 83 R57.htm IDEA: XBRL DOCUMENT](#)

Commitments and Contingencies  
(Details) - USD (\$)

May 03, 2024 Sep. 30, 2024

[Line of Credit Facility \[Line Items\]](#)

[Line of Credit Facility, Initiation Date](#)

May 03, 2024

[Line of credit facility term](#)

3 years

[Line of Credit Facility, Current Borrowing Capacity](#)

\$ 500,000

[Unfunded Loan Commitment](#)

[Line of Credit Facility \[Line Items\]](#)

[Financing Receivable, Loan in Process](#)

\$ 18,100,000

[Fed Funds Effective Rate Overnight Index Swap Rate](#)

[Line of Credit Facility \[Line Items\]](#)

[Debt Instrument, Basis Spread on Variable Rate](#)

0.50%

[Secured Overnight Financing Rate \(SOFR\)](#)

[Line of Credit Facility \[Line Items\]](#)

[Debt Instrument, Basis Spread on Variable Rate](#)

1.00%

[Revolving Credit Facility](#)

[Line of Credit Facility \[Line Items\]](#)

[Line of Credit Facility, Maximum Borrowing Capacity](#)

\$ 20,000,000

[Debt Instrument, Interest Rate, Stated Percentage](#)

0.75%

[Line of Credit Facility, Commitment Fee Percentage](#)

0.375%

[Line of Credit, Current](#)

\$ 0

[XML 84 R58.htm IDEA: XBRL DOCUMENT](#)

Trade Secret Lawsuit  
(Details) - Former

9 Months Ended 12 Months Ended

Employees' Breach of Contract - USD (\$)

Jul. 26, 2024 Sep. 30, 2024 Dec. 31, 2023

\$ in Millions

[Other Commitments \[Line Items\]](#)

[Loss Contingency Appeal Bond](#)

\$ 1.3

[Judicial Ruling](#)

[Other Commitments \[Line Items\]](#)

[Legal Fees](#)

\$ 3.5\$ 1.3

[Pending Litigation](#)

[Other Commitments \[Line Items\]](#)

[Legal Fees](#)

\$ 5.0

[XML 85 R59.htm IDEA: XBRL DOCUMENT](#)

Stockholders' Equity and Restrictions  
(Details) - shares

Sep. 30, 2024 Dec. 31, 2023 Mar. 04, 2004

[Class of Stock \[Line Items\]](#)

[Common stock, shares authorized \(in shares\)](#)

127,000,000

[Preferred Stock, Shares Authorized](#)

25,000,000

[Preferred Stock, Shares Outstanding](#)

0

[Common Stock Class A \[Member\]](#)

[Class of Stock \[Line Items\]](#)

[Common stock, shares authorized \(in shares\)](#)

100,000,000 100,000,000 100,000,000

[Common Stock Class B \[Member\]](#)

[Class of Stock \[Line Items\]](#)

[Common stock, shares authorized \(in shares\)](#)

2,000,000 2,000,000 2,000,000

[Shares, Outstanding](#)

0

[XML 86 R60.htm IDEA: XBRL DOCUMENT](#)

Stockholders' Equity and Restrictions - Changes in Stock  
(Details) - shares

Sep. 30, 2024 Sep. 30, 2023

shares in Thousands

[Common Stock Class A \[Member\]](#)

[Class of Stock \[Line Items\]](#)

[Common Stock, Balance at beginning of year](#)

53,883 53,758

[Stock issued for compensation](#)

340 122

[Common Stock, Balance at end of period](#)

54,223 53,880

[Acquisition of Class A shares](#)

0 0

[Treasury Stock, Shares, Acquired](#)

0 325

[Treasury Stock](#)

[Class of Stock \[Line Items\]](#)

[Common Stock, Balance at beginning of year](#)

5,330 4,937

[Stock issued for compensation](#)

0 0

[Common Stock, Balance at end of period](#)

5,330 5,262

[XML 87 R61.htm IDEA: XBRL DOCUMENT](#)

Stockholders' Equity and Restrictions - Earnings Per Share  
(Details) - USD (\$)

3 Months Ended9 Months Ended

Sep. 30, 2024 Jun. 30, 2024 Mar. 31, 2024 Sep. 30, 2023 Jun. 30, 2023 Mar. 31, 2023 Sep. 30, 2024 Sep. 30, 2023

\$ / shares in Units, shares in Thousands, \$ in Thousands

[Numerator \[Abstract\]](#)

[Net income \(loss\)](#)

\$ 2,790\$ 3,959\$ 4,542\$ 2,698\$ 6,126\$ 4,872\$ 11,291\$ 13,696

[Common Stock Class A \[Member\]](#)

[Numerator \[Abstract\]](#)

[Net Income \(Loss\) Available to Common Stockholders, Basic](#)

2,7902,69811,29113,696

[Net Income \(Loss\) Available to Common Stockholders, Diluted](#)

\$ 2,790\$ 2,698\$ 11,291\$ 13,696

[Denominator \[Abstract\]](#)

[Weighted Average Number of Shares Outstanding, Basic](#)

49,83749,61549,68749,739

[Weighted Average Number of Shares Outstanding, Diluted](#)

50,66950,52250,51950,647

[Earnings Per Share, Basic](#)

\$ 0.06\$ 0.06\$ 0.23\$ 0.28

[Earnings Per Share, Diluted](#)

\$ 0.05\$ 0.05\$ 0.22\$ 0.27

[XML 88 R62.htm IDEA: XBRL DOCUMENT](#)

Stockholders' Equity and Restrictions - Capital and Surplus  
(Details)

9 Months Ended

Mar. 27, 2024Sep. 30, 2024

[Statutory Accounting Practices \[Line Items\]](#)

[Statutory Accounting Practices, Risk Based Capital Requirements Compliance Assertion](#)

All domestic insurance subsidiaries exceeded the minimum capital requirements

[CICA Life Insurance Company of America, a Colorado company](#)

[Statutory Accounting Practices \[Line Items\]](#)

[Statutory Accounting Practices, Risk Based Capital Requirements](#)

CICA Domestic's RBC exceeded 350%

Compliance Assertion  
CICA Life A.L., a Puerto Rico company  
**Statutory Accounting Practices [Line Items]**  
Minimum Capital Requirement Compliance  
Parent Company  
**Statutory Accounting Practices [Line Items]**  
Minimum Capital Agreement, Date of Agreement

CICA International exceeded the required minimum capital and related ratio.

Mar. 27, 2024

Parent Company | CICA Life Insurance Company of America, a Colorado company  
**Statutory Accounting Practices [Line Items]**  
Minimum Amount of Risk Based Capital Parent Corporation Agreed to Maintain  
PUERTO RICO  
**Statutory Accounting Practices [Line Items]**  
Description of Regulatory Capital Requirements under Insurance Regulations  
***XML 89 R63.htm IDEA: XBRL DOCUMENT***

350.00%

CICA International is required to maintain a minimum of \$750,000 in capital and maintain a premium to surplus ratio of 7 to 1

| Segment Information<br>(Details)<br>\$ in Thousands                                       | 3 Months Ended               |                              |                                                                                                                                       | 9 Months Ended            |                              |
|-------------------------------------------------------------------------------------------|------------------------------|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|---------------------------|------------------------------|
|                                                                                           | Sep. 30,<br>2024<br>USD (\$) | Sep. 30,<br>2023<br>USD (\$) |                                                                                                                                       | Sep. 30, 2024<br>USD (\$) | Sep. 30,<br>2023<br>USD (\$) |
| Revenues:                                                                                 |                              |                              |                                                                                                                                       |                           |                              |
| Premiums                                                                                  | \$ 42,897                    | \$ 42,026                    | \$ 124,129                                                                                                                            |                           | \$ 120,001                   |
| Net investment income                                                                     | 17,377                       | 17,372                       | 52,404                                                                                                                                |                           | 51,687                       |
| Investment related gains (losses), net                                                    | 827                          | (892)                        | 1,537                                                                                                                                 |                           | (477)                        |
| Other income                                                                              | 630                          | 884                          | 3,457                                                                                                                                 |                           | 2,620                        |
| Total revenues                                                                            | 61,731                       | 59,390                       | 181,527                                                                                                                               |                           | 173,831                      |
| Benefits and expenses:                                                                    |                              |                              |                                                                                                                                       |                           |                              |
| Claims and surrenders                                                                     | 36,478                       | 37,723                       | 104,121                                                                                                                               |                           | 100,798                      |
| Increase (decrease) in future policy benefit reserves                                     | 471                          | (3,880)                      | (130)                                                                                                                                 |                           | (5,802)                      |
| Policyholder liability remeasurement (gain) loss                                          | 1,157                        | 1,024                        | 2,836                                                                                                                                 |                           | 2,860                        |
| Policyholders' dividends                                                                  | 1,320                        | 1,414                        | 3,748                                                                                                                                 |                           | 3,783                        |
| Total insurance benefits paid or provided                                                 | 39,426                       | 36,281                       | 110,575                                                                                                                               |                           | 101,639                      |
| Commissions                                                                               | 12,957                       | 9,444                        | 35,639                                                                                                                                |                           | 27,340                       |
| Other general expenses                                                                    | 12,095                       | 11,949                       | 40,072                                                                                                                                |                           | 35,477                       |
| Capitalization of deferred policy acquisition costs                                       | (10,430)                     | (7,132)                      | (29,304)                                                                                                                              |                           | (20,034)                     |
| Amortization of deferred policy acquisition costs                                         | 4,493                        | 4,056                        | 12,804                                                                                                                                |                           | 11,544                       |
| Amortization of cost of insurance acquired                                                | 153                          | 151                          | 477                                                                                                                                   |                           | 465                          |
| Total benefits and expenses                                                               | 58,694                       | 54,749                       | 170,263                                                                                                                               |                           | 156,431                      |
| Net income (loss) before taxes                                                            | 3,037                        | 4,641                        | \$ 11,264                                                                                                                             |                           | 17,400                       |
| Segment reporting, measurement differences between segment and consolidated income (loss) |                              |                              | The Company's Other Non-Insurance Enterprises represents the only reportable difference between segments and consolidated operations. |                           |                              |
| Number of reportable segments                                                             |                              |                              | 2                                                                                                                                     |                           |                              |
| Life Insurance:                                                                           |                              |                              |                                                                                                                                       |                           |                              |
| Benefits and expenses:                                                                    |                              |                              |                                                                                                                                       |                           |                              |
| Amortization of deferred policy acquisition costs                                         |                              |                              | \$ 10,781                                                                                                                             |                           | 9,642                        |
| Home Service Insurance:                                                                   |                              |                              |                                                                                                                                       |                           |                              |
| Benefits and expenses:                                                                    |                              |                              |                                                                                                                                       |                           |                              |
| Amortization of deferred policy acquisition costs                                         |                              |                              | 2,023                                                                                                                                 |                           | 1,902                        |
| Operating Segments   Life Insurance:                                                      |                              |                              |                                                                                                                                       |                           |                              |
| Revenues:                                                                                 |                              |                              |                                                                                                                                       |                           |                              |
| Premiums                                                                                  | 32,201                       | 31,148                       | 91,667                                                                                                                                |                           | 86,128                       |
| Net investment income                                                                     | 13,578                       | 13,661                       | 41,076                                                                                                                                |                           | 40,470                       |
| Investment related gains (losses), net                                                    | 936                          | (424)                        | 1,743                                                                                                                                 |                           | (123)                        |
| Other income                                                                              | 630                          | 884                          | 3,354                                                                                                                                 |                           | 2,619                        |
| Total revenues                                                                            | 47,345                       | 45,269                       | 137,840                                                                                                                               |                           | 129,094                      |
| Benefits and expenses:                                                                    |                              |                              |                                                                                                                                       |                           |                              |
| Claims and surrenders                                                                     | 30,083                       | 32,419                       | 86,616                                                                                                                                |                           | 83,826                       |
| Increase (decrease) in future policy benefit reserves                                     | (1,497)                      | (5,587)                      | (4,959)                                                                                                                               |                           | (9,270)                      |
| Policyholder liability remeasurement (gain) loss                                          | 1,681                        | 840                          | 3,360                                                                                                                                 |                           | 2,541                        |
| Policyholders' dividends                                                                  | 1,314                        | 1,405                        | 3,731                                                                                                                                 |                           | 3,761                        |
| Total insurance benefits paid or provided                                                 | 31,581                       | 29,077                       | 88,748                                                                                                                                |                           | 80,858                       |
| Commissions                                                                               | 9,549                        | 5,406                        | 25,052                                                                                                                                |                           | 14,930                       |
| Other general expenses                                                                    | 6,791                        | 6,036                        | 19,752                                                                                                                                |                           | 17,141                       |
| Capitalization of deferred policy acquisition costs                                       | (8,855)                      | (5,141)                      | (24,262)                                                                                                                              |                           | (13,958)                     |
| Amortization of deferred policy acquisition costs                                         | 3,837                        | 3,313                        | 10,781                                                                                                                                |                           | 9,642                        |
| Amortization of cost of insurance acquired                                                | 26                           | 28                           | 81                                                                                                                                    |                           | 86                           |
| Total benefits and expenses                                                               | 42,929                       | 38,719                       | 120,152                                                                                                                               |                           | 108,699                      |
| Net income (loss) before taxes                                                            | 4,416                        | 6,550                        | 17,688                                                                                                                                |                           | 20,395                       |
| Operating Segments   Home Service Insurance:                                              |                              |                              |                                                                                                                                       |                           |                              |
| Revenues:                                                                                 |                              |                              |                                                                                                                                       |                           |                              |
| Premiums                                                                                  | 10,696                       | 10,878                       | 32,462                                                                                                                                |                           | 33,873                       |
| Net investment income                                                                     | 3,552                        | 3,459                        | 10,618                                                                                                                                |                           | 10,379                       |
| Investment related gains (losses), net                                                    | (111)                        | (370)                        | (179)                                                                                                                                 |                           | (283)                        |
| Other income                                                                              | 0                            | 0                            | 20                                                                                                                                    |                           | 1                            |
| Total revenues                                                                            | 14,137                       | 13,967                       | 42,921                                                                                                                                |                           | 43,970                       |
| Benefits and expenses:                                                                    |                              |                              |                                                                                                                                       |                           |                              |
| Claims and surrenders                                                                     | 6,395                        | 5,304                        | 17,505                                                                                                                                |                           | 16,972                       |
| Increase (decrease) in future policy benefit reserves                                     | 1,968                        | 1,707                        | 4,829                                                                                                                                 |                           | 3,468                        |
| Policyholder liability remeasurement (gain) loss                                          | (524)                        | 184                          | (524)                                                                                                                                 |                           | 319                          |
| Policyholders' dividends                                                                  | 6                            | 9                            | 17                                                                                                                                    |                           | 22                           |
| Total insurance benefits paid or provided                                                 | 7,845                        | 7,204                        | 21,827                                                                                                                                |                           | 20,781                       |
| Commissions                                                                               | 3,408                        | 4,038                        | 10,587                                                                                                                                |                           | 12,410                       |
| Other general expenses                                                                    | 3,756                        | 4,293                        | 11,176                                                                                                                                |                           | 13,060                       |
| Capitalization of deferred policy acquisition costs                                       | (1,575)                      | (1,991)                      | (5,042)                                                                                                                               |                           | (6,076)                      |
| Amortization of deferred policy acquisition costs                                         | 656                          | 743                          | 2,023                                                                                                                                 |                           | 1,902                        |
| Amortization of cost of insurance acquired                                                | 127                          | 123                          | 396                                                                                                                                   |                           | 379                          |
| Total benefits and expenses                                                               | 14,217                       | 14,410                       | 40,967                                                                                                                                |                           | 42,456                       |
| Net income (loss) before taxes                                                            | (80)                         | (443)                        | 1,954                                                                                                                                 |                           | 1,514                        |
| Corporate, Non-Segment                                                                    |                              |                              |                                                                                                                                       |                           |                              |
| Revenues:                                                                                 |                              |                              |                                                                                                                                       |                           |                              |
| Premiums                                                                                  | 0                            | 0                            | 0                                                                                                                                     |                           | 0                            |
| Net investment income                                                                     | 247                          | 252                          | 710                                                                                                                                   |                           | 838                          |
| Investment related gains (losses), net                                                    | 2                            | (98)                         | (27)                                                                                                                                  |                           | (71)                         |
| Other income                                                                              | 0                            | 0                            | 83                                                                                                                                    |                           | 0                            |
| Total revenues                                                                            | 249                          | 154                          | 766                                                                                                                                   |                           | 767                          |
| Benefits and expenses:                                                                    |                              |                              |                                                                                                                                       |                           |                              |
| Claims and surrenders                                                                     | 0                            | 0                            | 0                                                                                                                                     |                           | 0                            |

|                                                       |            |            |            |            |
|-------------------------------------------------------|------------|------------|------------|------------|
| Increase (decrease) in future policy benefit reserves | 0          | 0          | 0          | 0          |
| Policyholder liability remeasurement (gain) loss      | 0          | 0          | 0          | 0          |
| Policyholders' dividends                              | 0          | 0          | 0          | 0          |
| Total insurance benefits paid or provided             | 0          | 0          | 0          | 0          |
| Commissions                                           | 0          | 0          | 0          | 0          |
| Other general expenses                                | 1,548      | 1,620      | 9,144      | 5,276      |
| Capitalization of deferred policy acquisition costs   | 0          | 0          | 0          | 0          |
| Amortization of deferred policy acquisition costs     | 0          | 0          | 0          | 0          |
| Amortization of cost of insurance acquired            | 0          | 0          | 0          | 0          |
| Total benefits and expenses                           | 1,548      | 1,620      | 9,144      | 5,276      |
| Net income (loss) before taxes                        | \$ (1,299) | \$ (1,466) | \$ (8,378) | \$ (4,509) |

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| Income Taxes<br>(Current) (Details) -<br>USD (\$)<br>\$ in Millions                                 | 3 Months Ended |               | 9 Months Ended |               |
|-----------------------------------------------------------------------------------------------------|----------------|---------------|----------------|---------------|
|                                                                                                     | Sep. 30, 2024  | Sep. 30, 2023 | Sep. 30, 2024  | Sep. 30, 2023 |
|                                                                                                     |                |               |                | Aug. 31, 2023 |
| <b>Income Tax Disclosure [Abstract]</b>                                                             |                |               |                |               |
| Effective Income Tax Rate                                                                           | 8.10%          | 41.90%        | (0.20%)        | 21.30%        |
| <b>Valuation Allowance [Line Items]</b>                                                             |                |               |                |               |
| Deferred Tax Assets, Valuation Allowance                                                            | \$ 3.8         | \$ 6.2        | \$ 3.8         | \$ 6.2        |
| Deferred Tax Asset, Debt Securities, Available-for-Sale, Unrealized Loss                            |                |               |                | \$ 3.0        |
| Deferred Tax Asset, Other Credit to Equity                                                          |                |               |                | 1.3           |
| CICA Life A.L., a Puerto Rico company                                                               |                |               |                |               |
| <b>Valuation Allowance [Line Items]</b>                                                             |                |               |                |               |
| Deferred Tax Assets, Deferred Income                                                                |                |               |                | \$ 4.3        |
| Government of Puerto Rico                                                                           |                |               |                |               |
| <b>Valuation Allowance [Line Items]</b>                                                             |                |               |                |               |
| Tax Decree, Stated Minimum Taxable Earnings Allowed at Discount Rate                                |                |               | \$ 1.2         |               |
| Tax Decree, Stated Minimum Period of Exemption Granted                                              |                |               | 15 years       |               |
| Tax Decree, Allowed Discounted Income Tax Rate, Percent                                             |                |               | 0.00%          |               |
| Tax Decree, Allowed Discounted Income Tax Rate Above Stated Minimum Taxable Earnings Limit, Percent |                |               | 4.00%          |               |
| Office of the Tax Commissioner, Bermuda                                                             |                |               |                |               |
| <b>Valuation Allowance [Line Items]</b>                                                             |                |               |                |               |
| Effective income tax rate, foreign income tax rate, percent                                         |                |               | 0.00%          |               |

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| Other Comprehensive<br>Income - Tax Details<br>(Details)<br>Government of Puerto Rico               | 9 Months Ended |  |
|-----------------------------------------------------------------------------------------------------|----------------|--|
|                                                                                                     | Sep. 30, 2024  |  |
|                                                                                                     |                |  |
| <b>Accumulated Other Comprehensive Income (Loss) - Tax [Line Items]</b>                             |                |  |
| Tax Decree, Allowed Discounted Income Tax Rate Above Stated Minimum Taxable Earnings Limit, Percent | 4.00%          |  |

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| Other Comprehensive<br>Income (Details) -<br>USD (\$)<br>\$ in Thousands                                    | 3 Months Ended |               |               |               | 9 Months Ended |               |               |               |
|-------------------------------------------------------------------------------------------------------------|----------------|---------------|---------------|---------------|----------------|---------------|---------------|---------------|
|                                                                                                             | Sep. 30, 2024  | Jun. 30, 2024 | Mar. 31, 2024 | Sep. 30, 2023 | Jun. 30, 2023  | Mar. 31, 2023 | Sep. 30, 2024 | Sep. 30, 2023 |
|                                                                                                             |                |               |               |               |                |               |               |               |
| <b>Amount</b>                                                                                               |                |               |               |               |                |               |               |               |
| Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, before Tax | \$ (100)       |               |               | \$ 419        |                |               | \$ 547        | \$ 481        |
| Unrealized holding gains (losses), before Tax                                                               | 59,001         |               |               | (59,398)      |                |               | 31,974        | (36,330)      |
| Change in current discount rate for liability for future policy benefits, before Tax                        | (45,404)       |               |               | 60,054        |                |               | (5,887)       | 45,825        |
| <b>Tax Effect</b>                                                                                           |                |               |               |               |                |               |               |               |
| Income tax expense (benefit) on other comprehensive income items                                            | (356)          |               |               | 1,040         |                |               | (2,615)       | 882           |
| <b>Total</b>                                                                                                |                |               |               |               |                |               |               |               |
| Other comprehensive income (loss)                                                                           | 13,241         | \$ (8,154)    | \$ 18,385     | 1,696         | \$ (12,898)    | \$ 21,579     | 23,472        | 10,377        |
| AOCI Including Portion Attributable to Noncontrolling Interest                                              |                |               |               |               |                |               |               |               |
| <b>Amount</b>                                                                                               |                |               |               |               |                |               |               |               |
| Unrealized holding gains (losses) arising during period, before tax                                         | 59,101         |               |               | (59,817)      |                |               | 31,427        | (36,811)      |
| Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, before Tax | (100)          |               |               | 419           |                |               | 547           | 481           |
| Unrealized holding gains (losses), before Tax                                                               | 59,001         |               |               | (59,398)      |                |               | 31,974        | (36,330)      |
| Change in current discount rate for liability for future policy benefits, before Tax                        | (45,404)       |               |               | 60,054        |                |               | (5,887)       | 45,825        |
| Other Comprehensive Income (Loss), before Tax, Portion Attributable to Parent                               | 13,597         |               |               | 656           |                |               | 26,087        | 9,495         |
| <b>Tax Effect</b>                                                                                           |                |               |               |               |                |               |               |               |
| OCl, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, Tax            | (4,360)        |               |               | 8,717         |                |               | (2,169)       | 7,548         |
| Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, Tax        | 21             |               |               | (88)          |                |               | (115)         | (101)         |
| OCl, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment, Tax                                | (4,339)        |               |               | 8,629         |                |               | (2,284)       | 7,447         |
| OCl, Liability for Future Policy Benefit, Gain (Loss), after Reclassification Adjustment, Tax               | 3,983          |               |               | (7,589)       |                |               | (331)         | (6,565)       |
| Income tax expense (benefit) on other comprehensive income items                                            | (356)          |               |               | 1,040         |                |               | (2,615)       | 882           |
| <b>Total</b>                                                                                                |                |               |               |               |                |               |               |               |
| Unrealized holding gains (losses) arising during the period, after tax                                      | 54,741         |               |               | (51,100)      |                |               | 29,258        | (29,263)      |
| Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, Net of Tax | (79)           |               |               | 331           |                |               | 432           | 380           |
| Unrealized holding gains (losses), net                                                                      | 54,662         |               |               | (50,769)      |                |               | 29,690        | (28,883)      |
| Change in current discount rate for liability for future policy benefits                                    | (41,421)       |               |               | 52,465        |                |               | (6,218)       | 39,260        |
| Other comprehensive income (loss)                                                                           | \$ 13,241      |               |               | \$ 1,696      |                |               | \$ 23,472     | \$ 10,377     |

**EXCEL 93 Financial Report.xlsx IDEA: XBRL DOCUMENT begin 644 Financial Report.xlsx M4\$!#10 (-B!9UD\*04UB@0 +\$ 0 9&IC4>0<^,087!P+GAM**  
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Includes, but is not limited to, medical, dental, disability, and long-term care. 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This is called accretion if the security was purchased at a discount and amortization if it was purchased at premium. As a noncash item, this element is an adjustment to net income when calculating cash provided by or used in operations using the indirect method." } } }, "auth\_ref": { "r86" } }, "us-gaap:AccruedInvestmentIncomeReceivable": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccruedInvestmentIncomeReceivable", "crdr": "debit", "calculation": { "http://www.citizensinc.com/role/ConsolidatedStatementsOfFinancialPositionUnaudited": { "parentTag": "us-gaap:Assets", "weight": 1.0, "order": 3.0 } }, "presentation": { "http://www.citizensinc.com/role/ConsolidatedStatementsOfFinancialPositionUnaudited": { "parentTag": "us-gaap:Liabilities", "weight": 1.0, "order": 2.0 } }, "documentation": "Carrying value as of the balance sheet date of obligations incurred through that date and payable for sales commissions." } } }, "auth\_ref": { "r60", "r65", "r100" } }, "us-gaap:AccumulatedOtherComprehensiveIncomeLossLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccumulatedOtherComprehensiveIncomeLossLineItems", "presentation": { "http://www.citizensinc.com/role/OtherComprehensiveIncomeDetails", "http://www.citizensinc.com/role/OtherComprehensiveIncomeTaxDetailsDetails", "lang": { "en-us": { "role": { "terseLabel": "Accumulated Other Comprehensive Income (Loss) - Tax [Line Items]", "label": "Accumulated Other Comprehensive Income (Loss) - Before Tax Effect [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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Excludes net income (loss), and accumulated changes in equity from transactions resulting from investments by owners and distributions to owners." } } }, "auth\_ref": { "r1", "r10", "r16", "r185", "r488", "r536", "r707", "r708", "r1057", "r1058", "r1059", "r1069", "r1070", "r1071", "r1072" } }, "ecd:Additional402vDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "Additional402vDisclosureTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": { "en-us": { "role": { "terseLabel": "Additional 402(v) Disclosure", "label": "Additional 402(v) Disclosure [Text Block]", "auth\_ref": { "r984" } }, "ecd:AdjToCompAmt": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AdjToCompAmt", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": { "en-us": { "role": { "terseLabel": "Adjustment to Compensation, Amount", "label": "Adjustment to Compensation 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VOBA reflects the estimated fair value of a life insurance business in force and represents the portion of the cost to acquire the business that is allocated to the value of the right to receive future cash flows from insurance contracts existing at the date of acquisition. Such value is the present value of the actuarially determined projected cash flows for the acquired policies. As a noncash expense, this element is added back to net income when calculating cash provided by or used in operations using the indirect method." } } }, "auth\_ref": { "r7", "us-gaap:AcociIncludingPortionAttributableToNoncontrollingInterestMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AcociIncludingPortionAttributableToNoncontrollingInterestMember", "presentation": { "http://www.citizensinc.com/role/OtherComprehensiveIncomeDetails",

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Excludes net income (loss), and accumulated changes in equity from transactions resulting from investments by owners and distributions to owners." } } }, "auth\_ref": { "r1": "r10", "r16": "r1057", "r1058", "r1059" } }, "us-gaap\_AOCI\_LiabilityForFuturePolicyBenefitExpectedFuturePolicyBenefitBeforeTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AOCI\_LiabilityForFuturePolicyBenefitExpectedFuturePolicyBenefitBeforeTax", "crdr": "credit", "presentation": { "http://www.citizensinc.com/role/PolicyholdersLiabilitiesScheduleOfLiabilityForFuturePolicyBenefitsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Effect of changes in discount rates", "label": "AOCI\_LiabilityForFuturePolicyBenefit\_ExpectedFuturePolicyBenefit\_beforeTax", "documentation": "Amount, before tax, of accumulated other comprehensive income (loss) (AOCI) from (increase) decrease in expected future policy benefit component of liability for future policy benefit from 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Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth\_ref": { "r1092" } }, "us-gaap\_AvailableForSaleSecuritiesDebtMaturitiesAfterFiveThroughTenYearsFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AvailableForSaleSecuritiesDebtMaturitiesAfterFiveThroughTenYearsFairValue", "crdr": "debit", "presentation": { "http://www.citizensinc.com/role/InvestmentsMaturityDistributionDetails": { "lang": { "en-us": { "role": { "terseLabel": "Available-for-sale Securities, Debt Maturities, Due After Five Years Through Ten Years, Fair Value", "label": "Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10", "documentation": "Fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in sixth through tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth\_ref": { "r323", "r622" } }, "us-gaap\_AvailableForSaleSecuritiesDebtMaturitiesAfterOneThroughFiveYearsAmortizedCost": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AvailableForSaleSecuritiesDebtMaturitiesAfterOneThroughFiveYearsAmortizedCost", "crdr": "debit", "presentation": { "http://www.citizensinc.com/role/InvestmentsMaturityDistributionDetails": { "lang": { "en-us": { "role": { "terseLabel": "Available-for-sale Securities, Debt Maturities, Due After One Year Through Five Years, Amortized Cost Basis", "label": "Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year One Through Five", "documentation": "Amortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in second through fifth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth\_ref": { "r1091" } }, "us-gaap\_AvailableForSaleSecuritiesDebtMaturitiesAfterOneThroughFiveYearsFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AvailableForSaleSecuritiesDebtMaturitiesAfterOneThroughFiveYearsFairValue", "crdr": "debit", "presentation": { "http://www.citizensinc.com/role/InvestmentsMaturityDistributionDetails": { "lang": { "en-us": { "role": { "terseLabel": "Available-for-sale Securities, Debt Maturities, Due After One Year Through Five Years, Fair Value", "label": "Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year One Through Five", "documentation": "Fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in second through fifth fiscal year following current fiscal year. 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Excludes changes in equity resulting from investments by owners and distributions to owners." } }, "auth\_ref": { "r17", "r210", "r212", "r218", "r616", "r655", "r656" } }, "us-gaap\_ComprehensiveIncomeNoteTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ComprehensiveIncomeNoteTextBlock", "presentation": { "http://www.citizensinc.com/role/OtherComprehensiveIncome": { "lang": { "en-us": { "role": { "terseLabel": "Comprehensive Income (Loss) Note [Text Block]", "label": "Comprehensive Income (Loss) Note [Text Block]", "documentation": "The entire disclosure for comprehensive income, which includes, but is not limited to, 1) the amount of income tax expense or benefit allocated to each component of other comprehensive income, including reclassification adjustments, 2) the reclassification adjustments for each classification of other comprehensive income and 3) the ending accumulated balances for each component of comprehensive income." 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means of exerting influence) in other entities, for example consolidation or use of the equity or cost methods of accounting. The accounting policy may also address the accounting treatment for intercompany accounts and transactions, noncontrolling interest, and the income statement treatment in consolidation for issuances of stock by a subsidiary." } }, "auth\_ref": { "r47", "r859" } }, "cia\_CorporateDebtSecuritiesFinancialSectorMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensinc.com/20240930", "localname": "CorporateDebtSecuritiesFinancialSectorMember", "presentation": { "http://www.citizensinc.com/role/InvestmentsInvestmentGainsandLossesDetails": { "http://www.citizensinc.com/role/InvestmentsUnrealizedLossesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Corporate Debt Securities Financial Sector Member", "label": "Corporate Debt Securities Financial Sector Member", "documentation": "Debt securities issued by domestic or foreign corporate business, banks and other financial entities with a promise of repayment." } }, "auth\_ref": { "r11", 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Includes

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Includes beneficial interest in securitized financial asset." } } }, "auth\_ref": { "r120", "r360" } }, "us-gaap\_DebtSecuritiesMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesMember", "presentation": { "http://www.citizensinc.com/role/FairValueMeasurementsFinancialInstrumentsCarriedatFairValueDetails": { "http://www.citizensinc.com/role/InvestmentsUnrealizedLossesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Debt Securities [Member]", "label": "Debt Securities [Member]", "documentation": "Debt instrument issued by corporations, governments and governmental agencies, municipalities, and other institutions." } } }, "auth\_ref": { "r35", "r937", "r1208" } }, "us-gaap\_DebtSecuritiesRealizedGainLossAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesRealizedGainLossAbstract", "lang": { "en-us": { "role": { "label": "Debt Securities, Realized Gain (Loss) [Abstract]" } } }, "auth\_ref": { "1" } }, "cia\_DebtSecurityMaturitiesRatedInvestmentGradePercent": { "xbrltype": "percentItemType", "nsuri": "http://www.citizensinc.com/20240930", "localname": "DebtSecurityMaturitiesRatedInvestmentGradePercent", "presentation": { "http://www.citizensinc.com/role/InvestmentsUnrealizedLossesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Debt security maturities rated investment grade, percent", "label": "Debt security maturities rated investment grade, percent", "documentation": "Percent of debt security maturities rated investment grade level BBB and higher to total debt security maturities" } } }, "auth\_ref": { "1" } }, "us-gaap\_DeferredCompensationArrangementWithIndividualSharesIssued": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredCompensationArrangementWithIndividualSharesIssued", "presentation": { "http://www.citizensinc.com/role/StockholdersEquityandRestrictionsChangesInStockDetails": { "lang": { "en-us": { "role": { "terseLabel": "Stock issued for compensation", "label": "Deferred Compensation Arrangement with Individual Shares Issued", "documentation": "Number of shares issued pursuant to the terms of a deferred compensation arrangement." } } }, "auth\_ref": { "r46" } }, "us-gaap\_DeferredFederalIncomeTaxExpenseBenefit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredFederalIncomeTaxExpenseBenefit", "crdr": "debit", "calculation": { "http://www.citizensinc.com/role/ConsolidatedStatementsOfCashFlowsUnaudited": { "parentTag": "us-gaap\_NetCashProvidedByUsedInOperatingActivities", "weight": 1.0, "order": 7.0 } }, "presentation": { "http://www.citizensinc.com/role/ConsolidatedStatementsOfCashFlowsUnaudited": { "lang": { "en-us": { "role": { "terseLabel": "Deferred federal income tax expense (benefit)", "label": "Deferred Federal Income Tax Expense (Benefit)", "documentation": "Amount of deferred federal tax expense (benefit) attributable to income (loss) from continuing operations. 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managed; (5) for items measured on both a recurring and nonrecurring basis information regarding the inputs used to develop the fair value measurement; and (6) for items presented in the financial statement for which fair value measurement is elected: (a) information necessary to understand the reasons for the election, (b) discussion of the effect of fair value changes on earnings, (c) a description of [similar groups] items for which the election is made and the relation thereof to the balance sheet, the aggregate carrying value of items included in the balance sheet that are not eligible for the election; (7) all other required (as defined) and desired information." } } }, "auth\_ref": { "r507", "r509", "r510", "r511", "r514", "r515", "r516", "r517", "r518", "r613", "r890", "r893" } } }, "us-gaap\_FairValueInputsLevel1Member", { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel1Member", "presentation": { 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"http://www.citizensinc.com/role/PolicyholdersLiabilitiesLiabilityforFuturePolicyBenefitsRevenueandInterestExpenseDetails",  
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restrictions on the amount that could be borrowed (for example, borrowings may be limited by the amount of current assets), but without considering any amounts currently  
outstanding under the facility." } } } "auth\_ref": f "r58", "r63" } } "us-gaap LineOfCreditFacilityInitiationDate": f "xbrltype": "dateItemType", "nsuri": "http://fasb.org/us-  
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in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } } "auth\_ref": f "r385",  
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contractual arrangements with lender under which borrowing can occur up to maximum amount. Includes, but is not limited to, letter of credit, standby letter of credit, and  
revolving credit arrangement." } } } "auth\_ref": f "r58", "r63", "r385", "r1066", "r1115" } } "cia LineOfCreditFacilityTerm": f "xbrltype": "durationItemType", "nsuri":  
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'PnYnMnDnHnMnS' format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days." } } } "auth\_ref": f } } "us-  
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Current", "documentation": "The carrying value as of the balance sheet date of the current portion of long-term obligations drawn from a line of credit, which is a bank's  
commitment to make loans up to a specific amount. Examples of items that might be included in the application of this element may consist of letters of credit, standby letters  
of credit, and revolving credit arrangements, under which borrowings can be made up to a maximum amount as of any point in time conditional on satisfaction of specified  
terms before, as of and after the date of drawdowns on the line. Includes short-term obligations that would normally be classified as current liabilities but for which (a)  
postbalance sheet date issuance of a long term obligation to refinance the short term obligation on a long term basis, or (b) the enterprise has entered into a financing  
agreement that clearly permits the enterprise to refinance the short-term obligation on a long term basis and the following conditions are met (1) the agreement does not  
expire within 1 year and is not cancelable by the lender except for violation of an objectively determinable provision, (2) no violation exists at the BS date, and (3) the lender  
has entered into the financing agreement is expected to be financially capable of honoring the agreement." } } } "auth\_ref": f "r59", "r99" } } "srt\_LitigationCaseAxis": f  
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Insurance Policy", "documentation": "Amount before allowance of loans made to policy and contract holders using their life insurance contracts' cash value or separate  
accounts as collateral. Includes deferred interest and fees, undisbursed portion of loan balance, unamortized costs and premiums over and discounts from face amounts.  
Excludes loans and leases covered under loss sharing agreements." } } } "auth\_ref": f "r629", "r631" } } "dei LocalPhoneNumber": f "xbrltype": "normalizedStringItemType",  
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Financing activity cash flows include obtaining resources from owners and providing them with a return on, and a return of, their investment; borrowing money and repaying amounts borrowed, or settling the obligation; and obtaining and paying for other resources obtained from creditors on long-term credit."}}, "auth\_ref": [{"r224"}], "us-gaap\_NetCashProvidedByUsedInFinancingActivitiesAbstract": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NetCashProvidedByUsedInFinancingActivitiesAbstract", "presentation": "http://www.citizensinc.com/role/ConsolidatedStatementsOfCashFlowsUnaudited", "lang": {"en-us": {"role": {"terseLabel": "Cash flows from financing activities", "label": "Net Cash Provided by (Used in) Financing Activities", "documentation": "Amount of cash inflow (outflow) from financing activities, including discontinued operations. 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Operating activity cash flows include transactions, adjustments, and changes in value not defined as investing or financing activities."}}, "auth\_ref": [{"r84", "r85", "r86"}], "us-gaap\_NetCashProvidedByUsedInOperatingActivitiesAbstract": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NetCashProvidedByUsedInOperatingActivitiesAbstract", "presentation": "http://www.citizensinc.com/role/ConsolidatedStatementsOfCashFlowsUnaudited", "lang": {"en-us": {"role": {"terseLabel": "Cash flows from operating activities", "label": "Net Cash Provided by (Used in) Operating Activities [Abstract]", "documentation": "Amount of cash inflow (outflow) from operating activities, including discontinued operations. 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Noncash is defined as information about all investing and financing activities of an enterprise during a period that affect recognized assets or liabilities but that do not result in cash receipts or cash payments in the period. 'Part noncash' refers to that portion of the transaction not resulting in cash receipts or cash payments in the period.", "auth\_ref": "r22", "r23", "r24", "cia\_NoncashOrPartNoncashAcquisitionNetUnsettledSecurityTrades", "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensinc.com/20240930", "localname": "NoncashOrPartNoncashAcquisitionNetUnsettledSecurityTrades", "crdr": "debit", "presentation": "http://www.citizensinc.com/role/SupplementalDisclosureOfNoncashInvestingandFinancingActivitiesStatement", "lang": "en-us", "role": "terseLabel": "Noncash or Part Noncash Acquisition, Net Unsettled Security Trades", "label": "Noncash or Part Noncash Acquisition, Net Unsettled Security Trades", "documentation": "The amount of investments that an Entity holds as unsettled security trades during the reporting period.", "auth\_ref": "r11", "cia\_NoncashOrPartNoncashActivityOperatingLeaseObligationIncurred", "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensinc.com/20240930", "localname": "NoncashOrPartNoncashActivityOperatingLeaseObligationIncurred", "crdr": "credit", "presentation": "http://www.citizensinc.com/role/SupplementalDisclosureOfNoncashInvestingandFinancingActivitiesStatement", "lang": "en-us", "role": "terseLabel": "Noncash or Part Noncash Activity, Operating Lease Obligation Incurred", "label": "Noncash or Part Noncash Activity, Operating Lease Obligation Incurred", "documentation": "Amount of increase in operating lease obligation from new lease.", "auth\_ref": "r11", "us-gaap\_NonredeemablePreferredStockMember", "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NonredeemablePreferredStockMember", "presentation": "http://www.citizensinc.com/role/FairValueMeasurementsFinancialInstrumentsCarriedatFairValueDetails", "lang": "en-us", "role": "terseLabel": "Non-redeemable Preferred Stock [Member]", "label": "Nonredeemable Preferred Stock [Member]", "documentation": "Preferred shares that are not redeemable before liquidation of the entity. Preferred shares may provide a preferential dividend to the dividend on common stock and may take precedence over common stock in the event of a liquidation. Preferred shares typically represent an ownership interest in the company.", "auth\_ref": "r11", "us-gaap\_NumberOfReportableSegments", "xbrltype": "integerItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NumberOfReportableSegments", "presentation": "http://www.citizensinc.com/role/SegmentInformationDetails", "lang": "en-us", "role": "terseLabel": "Number of reportable segments", "label": "Number of Reportable Segments", "documentation": "Number of segments reported by the entity. 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The disclosures contemplated herein include the fair value measurements at the reporting date by the level within the fair value hierarchy in which the fair value measurements in their entirety fall, segregating fair value measurements using quoted prices in active markets for identical assets (Level 1), significant other observable inputs (Level 2), and significant unobservable inputs (Level 3). } } }", "auth\_ref": "r1132", "r1134", "cia\_ScheduleOffFixedMaturitiesAndEquitySecuritiesAbstract", "xbrltype": "stringItemType", "nsuri": "http://www.citizensinc.com/20240930", "localname": "ScheduleOffFixedMaturitiesAndEquitySecuritiesAbstract", "presentation": "http://www.citizensinc.com/role/InvestmentsTables", "lang": "en-us", "role": "terseLabel", "Schedule of Fixed Maturities And Equity Securities [Abstract]", "label": "Schedule of Fixed Maturities And Equity Securities [Abstract]", "documentation": "Schedule of Fixed Maturities And Equity Securities [Abstract]", "auth\_ref": "r1", "us-gaap\_ScheduleOfRealizedGainLossTableTextBlock", "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfRealizedGainLossTableTextBlock", "presentation": "http://www.citizensinc.com/role/InvestmentsTables", "lang": "en-us", "role": "terseLabel", "Schedule of Realized Gain (Loss) [Table Text Block]", "label": "Schedule of Realized Gain (Loss) [Table Text Block]", "documentation": "Tabular disclosure of the proceeds



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Excludes US treasury securities and debt issued by government-sponsored enterprises (GSEs), for example, but is not limited to, Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac), Federal National Mortgage Association (FNMA or Fannie Mae), and the Federal Home Loan Bank (FHLB)."},"auth_ref":"r860","r885","r1154"},"us-gaap_USStatesAndPoliticalSubdivisionsMember":{"xbrltype":"domainItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"USStatesAndPoliticalSubdivisionsMember","presentation":{"http://www.citizensinc.com/role/FairValueMeasurementsFinancialInstrumentsCarriedatFairValueDetails","http://www.citizensinc.com/role/InvestmentsInvestmentGainsandLossesDetails","http://www.citizensinc.com/role/InvestmentsUnrealizedLossesDetails","lang":"en-us","role":"terseLabel","US States and Political Subdivisions Debt Securities","label":"US States and Political Subdivisions Debt Securities","documentation":"Bonds or similar securities issued by state, city, or local US governments or the agencies operated by state, city, or local governments. Debt securities issued by state governments may include bond issuances of US state authorities including, for example, but not limited to, housing authorities, dormitory authorities, and general obligations while debt securities issued by political subdivisions of US states would include, for example, debt issuances by county, borough, city, or municipal governments."},"auth_ref":"r885","r900","r932","r1201"},"us-gaap_USTreasuryAndGovernmentMember":{"xbrltype":"domainItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"USTreasuryAndGovernmentMember","presentation":{"http://www.citizensinc.com/role/FairValueMeasurementsFinancialInstrumentsCarriedatFairValueDetails"},"lang":"en-us","role":"terseLabel","US Treasury and Government","label":"US Treasury and Government","documentation":"This category includes investments in debt securities issued by the United States Department of the Treasury, US Government Agencies and US Government-sponsored Enterprises. 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[illegible]







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[illegible]

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[illegible]



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```

*[The following text is extremely garbled and appears to be corrupted or nonsensical. It contains no recognizable words or meaningful sentences.]*

[illegible]

^JLM=^4TFFH;SVP^+3.7.0Z>(^CYCOE^U^U^M<6.5HVZ&780I=6;I70^Q^Y7Z44^3DF=ROBZZ^@^M@J@^IK#^+9%RH^%.02F9E.MD;M16ZX4+<^HWE^@^G&D@H^>^LPC^K@=^83VE;WZGR;RNXI<@=9=;#^1MK0I^>^1;S;0+^T;S;U;A;S;P;X;Y^V^26NEIGN^0Y>^T;J9D;DK2H0EG;G;4;FV;MUT3@=6LH;H;N5NL^;BXTK^Z^I08H;+D;0;F+N^&59S\$6I0A;K^~^I M^~U34I0K9;M;MA;X5H;1E^<@=G0B0?^VBD=H0BPDPZM;6VFO^?^P;2I6^?0;J;8;MV08S;V;V;M^T^PHH;Q^?^Z;5ZG^%QOR^@=6;SHG99ZJ^?^#M;77<3N0;YB;6<MEI^?2E6U^U3Z5R;0A^<D=(<@=GXON>^155%>^6>P^17+63;^2NSUJZP;MM^<^H2R25KRH;1H=^I;A;019N^~UP;F;H;V52W<161@<V;V;1;65;V;R;M;LW1=9NRC^?^3;545DDZAKBEK^~;NWB^?^GZ;F13;5<L;C;6%NO6;5;W;M^SEK^ (H;F;H;D;H;F;W^A^~EG;W7^E;G;F;K;E;F;6;AHY^A^~WA;I7+UVRF;D4H;H;I;M;#;B;#;N0I=^=A0Q^JZC&QF1258M;9;0;L;M^S^?^B^~H0H;+E>S4US^Q^P+N>50N^C>R03;.%H#B;.(F<=D;^@)O;MUM;I; @ZHMZ>^<D;C;~R;I^UA3W=80K<5%08D;4;4I@^B;D;28D;4Q^@H58B^M2A.QH2A^@T6ZB(^P^NABDD;2)-B0I;B(^M^;D^8^0F2%\$A<IGT475TVK2%+^+Q^I^N0+;SV;?PD;X;4>WW113L2;M5\$<9K;UUR;8; X;4;G45%WZL;C8R<^?2;D;UEUD^

>^2V;~;D;L^;IG0(^MH#^BRR@02F080^B6-16K#)1%YQAT;U;U1D1@14.YQY90RO1^ZX9B6\$%2.5IK;MOAYWF^0S%2MJ8@%65 5%;VX#>@G>^JA=K\$H^M5K7%#B^=U8\$#1^MQZMNA\$Y;1Q/GIR.ON^VC\$S^IE^YD^H(70I8NA71R-69J^?J9?M%>@H87E@TJ4(EYJ9E15?SEI^ M%QD5CCX^F#N!BKF66@MN;0+R/S@1Q0/1D1^O4X^HYG^14NM%;Z<~;IPU2^IYTR/Q9;IMM#N^M^1^ER\$9;~%>QA>N^~^VY^M63N;K@Q\* T6N=^/GZZR^#)UO;+M%|^|^|^U^HJU55I^A=OTU^OS;XD839Z9YX;I\$IBF;2K;\*4>V3=HZ;<^GM;^IF4ZWS;MUI=L3HI@68YS(E-4Y=7%\$F ^?J79WQM@6^2CB2;B8>^79&Z5FRXJG/1R/P;M;+2Q>~;Z;I3P9T^M;M;S^/JPV1Q)492HUS>?R>W(D IQE) I M3^ARKOL2^|^|^>6W;B- ^HUH\$A^D^8^FV51AQ;M#X^=DE3A;H\$^1\$FHI7^?Q2ZKY3M;WYS1V;ZF<~;J^AHFFH@&NTI(P;WNI;MI^2J8KJAM^8^1(9N^?2 AO4^~95;4IMTLYZ|^|^>MJIH04OYU(Z>="XIA^M3N;0/(6EPZ^#59ID)BN^O6T^4C>2^KI.C+XDW98C^1V?FR\$S\$+&IYJ%5FU;MPLBBL4;M? @^=UHQC#1^+&7H0^%BASJ/54<5\$\*7=VKU0SIVD^XX&+B;N^6)K;MD^XP^")EX<~/T6=>R3;1FIZN=IU^|^J^F%EL>="82- KAGX;617=4DLUSYUEJRLVYMO<^/M6~%#E;CHBI/<@;O;DD;H1=59Z09=6W7>^I3ME;M;X;E;I6^=VXD&^M;B%I9;8; I3;S%;&FVW\$B;T;0#&NA2BP;BZ;IEI0I=^~M9C;C;J;EJ^~;G\$XY;D;B;8;Q;O^DD;D;W;4YC8^&2^8;L;IEG;MONT^NR2Q^+R794O8S0? >YDDIT@I;70W8-IQ^XJK;M%I;^H(9VZ^EZ255%^\*WJHG)^(^I;U02BZ^V^W.C3^ET;~I(DI3+^S\$;X;MYIG1=>P1^N? E;%;33;FNDHW\$S^F^I^A;E;H2;5M0^Y/E;^Z=Z(98#^~IR4I;M8LUP+0F2EL^@M;W;L880Q^YMF3I;Y^U^<^R;G;S0M+^0(\$;&^5KR^\*U8WABL M;BIV+8I^%)^""^W/6<^4B;L^=XALX;3;W;0;FU4^~HJ7;Q;L2L7^@C4=M5@^E;?< GR+N=82;^60^U=S;~MIJ;~)X;I^TE^@)NYI23Y9(9@4VSS6Z2W2NYGO;"F8XQ(7ZAE;?>H)?NZGP8^I;MY2E%~>F%L7D4H(9E;~^4J@F?I=TV;E+= <I;D;JH^H;=I;W=Z^1;~2I9A2;M;@^<#~8N#HIN)0^1^JZG&DGQE3G8I^AMOPPY;W#;56S;+>;W=C84\$F~M;J M;GHL;MCN^%KWYQK;I;U00^G;L;D2^I^KCF;I^XJ@B67I)^M;N;YXX(F;I&P(L3V;M^#0W23C;6;~Q%>~0+~NYQJ=JNVY^?~A8BW^ ^P^H;I3H^Q6KT;#W;P;M;S0^Q+=T4I;D;M;A)52IK;#^=>G;H;I0IG;L;6;LU;S;O;I;I6NK7;9DU8K;I;A;H3;M3;L;Z58ZZASQ;I6W\$ :@<E^";\$&=H;P#6JSD;TOL4B;<7;I3\$~O19K^~^I;MG5WQ(5CAVZ;#)7079^I^K2&5=EL@%\$;ISP^I;CJ=^@XZF^P@0JF;E;D2V3EU^/M+?K;W; ~9#V~12I2L6R3JH;B;<6>~;I;V^?2;M;M(44M^~;I#^06.=Z02U^WD^""Y;S;MGB^=I;HARNQ;9^#BZ;10F6S^+T01#6DIZLKC;4I#JRY9S(GV;W;2M? Y@<^~MBMB-FM|J>^L;I;L;I5A^10;RC(OA>[W;H(64V8;5;34ZSWAQO)6Q;I;W3;W>8^W;MZI^BJ=^I0K1QI;M;JYV;C^OOV;NMJS0O;I;G)? YPT^&L)DOG^?T;U;Q;\_%QS^G;M;L;I;Q#^4P;I;B;O/A<74;&~Y^WDW^>V;LZ^6B>V;D;F;X;I;U=^Y;Y;U;9;U;A;H07;M;JY;M\$%XZ\$;~W8D;V;OZ>^Y<^I;K4X- 2)I;L;05I^/I;W;I;D;I5;I;D;I\$508PG;I;M;I4;1^A2;M7EQ3;HT4V^D;S;O;E9+K;X;H;I5+^QY;G;W;D;Y;L;I;A5;I;Y;S;?;U;~9I^<C#~SUP;M;@I&K^"PMDW3S@&E? %BTHH2^+=&I^H@>Q\$@UME?O4C3@P-XJ@I;S;I;OG;I^M^#T|@;~2GXY\$E5Q;9;N95PZODID;E;I;G^Q;I;ACM;I44I;E;~\*G;I;S;N69-B<31H MITSSNR>~JH?>OX^D^I^2%<~8;30%>^H^H;O;B65=H;2N6;M;X;B;Z;R;S;K;T^R;K;I;R;I)VEY;23W3MEM(H;?M\$S?2?I^NBYXQ;6GJ;G;H;XUUS@NBOZ=R M;3P1?A;TA6#%)Q~169GCZ-C=SS>^L;B;G;Q;M^HA;J\$;Z;I;E"J&/"S2JG;I;3&I;N^MF<I;O)6D9M7V^?5OZ^%7V;39IXBG8;.%SS^3+< I;W^&C4LLW6H0SULI4^I82^F;T;2A6YKU+;M;S^~I;A;M;Q;I;L;O^D&Z;~U;B;L;M;M;2^\*G2V7&~EZE^J;M;N;N\$M=CWZ4L;I;Z;Y^<#I^MD=CK0^? 6JHE5W;5;0D8<2D;QY&D<KCD^#^M;~^H;I4^3VY;I;5K;K9JIT;P2;MV#B~9TQG^UZI^#WSGSB^7L;I;0^I;OZO?9F MDB(^12&SSOB/U^~K3A\$4K;F;E;Q;K<I;V;K&~M;M;B9;#%#H;L;U;J6<+Y)M;O;W^A^B^W^D;Z46R^8^N^Q<I=^XPZED;@23GM^GK MBYDK>D;@<APGKDK3^G<~K;W+I;P;L;L;G;W&~E;U^1&S^1^E9ORV;J;S;T;L;P M=15^0N8702@DZ;GOTZJZ225U^HX5U0O@<PRND;IS945AE4^HCZ6/84>~M6L8V6MA4D^7H;I;L;J^I;X;I;F&=H;I^35<^I2/SVQ)??35U^0J; ^C3<48I;6>M2;KU;+D^N;I^=^M2>I;J^99U+1ZYE;F\$S;I(3-W3RJM;P^#0?J^PR96+7^%N8DK;A^I@UK;I@/ZIT;MW;EYHA" 273D2ZPW<@/^I;E3KB;J&G;M)I)<~I2>UPO;~>2U;I8P4V;I#3HSX;8J;41NF@6;~H@/602DO~)M&FF4I^APJ33I4KQ9J^A;I;X;J; YW#<IKG\$YOWC;J;V;A^#~Y9;N;I;W;SWY\$MGLS\$;I;GCVXG0I;X2WR\$2;R9A@^I;A;S+I3V;L;T;H;A;E^62J^Y(U^\*K;H2;X\$6F M;C7;=^7LP>~M;M;C3I;L)7^4/BP~;R;K;I;X2;I;C;I;U;W=5M=RM^K;I;D;T0<6;F;M4;I;J3;0I;L^2^MV+~")X^~I;Q;Q-8)SMG>~;I;K;I W;2;~75J;U8ZZK^C+X;~M%;M;H;60J;I;U;S39N+O&I;W2I\$E76;2^6J;I8%\$>Y^I;O0^I79<>G9^T7^A1IH;~MLP2OCFI;^6; ADO)6X^U4^I;U;F;Q3H;#M;V;J^S;M+7W;OG\$;~TSCJ;C=8\$%;I;D;J;9;Z2-G8&Z@<@?J;P;W;I;7X^Z3;M;V;O;I;V^<9MUJ^?M;Q4?^YIM2^FZ;3V~ (W34~6LY@YDNEQU^+SZ89^Q;W8\$V+P;X797M2K;I;C;B;C;I2=6;N3;T;I+I;K;I;C;K;K;S\$)^F^E;H;E;G;XZ=;O;P;I;M;A;E;A;H<+~+~+ A^&NW6A>~;I&B;N;K2\$;I;@=R1I;F;H;H^I;J;G\$=NRY;Z\$=ZRB;M^RP;I\$6;N;X;60Z;H;L^0;I;L=;P^GJZ5C0;2W;W;I;L;I;0K;J^YQ;I>5+I+ MFE<\$~0PI/^IC0;I;+MW/@~1W;\$DPG=^W;9H;I;V=<\$~IN/H;M=?X;ZC29U<2@Q?F;:=@<(^S)H^?O;G;I>92=Z=^?1G^\*^I;K;K%~78;I;Y91^6D M4R4^O;L;+L275/5;C;P;I;S^\*+4O9R;0+2+1B/V^O(T^I8^6;I;J2;I2;M2^?I3I;5;ZLKW\$%;~\$W@A;4);>0AET85K&I?~"LZ#1)ZUP09/KB0SY~ C;MFSN;I^2N1I2^I;W;F)WT^%~%#0%;WH6I;F;4H9H0&^<2V^AXVY^W?Q^I(8>?%MSP\$~W;G;I^BF4^0;H83+66Y^44G;GOH;L60? IZ&@XW^T^C;I;W;Z;C;I^G^0;M^1+I;M+I;L;MBH;I;H;S;Y\$<C/A^8^I5;I;8AN^"6^I&I@H^VY4\$;R2^8WP;I;MD^C;M;Y;R\$U;~K^<O;I^\* I^M>85^AC;?M;I;K;E9\_\$C~NBPEWG;V;I;U;M;I@ZU\$1JN+U^#L;MU;^KZU2;Z7~"\$OY^I;O^\*I>XV;GQ;M4P^\*I;H=~~? B1YFURL0\$H\$;K^<G+R=^K^48^&I^?)HRNGW+I;W>I;G~^U;M6I\$E-S^IXDB+%;7J;S^T8\$%;OPGIQW;H;BYE;K;+LYS4GI4;0@&73I\$SU MAREW;Y=<8TY2UJ>^I;U;U;I;W5;F;6A;P;I>^YSL2^2;N;X;L;M;E5Y~;I(50K5K\$;L;M;A;K;6;K;2)YZE;T0R5?H6C;~OZG^~6Q)9#B;J;A78^H;E;H;I=J? K(I;E;L;O;P;R;M;I;E;A;Y^O^/8P;F+Y3;T;C;A;D=3L;%;~H;7^"I>@;B;=B;I;G;W;M3;N^I;M;F^+E=66I;O;G;U@^O<#MIR;N;I;Y53I;A8J; KUKN@A^\$+I^R=7+<@&P=M(OB;B2I;#>~5EK966MQ;N;G^~MP>)I;Y;M;G>63;5H1>I2>^N;P;2;I;T;K(C#~^2SV;I;W;G28 NK\$091V;J^<@?I7K8%8A3PCL+SO7;MH2FEW;I;B;T2U;ER;I;X;B;Y;N;N#VRZQ39U>~>I;S;T^6;M4F^U4;U+XV\$YJU=L;I;#+GFAZFE;L;M;G) <~B;W^U^>^X;X7Z0E;Y;S;F;I;T5F;M^9X4^X^#7Y;S;C;H;I+~N;B^E8=WN3QI=QWUFC;S072;G@MC=8;M3IV;M; 46Z&GQV@S%K;I;FOLP^67V;M;F;E;I;A;I;H00I;<=R>))B^")I;I3<(^%ZE2XFSU;MP;GPOB0-3@J8P6;JPDGQ2-R3R;47CSGP=I&LW@)T=EA\$8JZY;M M2L@QY;K;A\$91K^D>#^\*\*@&I^U;L2<96&;~HNSB;I;M^L;G;Y;I9K07I;Q^I8N;M>U9TZ;T;L;47PWF;B0^#~U8#^#TR@;K^+OO<&C;I=AA8G;I? C;J=^@DR<0I;0;M%;H;5A8^4;W;H;90K^%?6;+C;B;Y;R;I;Y0#I;P;U;H;#K82;I;J7;C2=^%K^<D;E0I;M;L>2I%;Y;C^"I;B=FET^A^3P^I;N;Z> I;K<9KNIGG@IRH+CR0;N;L^A^6;DP7JU;MP^\*+I;O;I;3A;H;W^?KQ#(ZQ;J;G;I;F;O;X=^E;5K;Y60K;I0)9H^INTDYMALQ^OLU;R7 MIEV;I;T^H;N;7=I;U;I;D;D<^X0OZI>W086I>K;J;K@560NS^#3AZLN;I;Z^C00^H;M5NR;I;L;66^\$13B6ZCGI6K;G;K;Q06)Z1^I^A2\$^I4;@?5AQH0 0P?>9I;L^JN;D0;M8%W;T9PL6<3\$TE4\$F4K6B\$ZS;I@EF=@@P;I;Y^N0Y\$2UWBM;I7;U;V;B;M7D>N;N(O@F7\$W;X;I^#~?H0J; V;M;G(I;N;H10A^+U;F;I;A2E^M\$3I4UGG4Q;B;D88;MR#^71\$H;Y;N>~/&@&0;7I>^6;U2M;X;J+81P;I;D\$YAAVH;I=3FNW@K;7G873 M;W;@\*080K@SM;I;H?+~5ZGP(ZSY^ORIZ^K4I9ZZ1HOU;OXIHM%I;W;S\$D+M;I^%# <I+Y;T;8^ET39;I;U>8\$3NH53;^S;Y5;WG^%J3C\$<A;V>@690^Z2EKX7I;I^RWN;I>T38W/W)U8=^I5C;I/AQ;M6%I;T^<2^JY;T4G%I;D=ASN;I ZMK\$7I><1M;J@J;M;I>727\$ZORTC;I;G;""^YYP>~M+Z^K;FQ;0P59D>@#+AUGHV;FABW^<GXG9>~)M>~K6C7\$H8G>LOY9ISL;M;I;L;I;H;K;G0N;I;KBT2Y;10@2CDUK)55Y;N^I^I;Y4COJ;Y;K;Y^~H;H;?M;N(I>AJR;WQ;I;K;U;6N;YAN;I86#;^D;Z0I;&=9)<I;L35;#H@EGUPE522;N64^2B M3^YU;I;F^I^W2^I^X<=SKNO^U^~9V;H2GOZ0N;I;Y0^Q;I;P0;I;J>?#49@)X&E^GR;M%&TX^#X;I;P;I^I@DE;I;Q^U;I;H;X<+A>E;V;E^I20M)C@^Y5E? W33M+CAH;I9)X;M^<Y08~^A;I^6;D;H(I;T^%OY;C^KT44;I2;Z)8;A;Y;G(ACDD;5W^WEI^CN;=MUBG6#5OLKXY0H&?/?3QM?~>G12VY9OEI^03? I^992^~I;N;99;I1<~M;W;R;I^?O;H;I>L;G;I^NG;89U7I;W;Z^#~9&?J;H;E(Y;F;U;G;G;W;T;U;X+@I;R@6#E@^M;I;#1#2@R;Y;74H%;%0=>Q QU;A3I6I;Y>G;W^I@~H;9I7;R7N;X@+R>\$;I?=#O^A;Y;I^&C4H\$Z@ MR;7^~\$=PW;Q=UX>J;X<I>@I^W#8^S3N5EAU;L;W+EST3R2^I6A6FP;I;Q;X;L^I^M=T#M\$;A;+R>@#FQ@WY;H(I;T;M96NS%=~%M^9(+% (^<6QB;GW40^UHM;D;E00=T#Z^~K;I^""^U;L^U<69YU9;M;V;I;W0\$U5>?%DOIR;6I;J^DZ;^I;J(M6)9;\$>6Q\$M;K;I^M;A;V;S;? @;D;P;I;DS8^I^Y^I17Q;E)9+M8;N;G;X\$XQ^+3I;M+^G;I;W^7~;L;L;WZ;I+~+F;O;F^T;M;S;Z;U;I93^D5<^P;I;M;M;U;41N;W;I5\$&FK2MM;M8<8%; 8YSC;07^ZK5I^"KR#R<(^5E\$Y3ZKQ^R@;2R0ZNS<9M3C>~%M;Y;X;0I;9;M;J;Y;~92CADHA2=PKXBA0M;L23^R;X;I;G#CZ&\$<3;B;I;Z?>L0^? O;OFBWM3B;M3F^+2ZEK52^G;96;SC2G;I7;M;3E?^F8#71)K;H;C;F;U;O;I^IG>#B5%R;G6/I0^U;M1^\$8I@A^B^74&F;J(C^Q^OH3)<^ I;C;Z4M;H;I4^2)RKN;I0Y5X;H;Q\$Y>K;XV;M=5C;.(H+~W;B;C)Z^H;C;F;U;O;I^IG>#B5%R;G6/I0^U;M1^\$8I@A^B^74&F;J(C^Q^OH3)<^ 7EY;FEW;Q;I~\$%O;0H;I9Y;ZL%M2^~N^N/2;H;X;L~D3L;G9IG;M;B;I(=74GU6/@+ZD;I^Z4+Q0L((@/X)AW3I;I;O&@R~9XZS@6^2;I;V MZ;T=2I\$\*ZD7I+=J5RI@;6VNO^I;8;I;O;Y;H;T^G^#~A;I;K>M>J^#XQS^8?X;I;P;I5QZ3R^M^CGP\$3#XGSPH=WI+@OQ;I;X^NJOC;I^TD0S=; MZH;F;X;86I;SQ>^A0^\*PT5@5%<6Z;H;E;XWH;H0I;JWCGH;+C4K%)^V;#K%7~M;T;G;Q^A^I;K;I;B@I;Z;W30C;W;13I^=77GG0+YB;I;S2I^+O7/K%I7; 2^BX\$14;M6&K&P;2^K^W^W^EL6BA\$F765O3I4^T0F;P;M;C4A;B;S^L;C;M;S;~O^D;A;I;B;I^I;S^+N;I;S;~"H2^@I^B7N@C5L;N;D+I;B;W+SMO=I;A2M? I;ENQ\$&I;L)JPL^"V)M3E=>^<=@~F\$U^~RB9?~Y3R4H;P7Z53>~8^R3?W(R;I;D;M;H;O=DTL;#BU5I;M;M;I\$H;K42K=GG1)50^C74DKP;W? \*856XZ=EN>^A;S;B;Z;I;R^I;V;Y5I4;O;P;R;I;G;M=L94;E;I;H;I6#~D;V;~K9;N;I(8>H;Q;S;29M^B8+70Z;U;E9M^\*GJZ6K^S;R;E;I)7~M;Z2;I^T;R9FE;I; (R;2Y^F;A;Y5;M7I)<@UAOY2XK0L06?>K;N;U;R+M\$F;K^0^M^P^#M\$Z;Q;09N9^+U;T^C^+@&6;RAG\$>2^M+OXPVN^I;Z;I;I^?O33&I;I^I0N;Z(I;B;B8 I6^4U5E)>H)T8T^B;34I#H;Q=RB8Y^&K;P4;O;W=^\*O;V;Z=SLH^<M<~#I;M;N7^Q;I^PQ;T<8?X3ZC7^T+8YCCY82@V;B;T#9E5?T&P;V<7\$J;R;F7~I M;N9Y;U6;OLK;X^A;Z;M;Z;I;Y;S;E;7@N;E;H3OG;I+I;B;F59P;P;T\$&B;V)Y;P;B;A^+H;O;Y;O&M&3@~(F;NOCZ^~R;J;I;I;B;K;H;B5I;Z;V;H;I7Z;G9F+^Y>H;8(^Y\$; V^1&@V35;~)M&4<4HF;92#^I)Z0XRUW=K^<N;I^LRR;R;I0I6=S^+@&2%;G%&K;I5Q6Q^I>2;~)MKU;I;5;B;Z;I^M6T;V;A^K;H7X#I^D? A@#9JW;G;CON905GY232V^\$N\$+O7Y^K;M;P+WZN^P;O;A;Q+OP^2E=SI%EB4I=FE+E0C)Q#^Z0Z;R^N;O;A;I^D~&8H;6K;M;T5;V4; I)HHRZ(CP\$;U;I^3;KE0?>C@;=KB+^E%;\$I)>N;M;I;T=G0NNAH;L;Q;M;T;I9^\*UN^M;F@C9;H#;Q;A;I;L;R;P;O;X;W;T>6\$O;M;D9~L<+H SYM;X+Y;E;~W;C;B\$<I^U2;I)I;X;Y;I;I;V;~Q;W;B;M;2ZD;I;V;S;N;L;G;I;M;M=4%BR;Q;06F6A;S;O;H;F;I;8;I;U;B;R;I^6W;G;P;I>X>?>Y2V; U7;X;D^I+X;P;I;M;A;E;I;X^I;I;I;R;0R;0;G4YEA;H;E;V;A;C;H\$=M;L;I;L;Z;M;Z^G;I;U;O^O^2;6%;%>@^P;I;+@^Q;U^H;H=5W;V^38;H^<~"B;H705XC30ETH\$\$\$ MQFZ/ZHF?J)S3FV%&\$;P5WZF;39P!<<@<0<"N^I\$%/@X;A;W8&B\$?U(I&~62I;M;C;B;I;X;5;U;E;Y;N;B;N=I^C/N\$^Z;T;Z<\$)I;T;V;I;X;K@S1;I;G;F(I~ J;M6B60PM6SK;I6Z;I;I;C;I2U;G;L32MM;I;M;N2)Y\$>5;#I;X;C7I4^5I;Z2A;6;~I;K;F;U;I@C;G;W;~%\$;L;S^=U^15;S;K;9P;E;Q;I4;M^93N0;I;S;O;U;I^?0/I(2A^~? I;Y0)8I;M=&P2W^<I%~M;D;B;I;C;J^~N;L;B>=+;I98DUWOD^E^H;C;M;T;F=I;Y;B^I;I%LE;M=ROQ(T;L;C^?P;A>=1P^I05L9Y;I;Z;I;T;F;I;10;8E;I^M;G3)X;I M^@2U^CF870;M;B;T;I;H4G4S;~\$0S28U2N;K;C+L;I;F>XQ;T^3M;Z;C;M;S;2GR^R;Y;E;K@;J;Y8R4D57+WI23UG3K^4J;I@D2N2;2EXO(M>I (O;X;O;I;O;V5T;X;I;V^X;E\$W)X;K;^+76FNS\$;I3Z;M;Y(1U;L&2;8@J;C;H;T;~M;I2B;J;E;W^00X;I;A;R;M4M5T;S0;8^K;I^<D;G2M67G;C09&S



M1\$V")^@>8T3EGRI<-WBF+Z:4ESKXMYHHS-MV;UOUMCZ:L91582MQ:8JJNIM41S%=&E8)^<|P8+SP2(7/E@1H  
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MZ:4O=+S6):%JH36!6KIS@\_G4L02!&MFQA:~S!^\*4XID)8OAAAB9:4>\_FI MIZLBNC/#2K4=Y#9M,#EWV/ZFMZ6C MV5^>)2GK^#OFH=  
fC^V^36:3 M(CDLO7.0QDD^A.FG:TN(1>8@ZQD?PKO4#R6:1243:/D-2HJ>18WJ5X1<M\_-3G:-?Y85A1#129JQ@Q?R1\_\$TC-PE:;%  
D2%6(N1\_W0^<^L& X7.4)T^M^K<~WCJLF-Z=Q0L.NZ>S2JIMZ0F^>@KV6DQORS.O)QFHV>+H#~SM/5  
M,1Z15F+~W=N^DB6^X4.8H>2XEF6>^5/5.Y6PU5WN:N=S=97^ABDK:62PJ^6(6,61<=>=R0)BFZ3G#NS+2S?4J^IM.MZJ<(BTM\$W.ZNV:.)9\_JQI  
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MD\$C9Y.)J<:TAD:~M.1^H2)N!H1PW9R4>VB%C.O4C8PRB!FKBK1@.8!2H.M=8DW6^OFYAP?NIM4)XYRN111ZDC(^3)F=MX65PC^6TH:  
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U^H!>(fE\_X.MFTI0#^03WZ=+14/14+L(8W1^%&&5^\*D#%IALIS+38V:..<#R0&AS9M52H9M^)=HP@18=L^RIGN5?>=3NA1VM(QE@H:  
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N>3JXJHS.^>SB1248C=.9.ZNO1^6#\_.8J=MAY.MA\$CIP%>H0.82W85.YQNIQJ^>^C9^BL+K^T3.R9)GP4?3#~!1^3+^QV.M?  
GP(X^PFMU6G13C^P0D^\*+~ZR9!YV#&:~V4GXP17@<^1\_.A^2\_((Z17%0>\_M^Sf-W)PHI^Y:~Y)W:1OT^\*9/14GER%5.MY^D+~!  
^CZ6>@O;HK=N<^M^HJG9WXX#M.GW\$0.5@H4Y9E9#RA(f^CZVSCG?>#DPXGZ^N1L1+~@.\$Mj.U^\$X29@^R^M\$5SJT^6\$+<  
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N^E:~J^<^<)DCDUB6#7.MK=1>1#%OLMY5^#-#1(^E37R!AY^CHXZCHM#1^CET.KE^4D\_XO?G\_R!C.MT\_3!S317^=B.U!J.O.8N!45:~@4~!  
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IZG\*>~NLPYO@&12^C3.XVB74SNK1(\$:~T/?H#&2>1<:E?AF~0CR>BD^=VD^+~+~!M9\$Q/3FV8\_?)>1^3B\_?XM^%~.?)B^MA^Z084>K#1  
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L:~C...4.^?FL@?6^RPES.4IP7W^2/DNWWYH?#^Q^M\$+QH^~W)!^J.R>(3R&9?)\$QX6A6)8H>6(?H%YK!L1+RQ!H1SS.K^BLI  
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(CKE1(Z.9<63.OUFENYCG2\$2>~PVJ^F.M1C#SK1AD1.PICHF)K^C>P^TH:US%KGYNSHHZ#E05W&E+&QQJ^T+~C\$8  
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\_B^K0^8V\_5799COYBWE5\_W9;U7!63M+DKUAT.C2OW<~J.MV^2@YZBBU?~!^7I&^7\_~1.FG\_3^N.IDP.VO^QO>S^>?ORTO.020V\_Q8!SI  
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MP\$J9C!IAK<^<~(U@<6.AGV/U36^P3?~.C1(^~U^N.OD?6W=HW<~HG5O!M+!G^#O@)CAYM>~1^H1+&@~f.O9/ISV1+!f~  
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V1XPQDA!^C&K3^8<8JLW.GT>^<~LQ\_1J^AXD/M@8YX.A.YS<~!S.M@02G4~8E^2POU^3?C~SW.P<LP~YB)G\_5@M^AXN=C!  
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M;WT%6;Z9N9K^Y915 L\$ \_O/2 RD8ZB^&T(I;Q;F#^~GSZ9:GEWV69;#H7+2Z\$^~\*NY4H&^I^F(HD3SIBKO<42E/S2=S2%\$<<3  
M+629DO;\_LY!>9DEO(ZX)RFH^K^K(3LK;=\$X;Q1L8N^O@;@J8Q6)X^X+Z^A7 M^CD<R^3Y3^C^L1:Q^LFDPTV^G+N^#OE#Q#^LSBR-18XR871  
Y^NR&BZ^~R^MISZ2D3V^~WJ01\_VR26G\$RE+YVEM3=&+^I=^AYV1^SKS1M5I^\$F^W1.%H  
MM\$)\_9^D%HHHLEPUEUGK2VW^Y>^O14QV&:/I)^\*#IR#A&(>?+?# @^HJ7,^TBLNLB^Q3\$AE%=@LAR;.\$GIE^".91C^IN>8I-.MH<2U#G4XA-?  
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#G17.T7\$%00&=VF=SN1.L/L?(@\_EHIN<\*2^#&J^TW-MTF3)(\_1CF\_75-IW RX\_-W)E^39JY\_EUG3G3).>7D.UCHL1\_6;.\*K18  
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M=V\_+!^?L>T^NM^L.KU26;\_AM+WTDC;0I3?SXPWJQ7.W%\$S(I=3^P.O^CI MZP-A>(W#\*#%XW4KR6)^4;H/IBHY^M16O4I>A10B  
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```

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G&W)D25R^+UV%#22 MN_~ZK1N1&FE4H%(26%UR_Z_VZ)1^C^T+M^JL MC&9HJ2329D)=0^CN@.6RC46N7^F$Y^T^T^H)=>^LYMRJ:
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M86G-:H%FTW^&0H^YGVWZ$IS>F%)>^KC8.E?$><6ZIG+!!&KY<%.F6:B#BF MS.1%#BASKY:)1%7-
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```

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 1%I M~NVF7"NKA"9>O-RG|A^7ZS2>>F97&V|A14:%Z'Q0H|"%..8M90<+D M>4+VNO7TL1U.8!E7)F:0  
 B1T|+LHEKKYT KE J7Z@:KIF8/<2.2 L?<=> M0\$U W|YH% 6H|1<1(DV4J@>B+5\$1.2\*(A6BTD'<Q\$1"8F 1"8@(" \$Z5\*, M=)\$2.M\*E2  
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 R7F1G%;.%6AKC|>1#~0\$\*)JL M6Q<'<'%WZ%#Z3.ZK 1#Z0+MM@>1#U.D3GY".(6)H7AEW\$1%|GFW=5>U> M?1\_9:57D+2K6F55PG?  
 \$AXU6\$JZ5F|BM/A+ M1|NM<|H0W9+1 R.NP%Q:Y0\$(3?1Q1CI@W7TUE6|0LJ4)5! N2G:WN|B\$|MB|B06%")Q|  
 (G)SVEEK@YGR<63|0:\*CIHED|W5|4U=+\*~L77914.\*=@NZ1LKU& M'FDO7|LPA2#T|4Z&O=KG\$OIOX#3X)#  
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 M5A9=>N.N.PN.S\$3#+>4UBZ9)G2GRN:7@?1!+8AU HYK5 VX4A 3|24Y\$UJG M~E|+I M'102= =>(4T0Z+0S.M%\$%H2?+Q1%#7=KL'1)WW  
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 GM\$2WMKQ V%CY?HY%OJB MC<5Z4)L3\*YS~4;A)2E:7.AY+5: 8=Z\$E@F429-5A70+4XMZ\*1^ERGP,M|GG@^J|L2!\$"OPJ<5  
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 MU%\$#D>+O#%Y%HSZE1IV3Z3/Q1|Z\$^TBI=0\*K.DH|73.R|3'B\*RSQR|M>X T.HWX9|LAV&BA/G2C)4V15N4Z2?^?M|6BETMT9EK  
 M~1/8WA%4|Y(CT9#HCLIT+T=4;#P8?O(2GP3|(+9:10K 1E 1Q|ODYG3PQ M>NWCY7M648?."D/G|XZ9|>O|U3T9OLM&LZBZ.T.C2OG5"  
 I2=B\$T+2|85\$|MT"55R^Z|BG^TVEZ+T|&~>X\$#1|8R.N |4X M| @~M=H63L>=>#B"8S\$|Y?GV2\$~""%.7~|63|LG>>O^|6|ZKB|I0E5:Q  
 ME|&+|PG -#9M^I.%#D)&(U/O'C)U"A\*J8\$B&K74YM+M#E(47O-|?|#+|5' ME|A&B(+8\*|J5Z|65U>B&N<>U")3QH\*0)<=>CP??  
 Z|FCE:V+8|8RC.S\$C;G MSCU~V'E LMA>OON:~Y5HCY|/A )&.%1FMO%<WAK|K|BYU\$U>\_7=PBWW|V|9S0415B86L&|K|B|F+8?EO#U?  
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MP|W8\_2C2MTA|\_GWYK12OC=^%L<^J76&U^9&JTS\_>@\_9%Y#\*N2\_UDIEC/6+\_M|@|60U^#R;\_

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M:~I Y+!)S&=&2AU#;I^Z8X#RI?TVSL;SV8@&9-EDS^R;|/=)=@)D+K=S8^EL=@@:~@:|O0|Q|\_|+AT5(6.Z"=^IZ\$Y+M)=Z@K,2L+0,%T1WM0

I|HEI2\*|\_I/QO2^&M;OS^Z^#d8T^49N^\*\_-2\_X(|Y\$+)\_UIXL;O9BZH\$T8Y195|(BB2-I2%&T^M^98^7NB+  
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O%)|WYFRT3N|77%AHM|@/QC=I^>NGSRX<|L4<|9VBW8X3\_M6A;B\$^CUO9<\_LW?\_QU<

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M1I^V^QF3I^MXC 3I^INO@=FPDIQ^0PP+;@D2M^/6^6>AGWA@S^GIX%>SBO7V> M7>0IEIER^NPUDE^KL3%T42B-I^A+TE#^TZI?KLW29A)??
VIXIFXQ)NIR=KT M5R0S.O^I3WI^B^2E2%FI^I%>^YTSFKPSZ+X>KKI9--R M(FY0>-D%>B1^I^3S^7N65 %A;OW)X50U$9.BIX^I^I^=%FO-
WUJ$^D64X5W M^OY$K.G.N.A.$>I>E$-^2109-1>FSU7FLO*~R ^N^I=YB8:M^WZK?L M^IRR):AS/ISE.12?9WTSM(Y>L^2404YO)#
7^<=>7>4I&-(O7W)FNG^R^7LUI^GU MPTLJK@9X^I^W:0=&3^<V9N1/73TfI&EIf4I^Y2=J5P.NSWG&L2.3QT4)HJ
M0%>HBU)M%>^WVES[2/IL^NU?I%Q93M>VPN.V$F^L-DIA3-"Z1$@9 B=-1
M AT^>FOT9D@S^I^NVLU^I^OJH^>I^K%<^H5ZL KU^W:0EBSR>^W@:7GIN(M$AEI^8AN^I^> XA MDXH BF4=5XK-6%"XFA@
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Z17LAH8&L)H2E+SZM3=LXRID M^#J(I:K3?2-$I26.M3:AT^HLS^>>IRJSV)N7.X^2Z4Z8IDSBRI^K:0*@I M^C<#X/47%FBI#?BEFF06UQ
(O1ZD7^&L)I$:<=<=<=<P2?O.0(VZGA&S^BABHO M^TH8I^O&D /04?3X=I(ADMV$<^ KA4?X^09YI>^>^E^X0YN 3I4I#7KXXCI@ MJD-
FK5.SI9&GEIH2EDR^X^I^H) JM:=I&3E054I^QDW^1 AH<DBD5AK M^I^E^X^TL(6A8-WKU^M040.LN5JP6I>H 7.(2X?
0XATC4D)SR^M$V.%#D^>V^PIXMZ19-9H)CBK^E MH$V?I=Z9IC>7 5.-2LE&=#7B)5$T?=-I
ZHH^I^>P-7AU 19I^/JH^F 3L&3(N 8WD+I02I3%<C)E:9DA3^K.M^L^IOYH<X^+>+6NF^T Q24I]&85ILC^/D+(C3H?OI&M26+3YL%I^N 6I^I^
M^&W&^0Y
```

[N@\*>5PWf\*)IH#B MJH(12G0+WJ0U^1N8J VC=BF=' 2D#)S X1f MHV+ YBF5NFM1((7I8C79&8+F2W-  
\$Q=FR3<.&P=1F6DN^1L/=>1\*GPOV+MNSJ9D7T.X#V/1P4I<=&PKGZF+&[ZH2HD@UGV15XS&S/Z/8VPUI^1M\*O#) M2;  
J1)AP6^A9N@SO<-1\*QGNJ8IF&8ZBJH6"LIH9@ZZ<2>URN1)+^Z.J@XCMIHUKN/P-ZVT-ICF@V(F5(FG1H #HW:N9^!EX;=?  
KX9U&.\*B@P6M-Q4RJH\*6\$ ML=H1"TO\_L\$MD23>>O:FYCN[14.1^7 69P39]>8F=J>JH;\$+7HJ\*3I8 M.-Q.\*RSNWH@4><\*ZVGA<29.2U6\$?  
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<+@EE.S'=%!CFG>DR1/1I&O./3N>&KK\_ =C\$M"D-G5\_NPB\_TX8.AO-M/O)MM\$%9I2\$4"JFAZ/E1-%\$)H6&(^1^"U16E(=TV53WW@%WBZ#%"JO2?  
3^8B MOSYUQ0%0H3#.EZFED17>+?P^N^L=5S71WZ/M1.2W;Y9\_Z#1NY%+IZ4(H; M5D1.'SOR3\_\*H+^4H2V^E7I2 2> #9E/=-?E?  
K^~W\_148DQ?7%8NSY.R2A\$J M. JW?^ZGAIVZ\_B5)S5Y7DQC?GYJ;ZH;NR\$9\$D5@M%0J(9/^F+^MUW5VLO\_U)8"G;  
(Q0~N.B20EFT\_U8I%Q8S^1.E)6(^A N#9\_YIE=(R.M.\_1%\$=-.(@LA+Y\$\*!;^>3N+21NO1Y>#Q.3IH0S[FF2P\_==.&./R\*1%ID7  
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I@Y>>EE.)<M1= OMBG1H/JZV9Z8S76.D96=1^62\_ZP28+1= KR(PXF\$1M+P-WBMC7>K5-M^:#Z%\*  
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&W?L? M1+UG5%/=UC1.\*PHJ@M)+5% 4I^D(\*A.(B1&0\$J5\$2~.D0LE4E\$E18% :5% M\*.\*T2\$=\*(KTI"(CT\$GHGH82\$)#MWYSGO>?  
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(C.C1)&T^XSLA10Q^1U52121KQ11M MAB\$XKY>+KZ+K214819^"UISC\_Y2AXQU15M^XV^N716<3EB+1SN^R13<.  
MALT&Z1S>F(IK1\$O+1^V%\$%6+EG1@.N41JWH&WM0FH\_GV)AS0HB(+10Q:7 MIW-\$3-&DU2F=OB/324^9^VJLX:2  
MWAT1(HK^OX7\$ M1@.\*PY#.%2S8EAM&71^C\_<56ME\_83^7^78HG5NLB^3=1# M(WT8^26&^1B^1^EF1;4QK\_AT#ZW16D;EX.CNGKK  
0136YF)T/47S M9^<@?X^MDQ&^42+>7-R1^A08W3Y<>262YQ.06.D\_ \$9 L1^Z1<"#0+^M2\_ M55<@;>.&#&^TX%  
1G<=<6V8G@9WJF18.K1@1H1T1HUA@11U.P;1^X112>>B^V M1^1N8&9H1.26M1HBA=9MYA32J117F(K/ZNUW~?YP&O4Y&YUM?^N1B>  
M4^>5#K1)>K:K&H&B1+&Q1P1\_7N51V5G&^V:&^>11.%W4K@&M7J^BA003NM-M=1@/K1A  
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+ARYMK^GD4=@P2\_1UD7K6^LQ.VT.Y1G-WXS1<4U^5D1^X1Y^GHI^R%6+O MWN(UK\$#<=V>^9Y9BH7^B51^GUMDS1MG?1)^CT.(1  
YQ3J16(IOWX^P/M.VGW\*(Z&RY^5.J;PV^MO(IPVA0@NI&UBNBWN^X".PMV^CWD\_&U<(O.B1BG2?E+L\_3K-2K^Y#D^J1^1D&5VB\_+ML



MEIM,-WJE97-TXZ,/-& NJTL-CT5G,+-WN>@) -&V-19JZT@ONND5>/99\*Q M)>(90))0%WF4+L6>S:MA<30..U2^GX>Y-  
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M&E+U&8#D1XL;^&B(562J04.)9%4M+^F%62ZL-1^/-C6U)^\*#.(G|C3)Y^2\$R);Q\$! M\_QZ<^\$ FJLJK\_E4J7HT6THA|5SY;W6K420/+  
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MN\$UIPE8.E4^0M0D72D>+1^I4^F T4Y.XI.<8%HY#^6^LJ9-D6|CNH8.H W^+>P|O^T3EFO.^I9G+^#)7UN\$3Q MTI55HJK|0I8BKQA\*  
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6T1(1+>ME+>+5\$GXI^E^V|Z^>8Y9R^T37Q06GT^I/\$ M^Z&E93.^KK^FEYA+0H2G3X^>U;(&C^&H<^<1A^I|P|>=6P^2\$)#!  
MAE\_49L/TCN+SY^8 VN^E9EI^#6J=|8D-FWU00%>X/2%.0S^AEU/H^L&F\$^K3 M|J\_Z(C;7>5E^=(1C070MCUL1K|49AD U.B. Z3W;J3.NN.=;?<  
S6V^=PW|5@ M|J;H/<^?2.1+U^\*ORX^WPC^Y|K^F369G.^\*Y%T.65E\$C<9\_F0AS<1?>.^&TRA M<@<^<5^&NX54\_0PQ0;&L;OTW\_1(177F0.3)^+?<  
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M^C
```

```

M0%3% M1?Y(D4B#Y)Z IF? PJKAGC=7+!DEFSG?X'E5F<8/YIYXTHA1DN M,B|JGD8N*AS.5+DB*X7P#|NO M.E7>S6P*@3#25)>F!... 34H|
FW|>M>RNU|V|RG*Y16N$<^+LL@LHML|RUU|?@O:=-9NF=U#N8T.VUFGE|J7*PIX.MC<2WMC<5V5.BRP7U9?
QR+SIG48%|K|F|>|JR*%|9#R|>=48#M#6|N?>= M4(V)3T|H|L=|G|B#<=0%.X8+9S|H|9#>F>|U|J.M|YY+>V5$3-YT*XC@33V M?>LW|?
IJ5N2?>SE.3Z=|JN20RK|Y2.D*7RM|Z%>|A+O+C9ZG@4JANM+3Z M<@G&D>O1K|P0.&+!P+|RP?KMZC>&LXU*YD1S|K%|-.6S3>
T9FV|S_M@*|AW*06NG<30A_G|4.6)|Q|H#>.KF94S1>K.-B-X|L%|"$>HT^-B7W.*X.6 M?9PMVYH.B$:(^H|=18...1FV|UR&^Y.0)7HN:QC%|+>N
6PZU M.92F7Z|P*HGZ|+K>0|N$N>^H_492|M|L|MU|YV_7YV4ZG|U2|..8.MD|JGKD|B+|D|9|X|&FOK?>VL@<39CGJM?2P*%X&?
CQ2D|H11|D|VX7HODS.M|9^0^J>@>=1@GE.L=210W|J^AN 1%O:CA^A^MLN|S|R.D$15X+!P7L.EC|F^M$%|/OKD%L5H?>|=D&R#S:N?
S910Q.R..$Q|F..#&X#E?0YPAE|P^W|$>R..M%>H>|O.X@FOF=HN75$|VSC M6CUSE|ZQJF|IY?ZQTKZ
N%=-,+DS+>1#334.VQU?WNSJOGZ00N/Y..@.M.L&82IK2OX|B|H|E8"@=1$3_2FY|NYCF?>S%U@#HJN<#34|*9.T6?R^Q
M4LL&MS1$>F$=FN@5D^/R|C<^F|R|O<^%$O|)|J_3+>U>KOW MW?2D^>=W|OO&O.EZ89BT?>@|F|H|..#?JB|K2|O|C=FY|7O|9|N.7K MU3?
&KG$F=5G^PV|L?>Z^A.T.K%|..39+1P.C#L|L0L..#XF@>R3HX|O.MTBLB|JG|H|E8+|+M|N.CQ6+EO6..^NUV*F|?ZJ|70Q|_0ENHOY
6;^MC)+06|9PT5H<.LLY97_56FEU|17>9F|2.30Q-4CH_4OYG(#<MD60%R|8;"J.7B?>@N)_E5CYF29%3$TG|8ND9?V.P|Z|W?
^8H=|T|H|H36$ M|YU|V|F|P|G38H|C+O4?>2@KD HZ?7*8B"&HXS1^NF?O32IS#|8C+A#Q1L MD3.<==|&|LR#6NE^T|Z.8.B.ZB+BM=W.G3G
KP7GD2YXP.H3<^#|H.D2 MA-M^+W+K8=^1.K%|/D|H14K^K|J|V|M|A|H$<_2^@O|H.MP|21^&+HC2A>|H+|FDB|ZW5?
9S;_UD7Y35>.>WYD.QS6_)>|8+*=H(7$|NX&V6#|Q|HX2P8.I%KOS7?|=QQ$U>#OBO|G|POWER|4UK|@QOUBP_MZ6L82YLR#>W@_5VNO
|E*4LND2^RP^X(=-5|0K.HZ 4?D@PA5|8 M4=O.U*E 4.L^7W(|Z$S:Y#|P9|V.OH6^P+>S<-%.D|H|@Q^V&4E3^XX=
M.K05L&TT&CP2+407<3|SB9|FGLS|MZ8^O/Y M;^RBBN>^>L&E&P)<T4F# POH&CA|>R^KW|YT_S^|DZ4B^)|GE-|EIS M?
W7|77|E|X@+>3|R6OQ9N|..!>@GTQ TP.N+L|^<Y5D8P>ENQTRG|I2|M^YJ4|J2|Y9G|T5R^D2<C?Y.N|..|IAP|0*180|..
S&8R|BUB/&X*Y>./MU|P|X1<=D|6&8X9+G|SSCU|C>*UJX|ZMX^>CFP@|K|^|&$7@M+1WC|MV58^|6)=@O|A?AYW^OG^60L@WS.6
28Q3+|S|^>HB$=9F2UFW3T|X3 SC MT|H9J3|*Z3IK2W*|^*KMJ6.N.WT|H8|L|GLGGG=^B|H|KT&|JR+|N|M|6BES*MC%QV|DX#U(FES2|
(4GEW269$;P.SHK.A9R|K|X7M9^16W.I>@>YOH=>O M.=750CXQ4.1G^1R7/T|L|A%LB&$X.W?AAMN7&DBQF-G?2S$77R.G5?W|
M2.$5CDQN@Q.U$""$|F5<^>Q""ACU|H|A.DU|BH|9?JVR=EV81Q01^9J|O+1M5=Y5A>WM$>(|W8L|AQ^HCQ.
54U|D<8B2DK|GEM;@D.IOCX*1+U9R|U82.M^*4B0%|@HO+D.BKZ MP.N2).K3+5.XD|P_GWQ|
L^&UXF>F^YVCK^R4.U|YGBOSYREK.H9E%WHJF8 BZH_?3?TVR|6D|^?MQOQY.LZYM58|WZ|JUN|Z|E&B|XYUEKY#""|>E2S?T^1_R?
G@^I@O^Q^9^0 MXL#<=O.FQ82Y3C|NW_9)6C2|<2L|L|..?2MD;B$=Y%_7X130S@/X|M%8 MA|^(H+>3|PY:Y|74^>Y$F^V|G;
|0R%>AO^YK4WV$CK>M;"HJ;%PNB7Z^C+|N|J^60-|7PHFLMP M72C7|L|SOC|YT&O9>65.YN|Q"..54.1%|-6|7^5|BVS|Q6V^VP<20V|^+>K|H M
DS|&AFYAEA*%A|N|U@>?Q|G|T^V>6A4.LD|D0|L^4^O|L|R$;J.R^3P.|>=>Z|H|D9+H.B04X|>YZ>FN(L..E?>?
MG.^2|J_5%|9^4<=>|>E@X|J^C^68.(S.O|D|ZE|C|8.F+A7DWA|MS317OG^H_3RAMLC28N|YR&N4_|V T?7^I#KU="Z">N;.(B^I?
M|NK=ZCRP^C.C^9^>@XO=OY^Y|E^|OHR|CFE|33S.N;E$=G^T^72FOOQOY|H M&|WGY;+|KRY$|COYW6A|S=+|>0BOQVX2|U6^M|Z|WZ?|!
|>Z.<<^>YJZG7.C&>AKOMEWQ>PW|N|X|X|H^Y M.;|@W9|92D@&OZ?2*8^=D*5Y^TV;|KB|9T=O6>OB>749SB|EB./@P|CLMS|H M@A$|AF
R|&35@198%IQH8E9..="Z02*^Z|J.E.H^9.S?+P8KEQ|H|T9X M|_LTF^|58O&2X^GL>C|^|6|Y|O=-UMOB&|J&|B#%|H)=
1.2A&D|Y*Y|E..RB.P.6WGA MV|P|6B>GWC|MMVYEWXL 4@2<36*<^FW|D|T9A M530|J|L|H|C*|4C+Z+2|GL|_G6.OB&2>L?
8W52^N|S+9Y|+7R|&L|^<=>J MZ&AYZNY?7Q^GNMWUAU^|KK9FE#D#GS5$P9O|^@>H?T6^Z|@0D|8^CM^6+|M$|0|)|TL|JH_9FY%
<<<<@A^|K|S|V|V|G2|2PKMKC38|O9^Z|M W&|^>#X@ MCGU4K&X25<$S=9UU^>E|OF&S9|EZ>^Z^VL(|4M;LW|H|X9?^*=?|SEY|Q|H|S0A.E
MO/..^S5)|H^$%8|?>UF5%Y$A|H#40S.NR11^ZN-H|..(M6=VB:2J8C1(L7|QID51^VC|F5K09?@.%?>=|ZT+>-HM|J|3R.=&8HP%2
M39YQ|U(HMCU$)|Q|N?|Y$Y2G(90|GOH|HUV.B1X95(L|QNL^CX|M8E|_RLM M9BY|V(YH.A&
<8.S|HNCG C=DAN2%L173AH$65F>N&FEV>GYD=|58Y^M|MMB4F|L M$-^Z+D^M1+4&AC/^5@&$*
|B^L^>+Q56^#F|F|S.C.NRU.UXF|O:HA|DY? M=->0^2C0C>RG(9 G^2M.P|_9#|H5^I^T^1.T#_S^="Z?L.A?S7=A* M|JG_L|
>26B|T=|Q|B|B%#B|..|S|M3Z^W^47U0LY59Z_5FJ|H>@WUC8 M.K.OSZLBSJ.YV+1R3^OK/5^$A|L+16WE|/|N|N&Y|5|3|W/G3|36^XCB
M.F.$%80|H6?)E.OF*(B^1R#K#^7A2V V&@NM5R|=?Q#B|5^C8+2+89G6C7^MA|B|JEGY^NM 2Z_Q#|>4|6D.MC0THF9@_0M_?R|>
T7463=^"O|>1M=|32X|JG M<|/FQ<^>FE.2.6|E|H|7YK6CL9OC89M|L|06V|QNU1^|H|X CM>5Y?|AN5;.(Z+|Q|B67_XOMK^P@>D=EX_Q-2B"
M^W|H|=>A@2(G|4^A&|FVGNY+|IKD6C2|A80^C|>_O0B6C|HT2AN.GGKU.$M M|NNH;"#8D&Z5;8M|O|3W13^>88WTB$|H5|2.5_VJ$8DN^
RP+1.6C|N+4&5^6 M&S>R+|C|MUZK|H^|X96EMR|^|BM>N?F|&N.59-D?_6G.U|LX|MU7&Q8IC MOYCLN|=GG+7L>^>Y7U|F^*W<
|53|Q^>B^P^K@|M=M?|TNX^..FP2R.SM^ MV+|H|J<#S^|HXC/%234.WO?2<@>ZX5X7V65@_9|23>6M%T<=)4J|D9+FEU
M.% GZCGX|H^E_*0^>UZX>RX|L^&Y4|>B..^Z&O&G>@U$>_X32JN>? M=->H|Z^V$|6F K
```

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Y1K)&"CE+BN)#ACK&F69?HIC/Q/%CG#Zl@#K&W0XG.W;KIG M&\*OU0BOGF0H<~>6W>ER\N2\*%CG8IN&?HWROXHk>Y.Y.R1S(<4  
MA^1 MJ#1\08Y73>M&@="XLXT<%"VM;CSZ\ATR/52IT#9?"\LCITZQ?218LF3+NYW  
MQ)%)8J61^S^M.N.D.AJ^D.H0TWf^JC@7ZH3:UPZR&D\*2%7ZG%R\NX+0-100G(MV\P5F-62ET\U)9>Z\_U3@NUF\B\M\%C.6"L:1JU=4\*AK5-  
39=VW.N:6D MPT^T^NLX2%?)%YVGK15^R7^DL\HN(CD@PN#B;IGPRIUI8D/\$5+JBLWJ" MP^?  
Jl:~3ZH:N)#6IH0E^BNH2=M:B#=F2OKOJPPV\$K+NT00>OB#41463PJU-M.U^R7BB\MI^I K\$JS^/I.1>>J92"-Y?F\IK#%XP\$\$\_  
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I%4ULRJ%L)#X^I^V^A\ZJM.M.WGNB^5M^X;TB@K>NN^I^3Z7^I=)@+X\$PX;~\$MDL\1QAH6J@&7+BSUV=3^MI>RT+  
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R@O(MUZJ5+~)K M5N^XU//J.%&-NX@?~G.<JL~%E7;8:74S);O;PY@N5^";IR>~JR  
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~<M\$>~>G\UE-?O2:51UF;KX?>~>G\ZK%>+F08I7^YDNX60&YVB7J^>1D MS\_Q^F&W6T%GO+N4@;9CMXV2IL;~!S+;Q16-8\_@IMC0:~  
I+SI=1")T4 M#Z@<(M2-%L4\$T\PY\$G\$GD?MM=<#07/W("G%JH)1\_1=>MN\_~C\*~IP/MXXY^M5UT;T^%B\NA;INU%S>  
IMU>+072LB M^P(2(KC;~<R5004QJ)TBATF;Y)N MBPY8^A)W>?YY;H\UD->~>9P7^D2\_5U!=IN\$-3AW7^R\I M<@0P;@06S9875ZYH?<  
F0!>4RZ6RRRL80^E-B"7NQS@R/H\A6YRU5P(2K1?T\$TSMU\$.33Z EZGUD\^DD">M^G^<-6.KOD+~7+8^&S^DOG\$90@IP0L~%EX\OU+V.F=-  
Y4.EF)<3RUW^+~ M6ZH^2GD^8D\X2+NTMN2(YZC MJB0QUF:L^+;9I2^HE6^UKW+3.0G\$-I@<(6^!N\; F\$E@-6-\*1#^+7%JL  
M\N.TB3<8&T BFNK=2BG3=RP BBB;~<(\VYVD)J55XW"RE^HC82; XK#PEP MI^&F5G#M>SR;?^ET8D^9U>?+F2;E3+I.U;E)JYV?  
NDN\KBZ;XD4 ML4U^OPLAUZ P@PN GV6)3IN/Q^FF 2\X\$P+C/Z1ML>G)I\72-WI\_G2@;TX M&M5T1<H^FV>@#/DW\_T1-  
BKMYF4J>E+GSL\TAZ\H;A^L^C^+2%5MYL IY M:2DU2T^X\$P>ZN0U-26R^@BHC\8+021^W\G;N^H>S?>+28\NTD\IV<~#T0I3Z.Y0XQ  
M^A5HJ1^1\_F\_N#;\_L1^DI-9M\$9V<0^<1;DUOS L D07PCT M0+H^50VH.ATAJWJR#2.&^T^BF2\I M>\_@9JE\I26C(SLW^2<2B>YANWV\$J;HW  
M&U6GJL7#J;T4HJ>O4F2=67E(\$=&~&98QGT@I92E3>6^280A>L1^5L?K MJ49>~?G>S6?EB^V^G6O^U5VB\W7R+N99 MFMY6-  
~C\HFSGYO\$S^N^+W\$1^<5KJ^D;@~<D^S^AG?H+>ZL.O^/O^SY MCK9EC1?^F\$~L\U>A3\_\$.E14=9D\I-F0-Y@CP2\I&M2-  
0E&41L6V@G;MU MILU3\*&97 G)T\IY562&8;=+;3/I#~\4Z37=\*\*#^OTB~;U;(#.CVT\$9 MQ25="BH:AXZ\$O\$;I/B+S%#B&XV4G-  
~.~\$+E.XHN=<@H9 M^>G7@3S=PTUF&JGHV\_&HO\*#\_15>GL2RZ2&BD^U^6Z5@~?2;XR^MTK0YA M<6HZ;1M6  
3CNYZ^Q^R\$ZIJU24J3;J3G\I3T^Y\I\W+W)E M^+QE2P\K1 M)3PJ&~?>L\_ISH&XS8K6SEJCB<5%V/M+KJ4O;XN#)5;MX^8:B%;X;U<7  
M<ZG/E.O2OQ>=~\*J>IKJ\$+~7^7RP^O; M^+~+71^\*CT3@P;K;O\$KI00^?GXW\L\_~%XT>7I34-CJ3J^HIA^RPT7H6U/I\_ M0X&~?  
DI.\$3UZSH;G7\_0SWP8EU(\*LDU^X-6Q;L<+JZ5I4W5\$5IF;I6@UX?@6 M6SPU@T0\VT-IA-X+2OE1(  
S@N82QEC>KH\B2A1BFG\ZSIHQ\_IGUMWCPFT2; M0NUP\I=GCX;^QJZC;~H~>5B26;\_+Y;T\$WJ\$C%YEE6^T\_~79V^;Z9&E M2:EJH I3?<  
R<45A5FSW;XLY?I^WINJ>B^#OY&S3/L9)6JYPNB6^U6%5XO.MION.O/EEI^2DW\$G^SDBV5#W?~#I<&1:QNR&E>LN^3WE%LQSHXZ#  
~C3Q;\_9U M(\*.N:0T7P.<\*#?L\LDI2XTB\@G&~I2-E\^IF-PI/9HU2W8 M\_+X4RIU=  
H:WBE\7U M^>DNZQ;I^/RJ5UI\$TOO^RY/G\_C8\_4H=O^7AC%B1^MH(6EYT;O3% M\K)4H.%D2V4#-02G;  
N\_8RU@O.FYDXVMX;F(SCT;Z9Y^WI-Y-R0^HVR MV\T@P\<#ZM5)%TB<~%#>Y\$>8.U=I516&@.V\$M>?;O%<@ES8\*U(=IWF<I<9  
MA(AB;JTT\_X^OS^NHO\I^~.~FW^+7RB0N^# 00X;A>7^W\N^G^XTI2QJE#=- M#~<G^L9\*<\$=IWI7P=7IGLZ+UH676KSIWGLEJ\$JZ(BBCJK)>+<  
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H\_O@B@~?>U29D^#NXZ^8NTN ODHR(B M:GQF@~5C6F)2\_#%#XB?2L IYGFYQ+4G^F\$%MMG2;"I20%\_K.&I/%T\ MOHNGGZ.  
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M7I\$;=IAB\54<#~<1#S8\_D-ZVH-BNH>><7Y\WN^CB?L53P4JAWRIWDE8\$% MNX%~^=I>~  
+133\#8N>Z9(DR)H74IXV78L3ERGWT^F(C GEH^%YO>YBOL MM+4K@J<~0XN^;I^46>~B74#K)T("NHH39P@O&"/<^<8  
J#G\_4N^WUDJ^2N\RIWS/H6%;Z\^~3?J2QV;LMS+~"M M^F28I^J31(6K\_547?E+LS3\$Q3G<(<%)X10%I^K%#4;7;~\*~<#4B^QB?5B S M;?<  
X3)4WV22)7AL\Y7FH\_4TI=;C M MS22>IX\YV.G52L64ULV1.PFC#M;@~I6;2\_UR^&8G=QBXTBEE(O\F\_3K  
MW87>P4(5A=7.W+~DFZY/CE~I% Y4\$SV1K69\WW7^O.(OX\$@;O;^Q>Y (9Y M^X^X@Z\1H)^@.HI9^KL%2XIN\_KZ\_~\$I&-N4NT\_I1+E=  
~4R(4H\$;U;R M.&~<98#VZHJH 1-/2I7#RHU4RDK>~P;3T\TCK\FX;B\VT907XG>XS M\$C;J3IT-14K\H;Z05\_UV^2M^NMO^?Q+IGGV3A?<  
JMA^&IT^38I9=OF= S MF+I0+0208\$3"H^4D;K/5DJK-TZ;~@UMMD9K>?AJ14G3OYX7^G\$8Y&0PU=H3;V&T04.O?I3S 7=7  
M;G\B#~1.REBR^LKC^H\$UE)U4^1GZF\_~\$+?>6P4BZ=70G9G;^X\XP^MJD=BSQM;+AUUVU+~#EE.KI4&\$;DD.(44<#%~;V  
=^%&L#3^0\_K3#2Z%# M-B;B&N6R>\*H.^+A;RC0\_+3\FYR"W1;~<BK M-1<~<S\I M-1<6YP8^#N;(G5A0BA=Z9MERO2~);6  
&@9T77;X&H4%>~#UI MROS\BB3EVS<\_O?~I^7;5^I^F9\_L:KGD<=6Y0<1>M2JX@4AX+?5H1 TY= MIM>R9&XR5X!<  
FV4O7M=K<~J7UWOS\IG9OWY2E&^<1K4W8^>I^C^"KXB3 MA^JZ=X^52N\_K\$#DI#M4IO2UD8%\*XO;~#^<~  
AVN\I?L4^%<3M(+CAN&RX\ ME\I^I#2C^4R)MJW^IE\I;~>P%+~I^IDS;1^MAZW7JE\K;E\_@~?^@T;2U4\_ ML+HT=U7IN?B:0&=;<7!  
(K;LU^WB\^UG<I^S N-V2JDKW21(6G^<S\$J2W) MLL9AMCHBUMYY9W>~%YR-JW2IX D^HMM\_C=HT8;IT1\_0FIRL^L^L2P+BG^X0^  
M8983\$=SNW^R\C;E\_OQX M\$%~;4V>~6\EDAF^>H^#DYS+~MQR1@~\_ZOSP^G^L M;1=1MWD8F?3I>3F\K^H^MPU^WXO\M3A^Z4?<  
9&~>10W4JFX00^ETH\N\I2; M:ASPHUE M>4^GM\ROF;~.Q91^E<~<13LZIG4)H\IGRYOQ2IBK\^D.H;S\_ M30ABS&W=^V6=IY@0NZ/N-1I+?P#\*  
?7D87(+YHID>)G\^ZX>O&W\&UR^T2(C MF\^Y(26Y^B^H6^O& &L\_%6=8IM\_5G\K;~\$K;~#I^O^D0Q)B%;ND\H M9;?Q\$PXJ4<^O?<  
\*36N\$84RL7W?EX\N:KAM(AY^~\_24 V^%U\$~IOE?I2\ MOZPEEZ\$ZB8\IR\$;GEEQ94^9I\PAQ;^1I0>~MZA8Z;Z53D88CY\_K0U9I=P^<  
M+GMUY@2MH^B2IO-QZ2\I(SAHJR=4^8H^PG3@6TI@A="I^F39V M7\_66I=A#M.BH^I\$F58FM^2A;Z;H\ D2GJ&D=  
(1^C9\$EB1^S0Y?HO.= MDLC>(H;0@1^PD3;04+V 4FEM.)+Z\$EDQ""H#ID\$Y+~%O:4F(#%~I>~<1 MC91T<5TX-ZH6\IOX%0?J&~I;C??  
P346JJBZ032>~I\_1X(C00HDUA\CKN M74U>~)B536A>~I2(4D^I^I%6^S^VRD@/+4VKJ\_RV\_/^JQ/H67AWT^BZ-M8@ M>4@S^\$;O-  
HX#I^TVP00.8SPCMG9.3J8XOC\ZS\_ BYY6^9@F6=OUYTOR46/G7\MP?AGL<  
XOADO="D5X(LE=I+@&@&2F&^XK\^UO3\NU;OTYU/T3N7H;8;R\LJ;(E/SL#3WW5O(==@W0C\_HO M.##0-4  
VTB\KKMB00\_\*RNLLI&3;+M76JN:OJ#4>\*OYVK^4UWC1SM">~\$6 M\$S\_?>PGP9@S^6R5-E\$DBV^DDAMX\ M\_3<:  
I&R^OUOZ5\$-OCT^I\N(CB^>@Y%~H\_8?@57I+YDPX\B.R2\^V52B; MAHEO^& WNTN906+2>S>KKA5ZF\XH\_H)^&MMAY\_P".1U(I  
6S1+S8B0\Q5NPUL8;2B(FGI M\0H\HVF+X>R3;B@\_IUK6523RS+IOXZ=-JJGE)J\@O=Q=G=I2BAEWI3 M2U N#Z6I^9AJ6L^\*3@/WX?  
COWDJ\$?%3NQHR^GTKY5>(&Z;6QE3G+&55^M<~<B BR5\$N\I9R7;~%6BA MZ&I^9^>M>E.&~24HPVZ^I\_Q-  
I\$UN5(L0<5IB^YL<~>VZ\@C%6DPUG^I^OH M>T5P0\O>^=5@C^DVI3U\MTN)?>CUW4N\H\$2-TJUA\O^O^K+TUUZ\DMWI\$H  
MH&LFB+7\AF;L\$;2\IGP8^9UN2EG^H2CQ^BXW85\$;F8IXE.Z(F8FV\_RWM M^B10KMG-3#V#B=#\FKAM\I(4\KTOI<~<4+2,"I\IVV^T9-  
>M%RB012\57(I043+2 M?20.3#&M^;YN1^&2IHSZ4.308^8JZX5K^WUA:B9U\_XI^@F;39I\_UX\^M;MF>@TNN\RW>  
(^T^"DHP)7L50(UCBT;+^T?>+J2+<~?+I?K+IOSIF=PG9? MMYF^GN6.A^AJG\_I^K\_81S\_A=RTYMO.X7(GLV\K9I^@V^\*\_2&P5766G\_H  
MEBC\_SWTV;2QF8H+0%<X^YGE\BR6MOHAU^\_0Y3^ER1^F^L\1^E^9KQ43EU1(C-0^KMF JHM5^\*~<SG>H M7H1I\$F2IY\_E0FELI0M?<  
6\*4>=~>A9#ONL7NIZV@\_CE^XP5\$T+<(41Q(C%#H#^M^:Q(MR\_XL>3HD><7^\_H^<3Z3D0^I N=6+CV\H^F<8IOV\_D0(RJEQO\MI^<  
MXI+>~>@TGOJ\_ZN(C7I2P^F\$^A%VZH0B8LG^<~+U.C\$;K;R0I@C8R;B) M&^D=+ANWUZQ\$~/6^4%+N-  
~S)~#^I\$AT%:9UZ XU\^9HRA0A@HN2U^Q^H2U M^%TB@;2I\$EE5Z^KG^L\_Z2G1?7K=+A\_O1E@=>Y3V653(J8;3YCI-  
U88NMSY\$)CW++NX2H;~5E9URMKW( MODIK-2I#)Z^7D=0.RMO>I7^F^3A(X<53WZ\K\_Z0\_9^GGLS0^2Z^HYMU8^5IV  
MP^1#NN1LWLO0L\_Z(SZH;RU\I7426^VX M8\$N+Q5.I@F\_2^@0I4 M^7Z;~X^L@22Z;=F4LGI#~#I<~WFH^3MN2I&43.HN@.T.DEBG(I)~)~?<  
M;UZ+E\ES++X&M50\TR343I(S-O\EU&8?3F3\_JI=RH>JCN\_PS\W3?FE\IY\I M.W2\_~V^DYRJ^K^S;I\;  
(1M\FULAZS%#)D<&~&^T^Z62F)P^<(T70N^~"IV1 M;L>436W@A&@+1QKS(H&AVEMSC\_DP.I=O(G;R-Q?SY#C.Z8SHB9MX%ZO!  
MSL5O@9/R\_CBT\AU\$+~9ML9@)O^O+~OF8;I^N9Y&Y07^M3Y>1V(N2? Z/7N>  
MC5O;O\F0>UMU^9E6K~K#"U91+V\NX>U=ND^HAL8\HN^B4#~+6#>IZ>3^P MS\^L==%~.H^~I^>X#6?>R+IGI^WX~;Y^BI%<(<  
SVKR.KB;7;~SO1N94 M^%VO^I>~%<(D;3YGI?27K^#1(YO>7GJZ;~\*IK>3E9+RPI^W;~#OA2\IT8(I M\_BF;~%# KM#;~16I  
X/7<9G9XLR@=O23C<-3 MYDG>C=I^Y6L?23RS;7>8>~>N\N\I7I29F? H0\$^AF^4&SA^#>R&I^A^I M.M;+~L)LOC\F.N6:&&Q^AD&2?<  
V>DI<~\$1VD9;~"IAT8XIF\$">0>I\VI7^POL M^#=-EZAS73^HBNX;(HLDL=(JE=J8F?V3)7YQ; &3+I^K;F867GYU3G^T^YM+I5I8\$E-US&VM\K00  
MDS>5O^I6^P;#B6G\58H^X2)H4N">76;=HXHM+Y<>SC@9>YQV1\_H\$&~!# MH9\_I^AS8^Y-U<~Y%?D28.U?8DU9^\*OH+^D#~.UY@0-  
~4IG.@5&L\_R6\_M4;@GL7DE2.OI2I\P8CR;1.S.17&@O59>CE? M=XU.\$0\$4R~\_IV.\$Q\I^V MZ7U\_V\I(G\_~M\>@~#E;ZIB>IK^6ET)O(^%3^+YLY^<  
<+~Y+0FP#;1OBB+P M^W\$Z?JYZ=ZNT^A)KQ0(+~7535^I@QI2>~.~&.0I^LV\H;OZY190~  
~)~<O@LE4@AFO4\_247^O^QJY^\*PYW\_~Y^YB).^6+O<~Y20\_4.D8;M;24JEP^YW>A-O4YL\@XX H9/SH9>V.Y/W>@P~;~%8)LDHEA\$#V^F?<  
<8CE\ M\Q\X^YGDPI<2PUI^T^I^\*~M(GHH&ID5>~?F)7SMUG\5\_4%~E(P\_3D=^FH 2T^~>)"9((N\_ZI^U\;C\I=9&~3\_V(7WT+?<  
GWUW=2I#2I@Y;~^~K^F19\LAQO\H;E/MX^#RG7I8I\$@WC^DL6^<VH6P\$1BAQ8=QO3)/HY^PW^G^H^N^H\PA8089A M^?<  
=45IKM^M7\IOI7SZ>=T0F\29<~ID0^3^YXZ>2QD+U9I)D^7Z+3=1.MH;WXU^WGHV5J9WE7-TN^6%UOG;EFFI(41N\_D9E<~&Y^QO-  
OK\_4TI=9I2=MDOZYF%\_X=^T2LS&3&8YO^MWV\I\ZQV\^X\I7^6 KB7.A.1^#3^I4C\_OJMIK^I.%3B@5Q~;D64^\*V9S@RS  
M79ZY^M\MLWCT4LDP4\_&9-&C(MMAL55^~\HH9^<%N.8DMCC^>IXLOP\_GDI  
M=+I9B6@C\_ZGOKF\I.2)V@B3NW\MK^+B4XR\_B.O.O^Y;~4&TOA K8I^UT5 M-3AT.N.MJ7\LD2^P@I=-"  
I6Z;F7@UC>~>C7>L\%3L^>=9KUT=187FQ>GK\I\_ML=U^"HE,VN4F4)HKY\$5SFT8<8SIZI(M^;8^\_N78JH3AL\$;~Y\>~&W^M#JX78H;



I%@RZ3BT<9G-3QC&S\*IC^29@0N^+;+OYZ3;JOH\$5\*K\$4K2IQS ME90Z/RD;(2:0;-P-4&U@M8"29A=WU^%I27174  
8%1%U%#8CMF%VSAO#^SL& MU^5M^I3G2J\ I-IF-EX/65+PPN6K8H\*OUJ?U%LLWU+U(ZA\_M^C4B0)X5\$DPI\_M=9\$%^U^H&Y\_RN7Y?  
ZUE\_0#BT#H^E07\_ \$I@H^I OUI?G,/AGE9LE00/CC\_-M&C(3,AS\$FYZ 2QR&7/G^ILSE,HJHT(L\_0\_07,<I,K@P\$Z726-1#> IFOX M-  
OA^\_%.%U7I77#30-6:DJL35SE0 X+?2IU:7 QBP@.\$3;0RIGXS M(10)00.I02@TX+I\_#^EIBT.CI^ JETP7IG9COK\$ZM"-\_VY^9HE+WC\WX  
MJ15\_-IA#E/K'1."3/ AEY5?5BJUA#X+I+P MM4C&/W19ZH(0DSAPR\*M\*0%":ZF<2A(\$/W/^(DCT)0AE^X T<\_/IKIU M F\*VO9"3X)Y FP+@M-  
:9#0D&+L/LV&P+/(5-23&0&9&Z"2ANAH5LZV/2G MN^Y021%02S11GB\_ H4I5\_-5W<@ A/(6770X455\_X-1#1 PM\_ "@/I2E1=W-M?  
OK:CJ\_="B@Q2C>M<>2HHVX<I@V(44+/7L-)-%W3 R5=?#0Sf=I3YN>\$B M@WP+9XGQ;.:VK%\*#CZVT\$RIZ.XK#".IU33Ts,MLDTBJ=?  
9VUDP7?Q95\WV\I M4\$G=8=9AP7\_#>12<.:25V#LPO"5I97SS\*WIT26GBJ3&IETKO\_+J2X^H#GA:I\_MZ:5^MI\_03OM\_ \*DOBB0HX?B3^  
G81:P7EAS\$P+I+C\$5;Z\$;+Z#E)3#>BG^Y"B MS5?L+?+Z:GE^I)1)XRI<I<I?29\_?;^R8>7@LNQZC\_1<7B;6XQY0+XG)S% MJ+I%20^PI=I9FM4-  
3.U7>=IJSWQT.SYOY^7V\* COU#6%QY.;IDAIN^"AB M2#>G%OF<\_55 +IISV UV0\*WX^MLS1\_#RK64QI98V5;0=5VZ< (SMF( &C6  
MWIQ.DHPI(XA6NS1.V\_S=D8\*\_D\_3J<Z?+N41GI\BI6YK\_%.IPZU:TL^ M5(H?ZZ\$ (AG:IP6\$\_3#23FK^XPO0-I;J:U95.8EZUW\*79I)\_=  
M^X5YQ\_IY2E0.82\$HJ+Q5>0\$W+X0?PWU+Z&PF\I90HI#YQFCMFPGET>\_SL&%%&\$FT4GE^-NP^IV\ M^O\ICWHD.PH@+T^V...MB/W@  
M80^G37G%5Q>23S6F^C/="6(>Y-XYZ) 3D-M7TP1\*\*I)26N(6G6KJ;ZQ\*0B&NL2I^G:1TZX^I G^T^T2)3KA KA#<I\_#?BHI  
M;I^M;)%@I+36E2J(HQ^Z7NN+GD\$=VM9")@&C6P\Q5-TF(\*E3^:PN@^JF0 MKJZJ8^4S:W9)>  
(K""R3V.M\$(K8B)W78I/^-I<I6/C^S^=07\*P^WB\8N:5 4&R MAFSL\_\$(E=BOH^0?ZT74,4I9P\_ Q2-0=&ADIE9FTW#(RFT\UCK=">:2O/I\_M@=?  
AP-38@JFS0XV^Z<^:COL64^E^S^5R\$Y/I^T^Q#T\_S1+I%#3FED\$;IF M#X0K9^/&I6KK^@)TEN1&3HV0:1E>QY-  
=&#NKH8I.WX8K&L&86^I\_6ED8^M M^2\$SG^C\_%.6&QVVIUTYR\*4I^E\^#8CCOV^TG<#HJTO:6=<I+L2ONW  
M6<67XAS;EHSYJTY5B%~9ID\_\*\*6W)\_\*#DM<\_Y2M%W5;D;I:8^LODNGB/=3A M)I0DJ=J(1AN^<3\$+^L9",GHP\_6IM;I.N-  
6.FSYXN^MQAD&^ILX^3G4^D6IZ M62+^R.MMI0KGO5<+J^I2V\$QJ^VURISN9)RXIHVG^2)X>4XC2<8B)EXR100@A  
MT4KL#+\_.\$E#+(C)I%0E2D\_#Z29IL\$6\_19Y3+I-W>0^M^VZ7I1UMZK^4I^T; M\$D5^F-X9B>K+NB&9%G;I+2=HOPEIEBF)HIB-I\$!  
^I\7)&BAG1R8#&2Q M;.#IX>HW@%X+4K 1-JD\;\*I\$=+NPOA^%:7?7K&\*>>:9M2YI8I%)4?&\*333 M4#2@1.K Q.)E\<I)@#(FH?  
%"CO4^VHG/(P2R=,4KL\$^I/P\IEF9MH\*CR+EQ0I\NO.CI^T.IZA>B?I%\$8%;PJGY4O6BYS6I(&FL1+HO:ON MIFQ>9I^4S\_%.3^<@  
3S602^Q>5I\*0:R%YUR:.\$"DOIO6@P;V:XEG9D-7Y)AHF@ M.N/B^?V-9;VS9>D.C^Z8^I\Q9F%2I6^USX^@L")ZIE+G^I\_4'REC8G?  
BSU@&HJZL\$SYR+I&5Y=56E+I\_ MT/914L.M\$- SX4@6;2IYK1W.HSN\_-7DUIS9D^I^ZSCY\_#2G=  
I&MV?;@P%=T.VA@O.3H^0#4I^6ATFXZ8B8I& M.N/V8(7T&;-9#\_@S.U#7V:=PI<I\RU\4I\_F+ABGI^EO+H.OR#A@N9)Y2 M^ID1A\H?  
OD0\_<^3>I?72HP8RV0#0^X)XNYIU?\_UL9^NIU48A6Y2R=^N2#6 MI;TE>EPZ;@I^LUR992)I33\$&AC/O;SL<((/\_05O)=WC^N&?  
-;#\*3,X/O?R&D^I^<38T MI^LBI=LY\*QO.R^R=;R4I2D&IJSN2;0W;\_UT6+I+NDUUC^ MLXWH&N5H8W+JIG@I2IK\JK+I0KQ  
MFW=>AIGS 5/\_UNWK/I00XJH0)F(2NIVGM^T"@\_I@GV8K\IDFZV%/\_5>J3 MH3%?66IY-5\_E&7J7H=P;B&I(3SMM=B^@WIGD2SFG\A1  
"RM(&3\_#RB\;.% M8I)\<+I\$6W3NO:SR7MRO.3.14Y7701H3BZ@;^\_05DN=3(I%>^X\$;2O+&\_M^\_00)\*K\IA5^RK@SKI<@5A6^YX6767<I  
H(MB)%A8>0%UT&^NRZ\_M43S M6\ #^D1&S^I0P\$4+08SD2Q>(/,E\_I)@0\*BK1\WDE;B-7-ME;VKB960+Y MD+7(\$>\_&IVX\_PR6S7)=Y  
GFB&L:PP158=JP8\+4:L^T+X\I<=PHZ6D MI8OE055>\_RF00 2I6I^\*.\$I\$2^2(Y9N5^I)Y@ZUM^CYI7@=(I3<")I:O^NM MGOS/3GFW=M.  
@+I+@\$&OZZ7/IJ;I:4^701T\$5V>?077AK<@=(.C9%)8?+ZP-MT=?E4\*#\$W8<\_ODA^NWDI+I+A7DI\$+NO^3JN#JSWZ%7"1YLI\7A;+\_UV#  
MYM,0%2I UF2^MV0/\_\*IWXYNK>+I\HWOD?CSBP^PDSIV=I JWOL\$(\$%L=P@ M^LT;I;=:2^U^I=8I\_H@9I)30NY)LRH\>S=TQM(I=PXL?I+  
^3D03Q^<^C\_ MSVX> GKHSI^SDW\I(S\_NOI\_NZA^I^OL6= B\_I4+\_KOE YDMS\HW=YC M\_N1H? 3WG=-;V\I09"D^9=5\$JD^\*)%050P@R(  
(H""TI3(X4B1\$AL2\_&00 MI8M145\4HJ+^03I40<#4\$54I%2:D(C(I%I^01#\_.93/I>\_ ZHVGK.^IHMW  
MW;H669"\$>>>=>I>\_>WG>V27W145+=KHU;=RO^#^87"D^29Z0\_9\_"B0K&-P/I M  
Z/#1G7=7SWEI\$K\$A#N7Y\*6N^I1AL5^\_D20Z^I^\_4EVS08=7V^V3XE%DWEB-MC)P:(LD04I2IC-I.F.FSL\_OO^K%K^SR%B=XOCG/S?  
2^V)WVY?7#9^ON3JRH#G6393IG;G<^I2I3)YEK@S\_B9 M8IF00YQ=;\$Q#AA2WMS0\$;I&75=A7I;=WZ?&W\_1X:7I#\$E95H3.SI57K\$Z^N-  
CH\_N/V8G7Y@L6I7 2@^JJ;H\_7A.61&3U=^I4IA M\_Y3\IJP)A<337AY\$4EO;G/\_J5Y?7RXXMS8T^YGGRBK?<&Q0M 7W)(R@ (IL?  
M^+I+8)GWJB@98AQFC7-K9TLFPFGZ+(I=W\_5&\$8I%Y19E6B6=ZR;P^JNK#I  
MDXW/80^VTZ^5C^J^6ID+5C^YF2&B=;U3<(JR\*\_7V@&30W66/Y:E&(Z%XQ?);=ME?E.M^W=,QVGHW2BXFIK^Y.UW.YF^J)JU%;HO%  
\*UKXR@+I>I7A.C+I=F=6;WAC=W<YIOWKS6RKO(JV2I2J)C\I APG+IW@B3\$@  
M9\$00&9MPQ\A\$UE;..I58I^\$DKX@X)@I:H(^LK4\$Q%ZRH5^&TP6I@^Z MQ?I M5\_5-O=\*PYXS7C\6LYB3.M;N4D3&^#1#B\=Y2\$4L)S)?GU  
>I1^PYMV\ M4.P^Z&LKN7R\_K#P2A95NCAM(LI\HH-5P^NME-I=C&I^I:A7K1I^QF+ MVLI?67 LI0(9L%HMNP UDC?NE M^#ZIP  
AZSP&Z3:905B)ZAU4E6H\32I^A8J.MP9:63AE%) VZ8HXA&?Q> M3I2(R^I^I^EUIB2=T-0AS)90EP32IGD\_BR>VEI6G82-1MAY1BTI^N^IM  
M>=Q8U9H7ZK5K764;G;6RX6R.U\$S\_-DJ=#0RW-1S#C\$@2T8;7(MM5N\DL+ M;I;W\FGQI6:9K%;1LK0XA=)FU8;V\ZZ<+VJ\$ @H<  
G;K<(ZC(IV;U;N M(PHA0#SN%+;SXU08I?\_JO<X59+IHXC I.O&GXZUV0873 IR5A:XJ;S5U7^M<^4B8^628AZ-  
+G/I\JPBR4K^K^DFO58.E&9V\UAH M5/LRCEYZ7DG&3+TJ^O#2IH7Y A<).TIDV-06WZ#W=^&C>^9FW(X)0-4  
MT.N^WQ@F=P;6QM?2;I\N4UM^H76G&Z;44L=0MBAY<S\IWC82\_I0.BK6I^ MC/U4I@AMNN;I^LNJF7H^I=VZQ9+I^K%F)P\*\_W;-)  
XQE#^?NB3\*I\_ M3^I@93^FH^T8I\$;?<9IQT(QXAG/OHAP1\*02W\_-J7;^I\$ ?GKTH^4H6PIC M?IKI@PI61Y;@HABS\I5ZY^4K%9SA:(%  
I\I;HOI&C8X;A\_X5B=RTY^V>M2 MC^I(V@H\I5I02QN28R@<08IB#\_-N>I^XNEI^47^5^YI1=S8\VMY0^\_GA+M;7)HQ\_"M\_L\$#7%?  
48Q3I^2STW^XW5 G(T^&\_#IPX^46N\$+I= S+(QIHXY%#"#I05^MGC\\_-N+I+G8I<#3J2.CYU\*8.T40H\HN23IT^XX^2%WWL1^+I/2 MR?  
JD<^@2M&%HM70\_?I^RD57\FK3F:P1/D(>KY8P?/3O\_4ZT)IG=CAMY M+\$\$O;J%M)LWJ:6HT;W&^M2 MV2/8I7Z?#W;(C;DI80I97875&\*  
I6I02W19^IHX@4\_A)80#;\$L=YO^I>UFYZ M0X.0R Q>^BEQQZN7KJ\K.RMN.IY+I\I\TU>9P%IY3^I^W@P^94HE3\_Z;@E6I MI%MEP=M0  
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K7\_MZ?>O>(<|\_RN&>K4)N0+>S|G|H(M^<K^\$P|MRGT5Y?MF2@M\$|Y+2\_M35(|H^\$SPGR#Y\_M6|J+>PQ\_|1+>C^S\_OY|+<C^F=|2\_2T?  
5K0WHER\$1=-M|H|^2/81=|4YB|NO/K|9U\$.(Q|S\_D|\_S|H\$\_%@ACQ|^@)X^YH=>7D^+D|^M\$PK<+6X^|\_X6@G@940^3)2\*=1  
3X\_GSY^>ZQA7^5%Y^+<L>200|>5P>\_M\_X7V|B|H40|>6|>S\$\_.YVY1Z+V^W^T|P^X>R9H|6;RH0=6T|Y\_M|27M^Y^Z>Q\$H@AL|HOWZ^C@8  
BR^B|B^H|H|C|N|C|A>\_B>A03X5\_OG>4\_ME+W\$O(HX|B|>G^L0Y^<O^N^<Z\_O\$>2^?T8112P@12^1ER^|L^K&=0\_WT&>R^N^M)2Q\_W|\_<  
RWG|8^>|V2^0YSTKEF+@^W\_S4R@|MK|^S^DR\$8+|L+^X3S<\_6W\_MV\_-M2|\_>RB2\_>|B|O\$|Z8WGY2(|\_K2ZJ^62LLV?ML^W5?3(RE  
|O|C^@6P23O\_M450|6BCL@|^FW|IR^Q&>K&H|P0|C|(8|J|H|R|O|Z\_A\_D?C9^CGO?2\$5Y|5+|P|J  
MV^K|C(N\_9\_>6\$=)\_23|XZR^\$W2DK\_H0^VP|O3=S9N^G;O3\_A^H^\_VO=F+M>KDG=YZS^<C|O^&O(X=Y=NO@\_Z|=26|6|HG-  
M^>U\_N\$>JWMR50^H16^E\_Q3ZE+CW\_BAL7GP8|E|Y|GK^XW|HU9U#)6\$^>Z8^A+9A\_M\_<ZKPW7\_&L\_QT\_|0|FQ?%8#^D\_QFA=Z?  
D8<+|JRV&J\_<=&4NGQ%|9GV5^V\_MN>M2^A5^VNZW7@#%U3?|>Q|9+=@|^\_8@X^<|W>=^\*YT^|ORG^G\_M|6UR^  
=H^4^HWDV4|/1+7|QAEH\$&\$9)YY\_@|)9S\_Q<2Z&9E|\_UE6Z<|B\_W7\_MWVQ#)TO>K&K>?2^WSIH\_F(1+@?#BU087Z"+8\$&Z3+N\_6D|Q  
|XT%&|D10)\_Y0\$EY^|3^S|LN4

Z\$FU@O^K/B3S8\_>2SD00E|\_K7>2U\_M|H\_6|UG^|Z|^B;I5|I-OR(HR#|XTE|P|NK^<79B|H|+E|>>|%24\*")^UT|<M\_>W\_T|^#<  
<5B>48Z+043X\$E(UJMGA>JSPC^3|TOTS7|\_2X#HBT5\_JWB=M>O\_<X^M^5F4\_K|P^U^D^|N7S>C>G|HD#@\_G^G^7|1T5E|AW|QA|N5=-|H  
M|OG+L^P\_04(87^<|L^B|90F8AC5X0>\_|\_FN+>BQ\_XK#HMEWE\_<C@BT^S^J8S\_MZ^A>|>O^<|E^5\_YV55EMA>?S#B^B|C|H35P|\_<  
|2^\_R0QD^Q7%>ZQZRU&Z^MARB|H|ZE7F&L2H|+X\_W@>@>3^2H+7U^X^LMO\_1HGVO|BU|0>5YCN^7YQ\_MX3\_@PN|Y0X^\_|>15\_<^<  
&7B\$5+W<^>@\_>N^|L\_Y\_Z^V|>-638V4\_R\_M+H|H?L>|H1^A^VRL^X^<R^#R\_OQ/LQXSJQX@L^+|WZ=^S/FP3^7W|X^>71B\_M|H22A@RY39Q9\_<  
@E%<=>T+7Q\_2|NT|W^P|X\_S|Y|M\_OTHXQY>BZ\_X6=&@H\_M4S\_6H^>=A7HJK\_&|S0^<26S\_(NTB|BW^>|3GYL^HKX^A46D7JR3COY52  
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^G^Z^N8|YWN|8A92CV+>M\_Q\_>M\$|W|LW|P|RR|2X8>AO>(&23U^<HE\_P9\_G2O|DCW90\$%10S\_<R4\$80\$H22|@>\_MG^+>MRK(U^?<  
H0\_#0/10MU=35A^8|RG7Z2N=?Z^FF|DUR|<<<|?%S5\_-M^Y|YB\_U^+?U\_""0PKP\_9WLO)K>|1<|\_<  
MFSM|\_MVA|S|+1+|S|U>@>3^P7S^TBL3^@#|H4C|3|U(6|2@>P^5V79Q|V\_M@>2|9|<6L|<|3KYS|B+<^T^4TQ||/|^+<  
|\_8|QD39B+RS<^<G^X)U=2Q^|1\_MV?1NU^<Y|M^Q|YS(X\_SU^CFUR76^ZM=W5S\_|H6P=^T\_R|S@E7DM2K\_<?)^<N7%0V5=<K\_<  
M|E\_4&4UGHX7H\_V\_Q\_>3R|Y7KT\_9%|H\_OYAR3Y\_8@4|^="NG?^I20WP|\_MB&^>5F#A0\$S\$8\_M8\_|ZHBSWZ|+EZ3^>F6>9  
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M|H^>)Z|8WLV|L|W^N|T|J5Y6=-7(X\_>?VN?\_"\$Z3\_DR\_#R6>9O|D4\_MT30ANC%9^PV|)(41%/EX|)|M=5U8DQ&KDM2BP1\_|LP3^?<4=|K-  
2EB@|\_E|P|F\$5+@RR|OC3Q\_XQB^>?LO^N^G5(|AP\_H0NHMHMO5P/QO\_Y^X|C1X\_6\_|LX\_M)29|F2K2|>\_<X=BU^K=LP|UBP9D^NAOKIV^\_<  
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L&N#>W+3JN&^2|U>U|\_|\_2Y80\_2\$G\_U^<F^D>>|\_M=63^<#B\_>Y\_<|C>Y^|DSJ^?2MAN<1|S|3W18ZSV\_MK<^>HHM^>XZY?<  
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V^73^5^BMF|^+MP/\_O&\_<ZV4GCI^E|U2RWY^Z\_M9RYW|Y|UX8+>3^T|H^Q|QWY^73U^XS|O|\_5=-F@6|G\_XAX^5\_H\_>W4|H\_A\_M+>%U\_Y&J6\_V|RR?<  
^9%5P3#^Z9UD2WBVLJ\$2^R^N2^/A>+>\_M|J^TE^BF>9>\_LL\_66>8^<C^O>BU\_-OBS\_R)\_2J\_M^3CA^S\_185&57\_D|H^&8T^?<  
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M&^<=9Y\$=76NM1P+Z2&CA@<\_<@DDY\$NY4^Q)^7\_&G|^P\_B7(^TREP\_MOW4\_M^|EGD^7S|4KKC=|KFI^G^N^XWBX&A\_M  
2\_9U^Q|FQ^8N|AB\_11C\_C6|^Y^N^<J^|WQ|T&2#%<G^H^>W0|U^>N2Z60|(03^2EL^O\_8UAM^6\_M@>^L8Q\_W;BP\_L^<O^Y^<NA\_Y^>#?>?<  
QB/|F%^Y+K+K&I&H\_|K|Y|Y^T^FWW\_M\$5^VRMEL^<9|K7^<G^W\_T^>^>TX?7^>6H|V62&F8|TS5|S6@>BHO^<N^M\_|\_VLCM\$5L61R8L^P|J  
%>+>Y\_>F\$R\_@>|DRRU^NCQUR|GGK\_MK4>YEPQN56#^U\$5\_|\$|^2LF1&M\_WQMS|Q&&MTP8)^\*T^<

00%W2I5I0J>Y/6<LSW6C<\$G'6GAGI^Q48TN[M>DC M6I&-Q2VZ)MS;HK. 4%U\* M.U:O96U(H(1 4HF?<<1-?V=|S<8'\*X(M@""W  
M#2"XUY. l"XOPD 0+MB>GX<5) 52UI0 4#MB9PRAIU;YTVS;"T\*MU"56I M90KN;"(ZSQ?|HS-1S1\$|HJ|  
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MY#YK)IBC<X\$)BW\$' UH15'P=O(=>W\*|TXM-|304)(<?YI2ZC1|H#YJ>RD M.\$:(^8M?B8L>.>.%E&.MEC@' ?(30Z-2%;D:7 R:.(M'-?KU?  
VI)|@<K' MS|f|S"A=)>60A>P>8\*\$OW8\$>R172KGWV|A F M9<&<2<S|6:;ZAH.(5ZJ@.KDKBKM'1|U G@' D+R(H.P5@W5|XLG\*KOIKC5  
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Y9T|6V5^EO:NHE69.5%"HY1 MED.2IOHZE\$U:VPS'(<=>^ET?JH:MXJO^S^YRBHLZ4CO^<^&TD:7S|8H+=L)> MAH@TXZ|H^0-M+ZH^B9>04=N?  
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MYBY<3AH\_N9:A2LDOZ<?Q\$Z94?IW T|?7'9|L2-( MEU.5.%9X.O5TLID?#;H0#=@BUC'.'?Q:."R:Af3.3ZQ#=#DP1.&8LV@).\*\$&3C9&+U40  
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\_O\$|\*1=|+P'9DG0U.5B8.VE7.V%KX%#PSO59G90@N\* M.12YEM96M&.\*O69Y|M&CBKM3-\$Q#S!%G2|&|QW2 M)"\_WN|4D=&.  
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M4#AAPW)|B#E^""%&|/CBB3G+|+>.0LNMX\_4VLP M=O(V|DWY^N9?M4#Z:SP MW^H|)..(TP#?A\*.\*D8\$-V(MOG3|1%|N<5%P:H%\$XX.?<  
A1?K|X|/K#|/|@<CZ|F|71.N3&V|+9>8O|YR9^KW(>1)0%&S\$6E.Z|925 \_B(1Y|HAGOM)|:FH^01#.\*WKG2TG^20>+&F|  
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0E|P\_8BE|&H>6-7BVRQM=D.XU|JDFM|M=2+CZT3DEWOE<|OG (PX<|FY&ASEU8=1:H2\$|Y|JB6))H07?02CVM<|F|F+  
M.=R:."LR/4EZVQ|O9>6;L^AEKN^O.^\$S:TOZ: IQ-1?Q|ZBVO\$#."XT7U: M.1\_?Q\_0%3R3RE6S2S4P+7/7-# V:O-?18<=BGK|6:0-V|%-G3|  
(+;F=>W MX2V88=BG|TS>4|>)940L=-6BT3.CU.K:B-EB/O!U.?&30"S3>.GJ?/J|L)W>#?"MXER\$7R;R>\*L:2:7+X1|TJ^|SE\_NE6XW  
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MLI@91.EH.K%&X6<0#|GDTM\* M&OB%4?JH|R@7Y7S\$51.L7L4\_5(|.SDG8)-87E.S@2V3..CWC4"- MJR=NH%-Y<%O#<30+52)4R4IW>?>  
Y%|;MHWED?L\$M\$4=SPW|KB&5L+&#K=&+8UCX.4%R|(LYVG MHT 35Z&T%)(<|+6T%6+CGIR:EEU36H<+<  
+M2P7Y^13|3DR2Q+7.08#EAZ5 M/E6DODGYXJ?%<2&9>B%|H^R8S|53Z|W555N|>B4OHB|T9+E'.%Y|T:| SE\$ M0.(EBY40N0.PH  
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M^A1Z9H>?H"YVZ.WE:6.UWEYX^O.830K|6|H>34|HJ|Q^R&60^G3B|LW55 M8|O|> #XG.?<  
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MTA" 4HWT 40H?<K7-W:YA%VC^D)MU10#K.YB6|=N=|O B" 69E6:TK<.% MH|@+BN2\*X%")/1128-Z49B&E7Z-F\$H:| "OS%MN7.5GR?=@<|  
GZ|\_5GB=6|7.W4'=14T|O%."H5D\*."MESA+|A"/|HRW5|99\$8AQB+&S^&CHDVEN=J?+MM|ZGGCD M1D".9HH:19M#B^Q^\*MP.=8MG^X-  
|X3W+L.R4A|Z1|MLE) W2DOY^BU?# MN|K|Y^U|GWR8>LP?:(SXXN|^8-T>ZNX| 58N|3-Y6D|Q|JEK|F0?)UOS M' M&=2WTU|  
(|D|'5:|+@9)\*/+CQ#?<6HA|J>|D|X|HJ6#MV)"CP@56>N7\* M9>=%Q+8;+L-6'=<1UO? TV^Q/#Z1PO\$&O;7"IPG|/^(NML'2P%>|S|J&/\$  
MHM|16\$LL>4+M3K:P|?+|OA=T^OQ=S: B6;J9 C:Q&21&P^O@OGEFY"|.MP+|JSP\_Z|  
|RR2|912V^GSXZ2^M:DDX=2.HJBY4T%+2.NM|\_BQ:=U-MV.XE 6VUP|?3#HZZ^B^C|GCK C>8Y\$#0S(|P6DY2S=KSSRP?>|\_C|N3=\$5  
MDOXQT4(W\*|Q&AQ+2\$8WGIN+0%|HS\$PQ:VQ|NK| 8BKK/%C|@>^HKY|B4V|MYN9#>F@Y(\$|DV|  
M|'+&X.4LP.^\$(UWZ3&#%+.;|OUWY7B^C\$^AXT|F<|G.3MGTA&WO|^FNJ7W|N M.%5+|=6|=CTIG|G.^\*?@)-13\*.0(Y1""  
U\_#U89M%#OA)/G49R-5<=E MY5X86A&7|<|L)D.V|G|X|KJ\$&5HN@% MW"\$IPGG=/OG%3B(ZI^OSQD^&W|S63SF7U@A\*JMD\$3.PSU-  
E|U@<T|S M8#|<T3LK=<2LUB#SD|G:59GKNQY7UX3-Z JFLQ<TWD-(7 U3G&X.F^X M+ZK|&O:SD?K;B+H>W%Y&  
MEM44SAWWY(|H1W1W-FN6Z 7.VB2KG?U\_-N%.KWE9G5|^Q/W:B|A=^MSQ#D)0%6  
M|B|:|F""UT38S|K|TME|F|Z|XR.#|N:K.N\$Y.93=#BA:P0^KY"5H:0 XX)|100 M+U) @M@H:P.Q:5(?(|H7A)"9 LE.HV\*#>  
|AS>=F\$S|L79U8DY\_/5Z|H-7 MMH/3U:=J?7UMNO/0W\_UH)7@ G^?2J:|8?>|2^|<?>|H:32N M%FL|HJY23=%'\_.1M\_/14J@  
M'RZ|14OXQ^|F9-?#FH|L.XW"=|M+>9)X|9=)5OC (6+A2|NOX9?<75|OY MD03|PLHESOR|U|F@UW|B|C4Q^Q?6D?Z+C79SQ|<T\_9\_(UJ-  
\*831K\$?Q:Z M3PGM09H6XN)|=8U'<=@|80"8|K(|26WT|M.ZYD|JUF4>5F|U:F|)>\$ 5B9R M'.W@6.#?="|BE&P\_?T|>+Q3UY1  
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W|O%LB|F|FR:UFX6Z+LF1A<3BA0&ED|^|GV\$<?C^X<?J:S.M|/.\*MK|T|ZR5CGS|TR:9.\*7.S.^(C)83X<@A|W8))ON-9C4|  
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=9/&E\_UT|4=|HW7|@.7PLCHM|f|\*%TO9).B5T|LR|^7E M=<91MU%SZ|9F#|T7W2<=U?|A.D7G|H?ZM6F5\*\$YXA&JZ?J#;M="TVU4MF  
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M.2|7X|=Z#FNHYM=HNB|E^D(Z^GCM?OP%F|J^K-C)5)Q@&Q3N^\*%0VAQ M.#S9C1E)|M.P.N|2-S+|H|R(D:2^|J:MMK|G|  
|>V4\$GTO|A(8GY-\*WKK)\$5H/0 MEE+;LL|UVE2C^S|L3\*.SO|<)&C'9\$|D^&PCX5.FUEU\_FKD|22@:|R' MTD:WW>C^<^/N1DFS|8#|K%  
|KNC|XV^&J.NLOAR5HB.0?WD:K%&A-M9\_9UW"/8\*VX9#BA|B9|7>3 B&O|SN|M:0.2)C%=>|E|9L.50XU^UMR9T?  
MW503"Y1+5&#&JW RT1^\_1N^C2SZC:|^=KPI5W(6LG=EJE^O-|J+ME.#VU^M\_(E3&3.Y?  
Q|08:..6DW^Q|Y|9U^2L6>KP|0"0T4X|X%+| 1EUVW|JK&K\$O|>| MP.65T78;J>L^2|T1^+FN.O.@G@D|JNA|H^\_4+G.0T?  
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|P|PE|1 M@CB2=YP|17Y8UMR2^J|H.W7ZL:=M:GOY|H?>G% =HPI MTF=X|WC.(60(|>DPV(GW68  
7^38YQ%#RC^\$R|H0S4PH7W|KZ%6#WC2|C'S MDX^|1VJ1.4QJG\$^7(BX0TBS%ET@.P1QO^O+|^LB7#6MA:%EEDRKOB^Y.6  
M32U|)=&WQ=|^L X4GZK\$^#<C>:N|+UT.CHBA%|^L(40%|J@5\$ 8D%|D4I9>(|=|^P4"5DE%X\$% 44 MD\$@3|J7&ND@C%  
(\$4("G\$|J1.0.9)>+^|N|IOW|6G>=>^|Z|EKW\_#&3 M9\*WLF:W?9.GF=GONY4\*HP^2%K%6=B4@E)OKJU1\*5# JO2NT|4IY8)IOSY M.5?  
GG|TG.4|14YDEKL>G^K?>U:=Q98V77KQ|O:RR|F@N3EH^M6 M"G6Q:9^>|Y\$E+E|SUCNRRY81(8ET&8#B6|GS5.6%@:4+5  
Q/LBG<8|XCK M:4.=832>Y=N^165N^@N"@RKNU.VMM|2|J&ZC56|EFXMMN(1%|H<|<@J=F MD|D>#1@^8/UR% S1X)Q76+^AOI?E74J|  
Q=O L+|N|GM AQ3+J8-K7| M02|)9S|=C0\$A.H|G#&R^H|PK|=# 15.H^>OR|U|SWE5YK67W:2T^AOJ| M^2L^|<|+OXZEW39^AD9A^  
L8=@M|JOS|EOT|U16|>JEM^N^X^=FOFRIAQON M+J|7O3X#^E^|P|JAW>CH<^FOUP@.U|U|N:Q:=AB^YV6B|JMB|E81%<Q|F&6Y\_Q-  
UR.NW%2?GY^C8 F^/Q^&FD0MD0J M3S|X49=>^PV>V^V^F6P\_".|XNK&40V=J7XW-|F^\$;W9B..AB6J>@K@|D&K^<??  
2T4%G|O=@1O8\$E?0@|(15%>CL:..E|V@ J.@E9+4.?2- MQ@O|F4H2|>^U\*=87-7|D\$9^DW8Y^5B7V%3;G<@D|6=X;=RA0S;K8:1/C5Y  
M9\$9RJ^IK3WLS E8=29<>?I781U?7+|^#M01AKY4V+O@BKC?<=A|J?>V MR^WJ.4R7VH?  
Q\_OZN\$QK|Y4|RAH|H^|ITXPS.Y(K|U@)PN:3NK|JP\$\*<3|S M#X+5;^S&Q|S|RG:8Z|Z\$SH.B#^TE=.%7Z<@5#-KAC%O=\$Z|0H?K8|J4L|  
M.WN=\*?HL\_\$S|S.VL| T9|QSWQ|Y|R|Y1Z2|U|OU\$&@8HE|+??S.1W^Z2^<4)P^X|>.Z %"X-14|F?ATH+R|7O1=|B|UK&B M+I@SV-  
R@TH|QHSW?O6WRLG1-M.5HLQ4|EGB|^E2="9|C^Q^K^KDM|H|SW(|G@="PPV|H|H|S|S|K"|8|@<M2\$4C|.15Y^A^IY=D|^WC>Y3N^F7ZC?  
J0^P>10G0^J|M.O|HWA5U1?S|MD.O+&J.^L G8CHT7|L(620NWV^|MSNFKK|XB>+GE|38)@087 SHOFF1=9F  
MHJ61YV6|K6:|8|EJ 2.N8|Q|S|@2&|Q|3(1L9+1U|N: "@#6XT|P-8G6K|9 MA<|A=L2Y.USCATA|QDUZ-1C|WL3JR^<XO-ZS+YDLCE?  
\*\_J\_HFO1D/0 M?2L?2BLAPGR\$D#&#P-|\_H|E|^16|1%@ M|FER|H|XMB(|G|JUH2QPO@|L9L|02^<P8OWW15=G1L#|Z2,B/G74X.S7  
MU26S|JN\$9>OTKAH^C.|O|Q|H6 E-V0&HEA75%SLULZ MISX^C KPZGVK@|68J|^Y0#F88.IQ>)J|^AY7YEE7.9W  
M5>R#1&O#3.C|7|>GY>."Y^J&G|<5Y4=2900E|F|X.W.64:140G^2|DG MME.|#5|?  
A)^R1=785.F+4|C+E+JN^W42:P/6CXVCY&767|OL:OS9T86FZ M#R/5|KGU#\$-/PF12;R|U4MW\*6SU>(|=J7O:B9+6K\$P2/QXN0|O.F4GTU  
M^H|+86T7BPNY|7:9|2C|9%|>FDB|JOC?I3^9QNX^OM%<|K\$|.9\_3/EHM?" M.Y.#:Y%|5Z NX^EL?H^J^Z;AW/^XEGB|O|J?>IP>U-  
3K^XHD0A@75Z\$>T MCT|RI|D&|X|L-Q|U@ZMM|GN=75M6ED9U31%|f3 R+YB=J6RQ/9D  
M^M+6VQ|J|450F.2T\$2D H^%FZZ^XG2L|ZC|T+CO^\*2PF@HDH\$F0939K M^P|MMJ|TRVU3?  
NX@O|TH^SK74|3^UC|TVP^K|GG^GD8\_6\_.PZ%.X^O|M|EY2) MAY6|S>=)33:C2Z;J\$;|KJ^P|H|%. "K@.NNU\$9CN^X9V>?>VA?2#43K+47X  
MP7^?|X|N^24G JD>=^HZ|R7T.O|J|:5\$1^RF.)+D&ON6F2V6^%|MLUC>2 AX M^U^R.O9@<^DZ>44GUS7N.ZW|C8>K^BBR|ZT= 4Z4-  
|MQ&P|T|O:|X|=M9B.DB3R.\$K&F979|J^/Q@<= M^Y02BPOA@.003L^<3|OX|H^CSHD-PSC&C^F9E|Q9|C|W2|2G8MG(K-BHR  
M.6R88J\_QA|MTF?OI&X3=H|T8&N.Z|DE%+8<4|F\_OYA/V0BG^90\$YL&XTI^\* M4..#?PS|+5Z\_K5.Q8/RN>^>97H |F:3?  
>PXTU\$|Q|WZYW90|C1=N%O-M4.#="1E1|H|O|=PNJZ YX&|4|5RL9ZOO=A|QO 8^C^<S^F^C^|ASH|S.0%|M+|8AFGN4BRY-/4|H|TC9QZQ?  
WE@|9T|5-5EH^<SVGE.24^NBX&HRF^M|=MF3E\_8>Q10MH87IE52.2M>6T)9A0."9%Q+YRZ^CZY>R/ORQ3%G?\_f80 M8^\*CY^LOV#=#  
Z^W/P7P@0E|+|SLCPWRK?0.LXF&.^A|ZS|9L|CE2CPQVADY|X^>2<|Z.EH8&J3 MQAIEGEM|YMF68N|X=M^RY=>^2|G(FGK43:--  
GLA\$YR#)|@+|NF M.XPG%='6S0Q2+RH>Y|A4^NE^>5)YJ47XU|U+|6/\$RT2...DQAOACGY^H|I  
MC.W^#J|D=|91|=3TH|=5^5LM:M2|R^K^EUB.16.KOXG5JPV5V^2SV|BAXR|M.9|P^O|T333:|=7^T3&Y^#>|G-1E@<N|X436&Z48 MB)|^  
F%5?CFX@M60\$=7H=I3@<|X:."F#P:AG0|8XGW@O:GZX|+VBM\_|YD|H MQA|BR6|GWB.N+|JVB00U-LG|725SK^69Z>A#>J4|H|E|L.M\$XY^?<  
H=(^N-M^S#1%2:3U\$B.?S;Y\_\$.ELNE@8/17G^M(Z|L:..RLNB?M=7Z.\*S1.IY1 M&.\*Q(I>?^?7|=LX5^NW^WH?P\_J.V6J^/PG^S8^A-U IOB<0LS)  
C.VO^16|=M^2FGHO?H^<U|K2.9J-F6FSZK\$S.A^IY%@WNY3|H|O?QYAR^MH^L9""&6^0(C-M5>G-|S+8|4.U^|Q?ZV:\$BX.%S9|")>1N#X?  
O2|\_CV/GOPK>0-Y^4(ZF+OAB MMNK.M5N3)03|0L&E U|X>AM;..PK|JN TEJ<Q&S(>L^&XYV<9.H.K|V  
M^C^2F2<<800)4WZ^ZZRM52>>PY|H|D5M4;NT@>3^VI=X|UX2 NR|G8|JR296>W\_89YXWKQ0S;L7-S.G^H."

M/7GG+Z^F6=G: QJ6/GTJ+R5TJTA%KUAT+A<45@)KT2A>N-F9 D1IS&5SCVL) MC?N5V? ^L3M3XA>P=C)J^5HJ\_+\*X>=>L&OH=&:0JZ#YJ= ""FOO FOH8^\*680UW\$D9#R2MJE. M+Z^5%TSO%LA5OXNWUJZ8%,3JBWYQ4.9UN@V2-SF:XR?U=DDMHL|CP#IQ M=OH&-1?S0\_1FAUY%/:A5TJ&M&%A5->&DG):C5!1MBV? E/QFC%BLA1QX4 MEKX5165BV4%XXIO>I%F SKM=F="#EZJHQP.&6L\* YU-H'SI ZCUHY8PY&8ZROA(KW1L1<@^Z15DN:7=F152H^M8? ZWC<)HAOT^H2&WP5P7:78\_26MG\$A?G1K9C^8PB4(W:B0<7D%1/J M0P:Y1WJ3ID/I1<9BL:OVAV.EHXW26^8J1+4 M:SS)E:ER1\* &AQ+<QYKLG1\_0.E.YG2S?5NP=ATQXFG2.UK% HJ/TJ1 A M(XE^+\*HIG-DE26%4:7M>:RGA@)XD1#J:8M8J\$ZS1>XPL\$G1.D7=>76(\$A< M6MRN:G+S/^@":210)9=>D1+I< 0VYG%G4H:~D<+ ZYX":1OT&WPV8~#XVTU/R^ MN0I/D(I#N6.10IUUJ?N@:A?IQ\_GSD\IM ^KV-WB.Y#082)MG6)92QWM%,\$> MQE/GBJ.TF\_.16H%6/\$-O2?@\_JTK=#ZQ#R&I:Y%1.Q"M4G\*89.11<+IUK\*50 MH\$7T.Q7/XSB58S?O<KHAKIQ?BS G:\*QV/=0+ !6N710-LXDA1:1XDH^G-4^LAI5I#\_1D/J7:N26.3LJWBX/19W4G541 M4(7%S0NK<1R):\$9:WQ\$90Q31@A^2/7>\*>@JER@=HXPJ J ME JB1X>MR5K7Z>=>96R &3'1O#RGY9H(A%\*IB8"QIME5YU\*Y^/B,Y\*WAC MB+1L8+\$:QDGC/J1B2D0\_%4:JD/DZ36)PU5W\$F~\*JA=OE-.OR\_>ZAI\$R M#J:3%=>/T=E9'9>C(6ZE:OP/AZYK>Z8R)@1^3L@/<TXVC:5S\* [M=7J67 MSFW\$9@UJGD&9C'RJ"P54 H-U)H\$W6M\_7\$10J@15RK?>#W8/K&M6#)OWF M21P@9D\$S=(Y(GIERL NLY(LW1"Z3 ^"\*=#>LPIE =Z+10S6>EH84P1ST1 MB5X\*~R?>3DL&I/C52.2>ZM90^>FTY70>7^1LOFEZL5FGNEX20.G\_%GZU4 C.M=>="IDCNJGWQJ (-YK>UGPF\_7ZU&&1KHENG/O 9:0KIJ I M9:~66@Y:V2B1X;~F3 ?^RIQ>-PK/M)YUJ(A1)U\$K&\$8FZ\_Z0%&<MP1 UN,FZH D&-6Y%MKNN2DM+1/@C=Z0HR>%SH2L=1EY4^@N)GW43K?T M.HS^FCK.O6@Y# #)RM9.89N:0E+~!O1I\_VT GS&N>K(1- 4B(P&+^L318/MHZL+XS!AU\$S^UZ@QJPG6P1I/ESJ&LJW01VWN'0U^84'1)9I=1A5D)7&(>"-Sf. <+ "FORPWRTHVY1KZBAK5>6GKOH%GK#S M61LZ9~K)JW0S0\*~&~:3PF@16.MULM"QW&\$2938FV-TNV^O/YN%CFIK"IF4A MW@/1+U8)\$6V3GB&2H\_P3/RE-7:Z+=1^E:11S2\_E0B&&L.C1^1^1@E\*1(Z.M.3)HJY\_@:26>MJU(>DX/QO58W23P<ZTAM8?VL? 3MR0\$YZ1+AE746 MV@U?206ZD1745Q7%&P60[W0Z0-W3-V:5M&Z9IM6DLN+1XF&NOR\$SYIO MXI<A@2:Z7E/(UIVX.14%4.Q.G1:~T144:~D:ZL71%20IT~ #1WD^N521Z0SYX(D>#=#6T60/:?#C0C\_6S4)1IUO\$H\_@TIB(ZK2\$1#(7ZT\* MPWIERXH1OO\*W.ORM21<1W:7&)C.J>9KSJD?J#MO13CCQ7?BQ5R1OFFG2.= MXID.2&64NT.EO5JW(2Y\$1(84ZEYDGZ:#98-C13A.9MR? (^D?>.F28M.9Y MV(H1VTVXHX)\*~16 CZ#5@#1E18) GNOR215R007\_9V4\_42^SOIYRY?^3\_5\_WF P74Y@1=R/^9#.\*YJX>BT E\_LDYOD MXL.RGS:SY&XFM^S1^8A-BUN1771G8B4\_%#1 M1F(TFT)=QS%.181SGBL^\*MCQKMJ/S^KZSA.VR37.A.SZ^Y.Y")U>4P-H(G M9%L5ON)1F01INNMO1F1Q)QB#P-G4C1A-/K(KY3EQCNTZ5O/&L2.ZHS23J\_ M\_-7^<1Q2)&0U- 4)+\$C(X<1%V81^161^1\$F8)1JLWHN:Y5WUWA0'HL963<MR'(6YSE.#V1"H'R46HN:~53#>V.?'N BT>0.DNE9.9HL@\_3Y\_1%6^TLB9I MPHRFZD+8^84ROS>2T>DTP4UD'ZLFN1H1H=CGM5Q>1QHUH%\*ZE0&80 M+WA^=CF3:SD=H70&:1G0N'D'QWJF&V A1Q91UB+1L1^\*=>+W&M'T%10 MBN+1L1^<10(Z1PX6NPKJ9 9IL#2XJIE^4T4QKLC0.G^&U12)\*~Y14 M@JE&N\_HLQ+5<9F+RD\_P5QD9IAE7JU(F#K0&\*?>[F=\$\_#MO87+1^QLE#\*F0)OL:1\$+9'ZQY"N8\$ZIU<44WXO6/K)7.H M08) %VS%B%VN\_/3.7>U.A.&1\*WGZ2B?&1^MOS1\$1:Q(L1L1#RX1-/2RJR MS)V \*01- HXLQKAS5F'6J\_DTVJ:1@X>Y1+M3CG@=>G:RL\*~<OG15'H0ZAC\* M'15)%9=>1362^15=0U=>@1^L^C@106%YGC2.NUYWYM2(X)=OEPa=X(4/>8L MY@=6X%N^A:04DV\_B:H(IX@\$\_008.6L2O9&M1>-- CVG%KKMXH21CFMIF" X\*F6%:#22CHDO!@XC"72.@H M-%1>7^")R210D51P6#6W6(#Q<) &KJ1\_BVIMB&MG1M8(J/G.8.(+E11!>X M^L(NP46EISV(A<7S>3+K1PKE:\$G5.N1+XX:7C=1X:T2^MK00#FC MYGGUY6^1.V9C71-EVR MM7AUONKS#T3NK#LS317- Y1Z\_%QZ1=KKK7BOLCT/86N9\$CKYU-3JDWY%HB4Q\_?>RV~OKJ\$P\_M>LPZ-JWW@JPH? 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P+12RW1H6BOOT^&7 MJ^3L8^L(C0126&)Q5Y+Y0G9Y55:41>D'B>YDR^L1!%QG#.DD3(E12+58J-M" >L+\*NOV>HIQ9P\$131#(2KX\*M4=>X.L>:~&~&U=V^3:4600BU0P2+1BUN%) M12Q54)PZ1%~ /D@M#\_<AL^A\_1:5%JD@7O:A.L\_7(8VPRISMMD)YXNRIT/F7 M@Z8:KGY10+~3(C.E..<PWE@XXEBF%0L\_VA.@FVMBNO5HF3@?J/~?^1&N MHJ/HYG23:3.Q>P=SE&DEMP7 M+1R46+&V@Y44181&6\_KXX:EWE1#TB3PI9?IV%X)O(D-AC:~3:53(8BV MH-B^Z1H18E=-9SG=F5P<6I@OJHXV\_@\_%TO+BCDRX M21SOIN#1)7AJVBJ3=-0-F'G0/UA^#EPH<1^<:~8S\$ZUF/=0HJ3?1E-M.:T97 IV4/\_1C M1B6(V%D/2=~4S2J\_ GR7D\_\$AWH9J\_ =3K6XGB3EJRN=08<\$<C81?O"1F= M&&/O &UJWM8/OYP? G^TID96:W):CE.\$Z1+>T1U8L.G@LEZ7WR2\$2N\_H\$S MCXMYH1Z)W7A4:43:=TAH8MUL%IZ93HHK%IVZZ3T\$R2U<1UZAQ%>?H39 M:C3U94+4WJO\_H1Z(I:2:#J766IK@1.49\$5\$KOWUC(N/S1+TOY= R^H MKKZ1DCQ%#UK5=\$XTF-RJ^SM1^H(P.T171Y=6+&RO20 L&XLZW\$J213 MBV\$&K0&F#\_\*621%NAXM^1V1(O8/O12< Y13&^C\_H\_WQ.3@P04@.D=M&=YTYB1W&81+U3^QUDJ\$1^7T. (NDBLH:~\*YV-J%\_H:0) F>25"#+OF2Z69G+1Z> >0RHJ1ZWCE(GK+5>1^?E1LT3G MM3DW#J%HGZ1/DNUWFN%=.51EN8V9(<~ <19(V@X\$&4BY@WPL0A\_~T=M(F/M.A?Q/F.WA(51Q@L^6JTF1EJL=9C\_~C^L^R>OF\$ZPL9'5\_@&48:UX:H1M1460)A\_\*(FM 2R11341P93SRH1>1:GLUA^B1UY):<=K\_Q(P21)B1ZU M^<\_/E0#1@T%Y:Q1929:C26^1(S&NLY@)S.ED&\$1A5(71#&54UYFZ@M M? YXPT\_7Z\_/OI+1MTH\$)P. M%~6:179>17H1K5:6=G>(R@7%5"ZOALW&41\_(6E'HQG<7UE7(7.1O\_X1I M+LA&AFF:SI>EG1XVO#@NL""9? D^Y1YA9IRGF>(PW>1\$1\$1P4E4CVT6\$Q50M M7QLQ&BL1E< (HE@11-U(OQ^Z&6J^62PDM:~T=V\_@E)SG^HLK6H1H9H8A9=>19G#; MR)0#1:5>Y5C^Y10F1+5XDP19G66A"3:1F1D:17A#..NYD-GTRZL7?)IV M^L-R\$17XD?2%>381L(-=1J3:P9(&?Y791^1K5=:~>K/YOZUWG? 0%)MME4L^N:J6 MGWFO>.FSQ>15#~&W^\*T0B>1 W-P1- RH-N:09&7APKOR# M+1H%D1GN^KTF1H%>1H%>1UNFG+W.S:W7+Z+~ %N1>4.1B50?F-TP+H~^M)BE+EI^R\$3X)1#/:H&4= VSYM'2SO1^UGNW1\$EWM^\*Q#X\$1Q\_3M/-X4C9> MJ16LA\_~11?Q- G^EXVYJ560UFF4<9\_UPL1^R=W1WBM^TFX:Y1TJVT.MH M/DAPXPHY4'DRJ.6MB(S.X\$SG\_6\$2\$#H BCFC WNMYPDW\_~N\$1H\_K=3^# M1=XX Q>UY1#100F1E8T5NTA-DSM>CT18HG305.2C\_X/Y\_ML1+3H\_7DGHY-LXL1A@:~\$9\$:><&1^VOJ(HU\_~DZWU55'TIVRZ4MT0 MJ\*) I%46 L>\*X756G5M17L/HHCE088KML^\*J\$1WX3CV:AW8"BNK>^~74T48 MS^DM.O-4>QYU1+10HZV>=.EJY9775&G@M59>PTJ@BLHJ' UXE0>B^L1<L M@3KT")U.9L3YU+WG>~NUL>W=1W5R12=&SF\$\* GV>=1/822P<UVYG/M\$3+ M(^7F<191C"9- J:GCG0>2315T43^4K01ZWT'2%&M+G'EY\_ HBUONGVM.@6 MVA29GC+DG04:FG>>5=M^B1)Z>?P\$1A.??<%"H1& S#F'6IC?8"-V\$JH3 M1RE5>FUBR494KL^E.F+<1=2%>VP\$>(>71D3&@G21&H<9>VNO61VVRW N^7\_SUH^92M1=1E+> M%1G0M2.M5R25=1\_PEA@\*11 <@(<7%7A1B1>16Z:SS-MT0Z:QO^ZC>>D-O.)JF=V:8TO>A'WZ'>12P.J?P" M:A8""192V(@>OVC1CP)1ZQ<2&2) <15XJ+OU(CC#GL%:HP0@Y=? -3-&+?> MUZ\_\*~W%WC%XI+64>(<A@G^?SAL%G6C^C1^=DFQ9+1W M.ZKJ/K9>2.JH+@B^X1P41XY4^~\_USA5HK6M&1YHY Z\_K4F1 M14G:~A21UE.WOA'X18\_3~>=EXHIFY5&GL2HBVC=>B4'.2D&677X4@EY M^CH1Y%&@1VPIV1/6#8L:~SUXIA^12'^\*V.Y4.M4\$V S6:/ZYG)X#8+S(V#A1^CVC%P%TIPPICMO/YT^L&AZ&%>G'U'Q).610 MY-R8JD1R4MA=-1=S=^OM/1L0CMQ:'LOQ61^2?%1): F2(H^= #R20Q@1 MB=#KQ@K@3=B(V#>X4@WQSTFLC)?>AOSBK&S\$E2ICUB1ZEY8.H6-T@+XY M^+ <9M8X<4Q^6H1.4S35UF1+@6421QOAXWH@J\$1\_R6@S1/ LPA29R Z #BD MB5JP\$0=>N1:(C QV%G(103C%<>) X1C=7:WW\_O-WJ0FY8J&\_9B- P1&1-MX(4 R)0)XX1@)MS1T^51Z'787Z412.EU14T3SH5\$EGOR1T1SYCVC^< M^W1\_KL/XD^1\$F40V=\$A@V5XK^K(12COH1>T/MB- HNV81>17(Q9FW%<9)GSK\_~C#V1XK M-6WR1'UUOX4.O1:719HN170@NM'1VX8.%\_X7B6O1VS(HB E/XGD:LZ\$N#A M+Y^P-UF)K\$)<@7G:~41\$%&^Y676) FPP:X81L1+5J7WG0KK.OYK=VH&1\$8DJTOPV/WK^fTZK&^J.Q21=VWK121ZNK7:01 (HQZLUU^&RYW1>~S3.S1AS\$506UBQ?1Q^5C1C(CY\$R+PXNZ1J2R&@B31\_RV'22R&:YTF:68'R E M.E.J#Q? QM=O(5>>1J^Z7#6:R1L0\_K0>BUJ#ZW\$KNPI9R%/GXD1>\*Q@Q@ M^\$5#45'1V/V0^DYT:PBYP>+O\_K4N1JAD^2CJ\_I&:NJCYC&M1A@>:14 IC\$@ MB22A8>LU39YD\_1+12" MW2 J>J.G6E.X8?7) 19I&\_5@=R/WU1L/HP7KH@:~F=1L9:1(R9:2'BA MGB8+&K(D<@DB5V19ZYE1U:ZX/T1.T Z:=WR FWUX+GU#>@-LUY1##1S90>2 M6NJ9T08U^SRV@)C1KE89M.\*UB&ETL: B1\_W&R&R-31F1HB IF%5OW^6T1C+M J MW<69.4D\_129PI0781)YSML\_~DSNB<19181HHDU2^9 JB=CF\$1L-ZL'. I9#\_1=OX1+'S91\_ZNO\_VV1+O8.R>~C9 M13M63PL(PR-0P0^0- C1.2:~).1QB7@4E4)ANAIXM&3\_OBJ6A@1XK?RCXX M)KAF1+""\$#6U@H^71\$03:~1V0\*MZ:R\$4>~+18V3@<%0%LAW1U4U1V^/S.M\_\*8CNP19%1^1J1M& UC^3J^6T+2Q/L1&NQULV:36H(I<~<"FN)8^~G/M^10#>:DH86UFW&:Y7H1^1LQ^E3C)&Z5^U5A^>+W3^N3>1LU\_Y<\$WA)1\* M14923>=\$F1KJLO^059:M&X=5^E##HMM\$SB1\_~3TV:9176F16F(81G\_1M^VX-&Q>@EQE402IS:~6&W^YXV91H/7( MB1B4>K(1+5L)74C2K:QB:&2B\*9/7POW^M+BD@7CIR")EQS(P1)H1Q1SK^ M3/1H/DY.H%B@JUBJ(L0)S1S<168 JP:HSN<1^1&14MAK7.C>=3GTNK1 M1T.H1@>0B? ~W49'R1L.V\$GXU:UJQWDP77C<61D(WPB187L55+1F.T&S1 M.108G9RQX:Z19RJ^LR\_Z^=OCUWT?3P%\$7\*ZA&QBKT:V\_R8^@3DI242F# M1.%U^F7DAY8PC;MC?BAVKKWGE+9=-.3W.4I\_R=G?R-"?A\_4+A"E84\$(EA< M2\$8P#~91)DM1R9T3CQ=X9V1BMTXA\$LM>"WJ^UX/NPQ1&\_ GK^07/O4Q\_M12S39@><B1:21\_1#XC^14^D.1M0Q91"1#E)(&& M:1A@.OP@1+~>D7 MYNCL4(SDF3)S\_U=#16OC11KNOHUE=\$H-JY^Y.U232\_J<2BSL7R%\$01M1W68>R1 S\$2\$5E+RA^QX)IE^ZB^A1=23@=5^1C@FW&P=1E%Y0:~2S&> MJSX:LK\_9+OL\_1BIW^U^LM.R:&Z1@&S28+KH:~2.X=KK&1L1\_HLCO:%E MTMSH1V>>~\*VAB^B#7#N"73=D1+P+>\$ Z99,2=W>O11^0Z9'W1HWFJVC)+ M1-@/<8^JTF(F%O/@T.AH8^W=OTVN7XCR.G1? L:~H:9^LRO\_#V#(4BX(C M^ZE%MD1+1^VY8:~14634+1FVES113DN\_KCDM0EP6:X10^Y&^<?QS.L1\_M1N/GHT5.BF% C54\$~9B\_0P3^Z.HYAS =51^3.HUP.@Q1Z1L#81J26DG MW1^1^UYO<1%\_5Z\$XJH\_R1+5%~8LOE^1U>GM%W01=2VRB&SEEQV(C1C7 MEH"P2? L@::DB\$)78:~UG6A9AE<@ZOG:M)0C1+16)6:%PCEZ23JS:KA\$ MVE?+0&LP.^PI+Z1%B14\_H:=1Z.1?4^N'7^QD=V5+1\$TF10B:OF41-M=#:IS) /R&^&SOT?01G4FI&10P"? QHYEF@Y8\$F8F>+>SQN3VRT%GDW(IPN M2HWZ^Y4I? WR\_45W(GDV>TTEACC1^1SM'H021OB)L1\_ G.5H.X01%ZS\$5PQ M=L3JBN=TWJ6\_3P4:5FV+HNK=\*ZB 193N^28D)L2BHE6E7\_XU\$1\_9176MAO\$ M1^\_@1VT7)7V%DQ&(4=K>(>9\_U8XN^J% CQ5XG76.AH#CY^7N3SAE18V\_Y42E!

MP&E7NXXEXR/7V3PIU/45-IP&5EG/T\*EY:(4QNP7,ELT+&43J/L8LW+&=R? M6IGAK4(TI(JX^R^5-Q9I8IQG=H76/TP3S-1%=2CFIIP  
M+&S2\$ZL\*0\$0.1=1&M\$%-UEH6EW9R1Z9< BOAH:R@HS=O M+W:IO<)>Q?7M-9I.5P8Q+1+7I7M<4YA1E160#<+&U&=6..6WR9R-19G^  
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H)H9"=DN<@<232BF5RB^V(1B5X M=?)TDI+H1N5H06-S5TLIE4V0LZF8-Q1%...2.W#=-A44F#N'X1\*+3I60MU- M:-LOJ2?;@WTRW-  
"QM-0XC?HMK6:NS:76V.V-9-0\*#%>Z^AOKY6WZUZ%V%..1F)=^B@<@\*O=0J-(KM10C6A^\$DZ'PR^  
MQH14R+C@OHTX!<H'LRL'IRH/SEEMYAZ>=X+?ML9+VY-DTHDYZR8@<L-A2Q?>QI-K.H.ZEZWZTM44Q6" KE^99!^\*0C-R0I 1+&%  
ME1C::AKP:2OH:~%K=P1 T5+/T4O^O(HF8%!!&H(W+@0\$M ELV#(D&T?J MP!>/JXY:8RK6.\*@'9K T1J5#5.U9W8\$YIX8S"B@?  
+&E!9:B0:406HLY+B M6-\$5%..%YJHMFED@09/5!Q" T->03K>DW%YXN8\*(1^FLU").@74HD/CW-VYK M:XDPZK.K<4TECW60L19H%..5\_C:D?  
H\$>\*Y0^85:0..I/P/U1PU7L%#H/M^9-M^U5W#VVJ3%#L+LL+!+OA)HY:CB^~%GJ^~?SWOZ# ZG^HXL.ME.M^~R:2I:9H!  
(I3Q+>7M TIC:QYANT4J2ORSZ HWK=V4\$BPI3 /E/H:~ M3I+H0?3FXD8~<=MIMH2B2Y-U@%\$T/W^YINXIF"G= 3D^&+2JIV3DI"@  
MLH28KZ%?@IG N:EK#29SMUI#E:Y%\$S:2M\$SHH(>E\$H4AZ>:M6DIDV<7@KF M47Q09+TH% H<=H5?SIF( @'" 1FE<@?I  
1.N0!>I!<)CWPJ:AE7AJ0QO+/HYT@!@UX5IC6B:1JDM ITDC\* MIOEZJ@U(BD\$+9.\*#L^ S8VC(>Q)"W^F:7I-0OVXG!+G+VZGETIU6\*  
M-8\$M(R01=2IVR^00FUP!&P96T (2M2651FH=OHZ=D)D6^SETW5?HPY.RT@!U MW#=-%I2I S9BKU4.K\* T% "(AWTUJITQUVJBYD?  
^S!\_8WG#-L(NG\$S6 M&L)418B\$YTBK3^R">RQ27%>:N(OVH=K"%4#?XCCM!!7HE3B>2I?E;H=I-> 00-SVJ-CISQ+(OC5S)^E2CR(%  
MR3#SV COH5W@F<IAR:Z@XW'E2PH1IWK-G>...SHL7.X" NORW" #PW-MN<R0)Z9I  
(=)>+>N\*\*A#"R@C3@;P\*L^NOCGM6H1I/^JO&3TYEG7ZTPK!%\$7 M(DO^U^KJUSJE-POC'\$5-  
\$S03.#M2WA+L&Q%12EW^MWW (L.F57>^IO>>3 MN8\$V3X^4\*ID&\$F^X67W)<9.9-MF0-93-KHEE!G\*7-W7:(6J7(\*5TEJ4P3ZW  
M(SPINQ%A^%FWL\*~6P- )J3OHJ3A>H&GC/KP7\$B:10I\_7:UBI#LSG-~:~NSH/ \_D3C591L%>N  
ML1%\$<8M\$^H4EU:YI 3 L/L ZU^V6\*TPH0YGLI&?Q %\$X/L O#S9I&N38U- M#5+2I\$1(R>:T/BJ+D)-S0YF97U>ICV@1%QS(>P%V-  
Y(R ^UU9M%#94:Q M\$W^YXOYGP5CJRDFA!+8<~V Q&U&G&H8W>+&ZS=XI&S3W^0T&I' <9 MYZ4I- 60H(QE 5(0\$J2IO<(XF;  
<8WUI0EZTJROUF4Z@ JF5&H0N=V<\*U M J<0A9L.E32O:6ZS5(N\FWZO-J9D-X)N. X6)VXNO0NU&XT-/PB">K\*(D M-159^#H4@6?W#~?  
\$1FB^6V/QX17^+8>6J- N3>^I!>UG)9-6>8L^E0( MS&Z&L^J.K58AZ?>Q&O!2H3&^O!2(I.R> '(9.X AZR(26(R&U MY7/"00H/>J-DZT2XKD?  
DU=^M?H20P/@F>J?U WA- FSJ=3M=8\$FAC&J M1-(^\*T!Y8S:~^Q2U<^&6M3/8F?PYAURR>L130S^C!99SHN##AX"OOZ-V"?\$=  
M-M(M02OPV-VF) RVA1! AF-1WJZ 20P/C8QI-8Q5-F6:W(V:9.95Y=3A\*MQTI8U-AUUR>U6VZQI3>B^JHWG^%T)U^H490>^M-D:8C#3-J-?  
(^/,%0T) MKM+P2 G.HX3J.R:~\$B6TL:8)0^C @\_\$/5:\$GL>>YJH =LSSBU!>F? \$ ML84UDS:~WS8JOV88>~. ^5IU19.H<2%AY^ECGDH0H?  
2N.MI+L(24V^6~<F&S&120)E&U R@.0#Q53V7.E I!>U (M1<8^N W8W1H2:109D 9)D:Y)^3^I A24740>\_8FO-5ENHN!QJ5 IKF  
M+OX<3W(VOW5SA02?79(6IZA+12Y3I+TK^&2&JHYNZE?Z@2^7P3^G^M-  
'OP2.6("B@=M+)=~J76=2L0EDIP&I#50^H=9WE3IHQ^46:&SOJ-?A7>I MT?ZGZYHS/GSRIB)?%GI\$8I2^A5..I^E7:"\$SS)?E^  
H35^05Z)P#B8#M J:~4B>GD>A&J=29IPY+E4=..IXY79I:B^EXTXSW7L-IAZ9KT0\$NROH0K  
MLFP\$IP1K%U^L8P42G&J(OH" YJ4I3CZIOXWVIA)5=OX/T/UW1=W?XBJ?J MG<7K9R-2JA1.3Q8%~;8LW6 M@I4<I?ZX.<+)?X I4\*!@CBZ1>-  
V436.E46QA+ACIT(4B)&S-G28:10)GG ML^L:2T\$-2A03I?2<R=5I3P/GUL>=<BU/2F<P:~%ZH2H MOE^E\*M M^ Z7%UM(VS  
^I62/3~;8.03<~5:06+G^2Z/8/H7LZ K>@/CK65PHQ0\$I MV:K\$ L(>#%RCH^KJH =BT-IR\$.OMMC:=SU^0:GVOTP3KB9Y"(H?U?  
@Q6\$ROIVJ0Q!%BE@R-+4IY>Q!+MG+1M>78U.6IZRK^T.GCV!Q^W R+XA:OBZTY^@J-Z MWZ\$S\$!7>~:~FL-1^G1QIG M?  
KFO:&=&N#~.3U) @U/\_1WI= ~:~E:UNNWWEN+8H5%G^ QVV>?LW@SR6:P.F2QJ>Q< ZIR'S<8 T\$S02FW=G4>F> 6IXI8&1=M#V0  
M:CR.3P3Z+U#^E1R/R=&Q8N\$BQKVH-\$F4=7O1C)8>VL:62(Y/2OP@H L M L^TC>E^2IS=J^SH^&7ZFB:@M4IBO\$+KT+  
IE3PB-!&3QM7)H:4I\$MH@M<6\$Z^T^V2BTOZ\$>"9 \_>D^E.Z=WZ=3.O>G^T#^X5^P>\*8L2QL%YFUOIR3 M X#\*:  
LHL:500W^T4OEJ@MMHG6@O)YH(0^Z%7GZ:~#YG4 MG16^B>+@#02NQIFX5%>3.O>X>%Z%S09G Z+WB+!@Q^FC667.ZZ<3Q M62-  
\*X9QI-^2S=B<~JWY&-2>X0J=XG#(1+OPP/U%^EA>S2\_~%>\_OATO M^"QI A157X"<<>:Rf8:2GC5M1<626VW:OY=  
<~W80M#W&#<3G!4TT^A0CX:N M2I4@DC\$YZ>SL%N^N.OYD!^8^Z#5#Q @?&(T^R42S<:ISUP N Y6C@.\$^F M5@-U22??  
MT^B6I^F?~8GE\$W=K93U!>?HN6&G2-BMP>~:~Z#CL+ G078IC#H(L(O=YN2I.YFG^&KY>ZF9<?Y:H^XZ3I4&+^L3^NKY7L&  
MJ>~9JL Q3UDAIJRE:~)GD^H7GCF\$2K~(HQE9B-B^EHL)HDXF?^Y8?Q M(LA6VHNJ@MH:6)K:EW-5I-K:JA:~WIGS2<9H=UIGI  
H/9BRP+OKGK: M&T^N(3^2^XJF3> DR0&DH:6^1&BIV.B ZI=&K9+D4ATW&U!^Z&?VH>)> M8"\$&Z<IOY=UP IYA#+(PR3.5^~M:H9QYS-  
/T9+I-^T+!E/5F.MRIMI M6@7VIO M6@UU!~98H-7^VFTOIDG+K+K%=[^DIV= ~:~O9^Q6# 6^S;J/5 MQ=Q00I07ZUFZ+U WGPSP+EM  
=XB1^U>~SV2:AW9C4.<1-H\$M@CS%3C^V! MHW2J#E)K<-R4IN(Y.L34>29U2-6:~XKR<(8#>~N8K&RNOO!DLB  
MMQH?~\*BOKF PB8W=K^X??-W67!<2H6\$DBZ4^GD90A>+~9V;9>%#94D(Y)IQRU^O2 MR7WBZK)7UM7T%:N F@\_6+J.@3\$UA>IXIUR  
H^O@=^HHL^UNZIO?IHLK^MF=V L(PN>7 F1I@IVO<9\$Y^P<= EXFD^3\$VF7VF189=220%(2FZX)>K%WR^MB&D9U8LKBYS^SRN1+>L?<  
FR X60CN>EGZJAFIT^<(F1N8N5N1@:W;XJ05 M1VRJ^P^XP<^HJBX\$^NOI2>J^K 3RK\_?@WD:/AE"-5WW#5E^J/R!SINV M4R^5^1LOA)Y<^"  
I:0N F-W:1,D-0.(6+&3\$5WU-UB#E@<^<(66L<~M1980C8C^"LJ(ALS^"E6A=^D<:(&PQ7-8)M^KKR!2.B+U^FDIC(C<4(0^  
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J^+&A/+55!5E.V@Y=.R.DERQROW6U=V:AM%8^P!MC\_RJ(!^R|&@)H4R1@/#TX>3+U-FX=0<>.3DD%-S)MDF-  
;-SODR+U(S<FG8VVPBK%#HG3FU9O=Z6(D66KKIMQ=7&99):WL\_KK M2%LON\$#@#N:YU#P^U?RU\*\$ 2?  
X:5DL\$TJO.G:X4=I^OMI0H^YJ)CNCI(?@+ZQ\$E.C.SOT\$A^JN/JG6E8O^/W:\$A`"ZB2-M^VHKI6)R#^005=SV!(UVW)VR\$YO2P;+X;.2N=,1R  
T<+OO^\*)ISD!6=-M.D0\$SEI8#^I>U=GD.RA#G.B47Z?CXJ^95>+&HGJRI8#F9C9:M^HFZ10(MH.M^I928A1Q\*)="2DM,  
)0,MPASM^RK1^F3X0)7WJ^OK+2+08>9S`S/\$-M%6K6X:8JYRG%2JX270)\$\_3RTMH:JP(SEBH+N?D.&BI5>SV(8U%>1-GB?\*(1(5@48+Y+1S  
P.4^21NJS<@)M'=Q#^JZF08!2EEEL:F&1INX%L,1^CXW-.W2PK NA0:40`AW%PE)\$!(>\$M)T3B381D^IA@18G9;=J\$S^1(5!H+S#VKEFH7+  
(fF:Z2J\_RJ\_SL^L^1\$M!J\_M\_->2(26.0ADQ)PY+G&2^YH#S^U>?R\$J^=\$A%4!A\_Z&3H8O&^,33M5V M7E83\_EO,?&"Q30)M^\*  
'YC"O\$A3)AX((C&^DP3Z465&=>7R1O^HY2&W#J@f%W26JUL>2D E43XB92^K,7 BD+^O-K6G`#X:G:A  
M^J5J\_(G/O&U>IUA6X&2^MGX==TH-S:SWJOH(=5E=HLNH#;IWI@+8^P^UK6?P\*\$22ZEFJ222=#M>HR.TE9^!)0VCZI  
M!\_YK27L\$J+&P0^JF>V4+=\*\*C3YI^MO\_MAI3VT&G&1A,@1^C^KQO%46,@T^YI>6=F&-I&>?U\$!\$V-\$\_M\_P.E.M?V/N@1#\_P=02P,.\$%\_@  
V(G%G63&=-JRFEF+!+!C:6\$M.M.C.R.#Y.SI29S4N:G!GW+M^Y3\_3!U)=F^I&LEF(N):\$7FW2(A9-I-R#(F.M)  
DU9MXI^Y:\$+\$+)EBIF>...OADKV4&;4-89:IS.XG?Z?..O??IS`\_JW=?I MN^J KNE^N9\_2\_I9,@O!RMF5R`#AZ W!\_!(N;\$/X+M-T.!2&^\$'  
WKI#`\_L(^!^1OP=-,?)?EQIDY.#@Y.4ZS,7IQSSVWT\$S#N0\$ZSD M,2^24D?, XAV`\_!CP&S-0YR^N4 Q^`3FH^!XG-P@)\$S  
&M@^\*GT:GT,`7("R6E=","OLX15U.E1\$^V%&,"QO7JH.TH5>,&JYT8^EXO M<0E)\*<532LHJJCJZ>OH&9I|=NFQRO?2JF:F=O8.CDI,+JI-7S-  
1@!V-WP.M+O&142W=;U!M^O/OIX^QOB^?6:O@OIV?NKUP\$(QX^O^W  
M>@F^>AWZP.NOWH=,ICQIP3!0YQRBH>#%+MAP>84^GH^R^UR,,XGL@C2!6 M^NH9Y173\$%G09^Y5I7\_/\_8\_IUC\_R/\_D\_%B^I9B#':Z  
SN.OA\_A^D)MDC+D-T<QW8-!<8!SK<OPH4.HQ>C?I BWK<-)9;#YFFE4C7V^GXUPK?>?7C MU2D7?>CUQIF+<#IR8\_9PWYIJPJ-  
DOF\$J0&6-QH&+!^DYOF(=QU\$3) M545!,C%P<\_OOV>DNY/CAEY\_3\_I^P^O\_1\_16VG0.#@?UBMB?3\*1\_7J!M<U^U^P^ECH4W!165\$%&5-0  
H2E!27D+^IV)@IAGJ2LA.G)=.RD^GT7=M8 MJW-E#R7<I2DSN6@N<\*\_<(5MEI(1=XUJ#^L\_%^A5I?\_YYN^\*LIHJ^\_A.C(P MJ)8^S@PU-  
F\_YH3S/M6)\*41`\_#B7D1WDEBK`1\_16FF",I578QJHGEHZ4Z5Y M7J5U^\*HE7+!+N/D1>C^M/B1F&M!G!T31+@DWN9JR.RB.ZUK^Z4I?W8K`ID  
BU>#%+LP.L2I4X48IK71W!)Y+!D!\_#BJ2,18F-U\$&L:RD5;1^H=M^TH/NP5 M^U\_!V4<V>^Q6A2X15/DR,F6QA(OP\_V^\*NH#1^5J\_L1L  
MZ>N6)K.T^TH`\_M5W M1Y>88G\$W^FS:N7^#JTF^I/9EV M54+IW&1<MX\_06ZQ>^AR-Y9B@^@/(^A/C\_IHR#S^\*THL^J^N\_SB;-DDS.  
MEV3J/GN7X\_SJT(\$7#4^&AEQ^/5A%b56)Y=QC>P.MI(F.8RJ(YOK-SID.8W?BQ&M/JM3 M\_J^VJH9/OYM\_#3>I2/N5@8L\$E.>Z5WDXE\$.JTG?  
5N1WK.U^MX+!^<#VVR8@<KX10LA&C^5^F:~IM12 M##4N0C=,^<M^U6=^MT MU^N6^8S-  
JP:B#^+^A^TSW;2L<=>=RVVC21ZAXKH;^N47YSZA^#CU!5Y9!^1C?72^HFST(I=I9)8-D.M0&5\_1^\_K:IXT0H!UCHJXZEFY%:FR4M  
I/WJK8EO+!+^M^XKLF^0AXO.H^\$2N/UV9!)>+\*/!^OF.R.4Z849@=-795%AEFQ\$^IN:E\_4Q\_!S  
MXH^EITC^Y\$)C#V/IUVJ^@PLPVD:U^8W82J5\_#VMLRPU,9IV+!7;J&UZI M:E-NE+!B&50SFY^N#=-5-2SH^CL&6P(M3(7-  
P+!+YHFHCQ(2:XDH9Q.C(EP0 M2U;5#^K(2\_4>:MUOF^!^G3+!W8V^5E^OO^JV0CH,IL07V>-4JO&7X^WT^> M8KXF,Z/=-1NW^?  
P+L!HS+2LHG\_AWBLQ=EM-TZ,F4^9TCJ4>+!6K?QOP83.%MS,TH7!^%\$ H249,IZC^ZS^WFFYVAS^YJDL\$W)P>PK>65FH?=-TE3J@S  
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M^J=LV^1<3JYTR866I9<I>VGA(13^A!0^>2D76^C7I^I9\$-A^CZY(ZIE\_M7.HGO KY3LM^JYZGH(H)F9)E%#TW`\_I0L2\$`"  
M5!\$\*,9YR28!1\*.W.YJ.>>5\$3^IYM(C>I)=\*25#+12\_IRA/I8^H^L!L!@U:7P.M0R2)8!E%<&H080\_6W!L,6FZ^R/\_N9D@%-  
ANY\*1V>BR(WO)9L2J#YTKH6K# M(5+!H)IQIUGA@QU^,^R17PD.N+^3L/F+!;AW(,;35@I8+&L!RS>`\_M1Q^KV=-^YEZ-  
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M9FSQ50POI6@<^PK388!6IR:IG!4>D/!<^-%4J.Z/F^N9)1\_!0CT(BA,+LH MQ#P.1NXD;\_0P%:D#9E>0Z06:XP0(B-  
I+^5)@<H+!E&^AT^YQ(N)>Z3;@J F2`\_4K9VE).%6!^3K@D-62L.G08D3AD9&JM76QDE/FO-77U MFNYM@G:>#IV2WL>2EP^FIW!6-K?  
(P.MR20:IL45^AA+&^&L.X2+!WAL\_VQOK M90V9?KT/Z2D#)J<2?Q0;E%0\$^X3\_CAXIENRU6TXA!D8JZIN6\_ZB^M4EDT  
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^+E&G^BRO^WXTTL^<I@VM2(RID3RF&6TJGZNFRRH)TLPG6!9Y83A MFD5^P2^RV2BIH:(C\$G@('KDT?7OY\_P/Z@?2P4LGK!%WKS-E+  
INZ(=VCI^MGC!70G)M7WU3L3XJ(IV%\$ MO<(< NXU,1^I^F4@!\$,+2=UOW&IOLU^\*WFE%2!C%IV\$U^<+0W6U@FI\$?I0 M-NJKVKK  
O@<D6D)Q&2U&K1C QN<48A(I^Q^!VH^!#NATCIV^HE5U!>FG MCZ\$)QTR69Y62/O@WI>Q%(&#>F@L+!8  
MC&L^NW:=V+ZFC&(V4Q.R\$[3IBI^\*#PJ]18>^Z\$!-I&I!/#&=K M#@9L\_N9U30S40N#KPI M.2\$&9HG+GH+SA/8.E96FBIY47:X8(#64S^Z<\_Y  
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MA.@TD#ZKMI>@OJ2H\_I\$;58!\_V=26\_G6H!X=%9&RU=KWEL^3PV2^J!\$GFMTS=(JSWSC!UOYYVJE=%HVRQO M=3X4)-W8%O!VP..=C^Z24-  
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K)P^GH(25E^H&C+J!>9-41@<@&@)Q+`W M6YG^R4!F=E:H&7;S7IQ4Q>OY>6?TMECO!Q\$E2^"(^!<=>^\$>X^U;H!8&M\_3\_R!3FEYXF^\*  
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I!A3!O.M.IL659JL\_AK@>IJYR RX2;LH6O M1^2A^&YHE>%!4^HK>U7J.F%CF2!P^#^!3;-BW+\$\$?`  
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M+9+I9ASQ4\_ M83O47^PY8\$ASAE!+T\_00U8.N5.DS+!+^#6^!#CS/U^UTIFA%  
MRMV5CD=7.H=REKXC#`\*`J\$R/I;0)Q@IQG<#^+DY=532^78\$7@Y.L.#^C MSG2^>FV.O8-R%YO3!&O:85A!PDGK0\_DCI+AB6X93O<@%-  
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+ZH2/QM;S!9:P^IPD^5J;5!X^A!X ANZ M9DGVX9\_S^W3FK#^KER0!CV!O\_0^0^<@E8E%DF:EV3S)H+&4K%V\_C"# VU! M8Q6!U5U^#S?  
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[illegible]

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FI>B\$KAB>4VE\$ATFOC<# M@Z";,QLPUI+>F;N,T%<+B- OYGLH6>Y#-Z^9MCIU7RL;H8;I9IUP%TV)># MI(1)A2E1B^-,RH18,Y5+9PGKYY/?  
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I305VYV>OSG08.VD:9F60>H8IG9N- MU AS9HNA^ OJKI=I:QYIAY W<^)\*%LUZ =IS?<&HJC7H6 M12K5H7@J@\*f=^14VA  
R+M2B;MY.N(CUKFE5 M1>?<&+<N7JL7IWXJZB&1RW(AE.S.3.I.XO.Y\$SK97<I@2\*D@.O#M7U\$F M0@/3Z<3J6^%XWV+X-X<.GYXK\$9  
YFH3#>2<G(9HZ)I>V /MR:P=NOE,S) &BM,4Z\$2B W44C.S7ON2BF4NR(OIM"W^<\*2R%V/I MD^26Q48 F5VP;29LB>UAD88I+U\*1Z-  
&9<0ZA^FWF 4?GI^"KWIZ8^&UO- MX\*Q10#I/#ACI^Y\$J4F3LYGI\$N8)5P06J.6J)G;X5#;HSL^VN"E+45TM2^I2 M%^S-  
(^KZ\_U1Q>UX>^/U82\$YD)6#F\$)SZ,FR@6JZP)VG4 Z#9=K#G7Z MN1LU3CCJ37^9N1CD^ZJA.C.08\$YU9G7AZNIT:"KOEW)W=72-  
(2)BLD)OYX#N.3;X%L^4%4:27IFV#^6DUBHY>O319I=F.I.Q.N@=0I7=ORIM^";/C M.OQL\$H>H\$2P3J)(VFEA.0L3-S^,I)82MU\_6P-  
<5I1?;\*\$Sf??Iv1-K3Q-%Y M9WGOX3-TIT,47")IADAYAF+I(SUMG3=D MHB16AY=DR69H7'3=M4>O^7X#^IJ@^X;:  
(\* DV=EF(G.#4T8PXPFFV^JE.X)S0 MVL@>4>R<=Y458MTE+\$.8/IUC3.MXD5%0^@.IKAGI@-^3R(>>OK%Q2.8 M5ET/EX(I770  
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BX-MEH-G M&&ID\_>5^G.\$>J?T89X7?H5+>I\$W>7.N)B+I/GQI:(WIV9+\*Q(<0.P?GWKVL\_<  
M:)>XIF%>O^59Z0:PU\_3.\*OCJ3U,IRXM^M^JF^WS/I.=FP:2TX8M;VC&G\_+ M#CI^QY?=-=>@.(18I@JETX4GVL9H YPSW)\$V\$RCW1E-  
ITGZJF.\$>LUM MHZ&7A^\*9L@S2%1M^?7>=>L#V+>@&IV?>."DMPT'(KJNW@HSB<1/3%(I^Y3 MfN.T)U4H1-OQ@>+IWLGISUY7PH\$+I  
(HRZ^OORB2H\$X148H/ZS IEI@>9? M +BY.NH^GISNHT& MTB(&L(8/TF\$S GOFI5XDF98I\_ X1Y8FI1R>I#\*RYI&V:F3\*#=1%;4ZHY? M?  
&TE&5.^X15HAEQ^U- F9H1KL>F;?)Z31JSM>3/18A)\$IT^S5YP X@0% M.6I6U;03?2(XS8F12.9/5E%-I\_17C^?D1H2)+W^6V5X3TIM^U;-N8SDR  
M8BW\$;A172GEB-V^4-LRP&:X+P@)GEY).9=J^YV3SW#>+5\_7+8W)M6I\_ V.MY<=>QZ2.=>YK+I7E%N75&Y%E.BA^UVZNW\$PM.9VK&;R>F  
TF")P=VU)PWJ M^67#=-1^F^W90>Q3RER)8FAH47L1\*EKCY\$&H^1\_C4>KAAYAE13^,I)8S7F4<(( B9GZ,XCV=?  
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YF>P2HMB(R?+6CA.LD\_7.13C%RT.G>)%G.3>KHOA@%7;SV^7N1H8W9(Q-J@47I^7PKF.64U\$H^WSE&^DY95C.HM.FH MK(N%7S%?  
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I4C.B6I<4JWUJ&T D\_1-07%V8KIPC N^ M.C1.I\$S^A.K&F^VYVJ^VUJ2IC.F9\_9I<\_IM.K2)R67.WRP !#I)U\_ X.MAQ<7K7M^+  
C<0>=>S!\$E:C^YA@I#1KRRG.92;N Y;V=5=IITA7Vf MQ:O.A6L/X\$=>IWK6?\_9A@>T?;I)S.)#I#^7I9&FGRV&18\*@X;F=ZCRQN/> M=?T5L?<  
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6<9AIDBR^5V7:0\_PT=>=>=U M.J^<0N3+X^<^%5H^M1(I<9.^%I^S8I&F0T/I%I^UY#I17?CYY^WUC5OSDHN M-DI<M.L;GAP2^P)\$  
^4^P^BLH5U\$F@.I1@F38I9FV^V.U=IDPV-GR SL MQ:TI^>49YU>I^H>INIE@"/ZS %I+ZIL.O@V^ RJ&%7HH.YHS(<=<=>=#  
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&LE.O=I4%>FFI\$R SY40&41="F8(N)&I&YHFS.ZMH=;KMWUO29B8#%=UI>\_MH4 \$GB>/2K\$>.  
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Z;.%&?D.Y YM?6\_J 8VH/ M^?KV&N@I^L^#00E2^N.YYUH^@)AJ=GQH)=W&Y&ITREUGD.1=DJc5K&^N!7F  
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9XXT;IXS4 2\*!A6\*!AODGFIJ;KDN+!OOQ80IS;D;#:#!%CC2 M231LR+G^1G+&!HV2 &Q7L>/3\*#P>^O6PK5\*HLE!9.V CXFQG;ED1%5!#D  
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H\_ F&H!2%1%QAFW(A!N2\$A!1%1RLO001<9F3 M68\_Y\$<^&^!+1!H!+!%\_E.OZR^!Z^("5U MABK21\*W-E@?#&WC7WB\_V!^@H  
M&5W<+2\_YD\$70F<3>D\$@Z&J+BM&!=\_S\_ZKL\$<\_OR!C\_ =1^N3X;C^!C? MEBHM\_G/\_!NZ2@YFU^XT'M0!>C!EH!W"N-!R MR-  
8.8FP>81@-15WYNF!Y2!FOJ!QOV:56K?<^\*HT\$RKEMFTF:5DN6:C70\$6A8 M@)Y0\$6;LS&&9!W@BZ13;C! =MCV/X%\_..K!\$H%20!U;\_)  
M\$!VV \_J! =!&^U\_ R;4+S5A1D.9C\*/B!B+=F=%>F53L)TXH5XVPE;(N2&3 \_M>&K99!&=EPK6RSL\*.SH^OS7!  
K!>7\*K!Z6TYEA5Q7;F&J)>..H'20:= \_M/R8(CZ8T0TPI!A!O!>SKKR8GPC9RW&CW@:\*A\*P9"E9!T^YD-!H35JEATN  
M=1Y;P?2?>JFEC)WP3!&K!N-VN1(ELHXTNNT4!&=OH? 9MHVX(BW!>7%+H5FRH9CT!VAKT2&/9&\$YXG4@Q.ZG9E\$KNV+!^"B  
MP<<1G?2?05:XK2& @MWG4!12RSEY>Y>PHZK<^ \_IR\$W3N3@NIA^!9 X#;N M( 3!OPU&J<6!PRAY&!>H(H.F:3!02  
\_@!&\$Q6!B6.99^N8186QW28GGM%W M/Q51!)F!\_VO(\$!\*(7DZX8=!N!ATH!7!<\_%CR0PXGBL!\*Y26\_/2\$(U!^!>DDH MCZ;"!))36!  
TN16MDOH!+>M YR95.6U2+>+LF^D.N^>Q!T!P(N#9!&L MS)!>FQ^!R@;882G)&2YQ&\$ \_"O11KC(S\_6^U(JMT^R8MR%.\_@+6&?Q  
MTJND?> \_!KXIMV@Y2QI5VPA^\$A4A?> \_R&<4EB7(X9!J!T!DZC?TXQ?6%F(N M#;D:5;\_H/O!0>=Z64-  
F9TO5I(D2F!Y3Q/9!QV&J;\$%.MXY!WDB:6R!XBXW M<HB>P \_"8!0%B%1LXBOQ\*7!JPL8D18?R#!LKCW6KBHL:U8^Q!GQSB!HW%  
\_M.40!H@HSUT!;CZ>=9WJB!4=J&+!T4DY^XO&C^BN^J0!W.OJ=\_N!\_VJE0Q#\_#C!GYDPNAA!\_!1 MN=!&^N8.8>\_C)E7!>\_62A\_4YVD^P57A0  
BPR3GA!E!F1U!QA/A!>\_M:6DFTSWK5^QMD;8!AG!<!"X^AO"!L=RC67Y\_XQ^!T2XT(=^!22?C!&GEAC M!)^JZ^LE74H^NKU\$);P?2  
1.PINJ>R?70?2AY8^X^X^..K=1!+!+\_XY MPQ.L.H@R@>4Z9N!0;8T/Y!&E=QJ7LP?OLGC!Q? 6\$; M#\*\*YO!;8)! =LDAE\$9\_@H>1 Y8.YE^C);P\*\*  
\_#T%AV^?\_2@DE9@\_O^XC? M/SNA!&6MOHJ^&MMA.118354-3Z\$>\*)@(&SK%<1%6W-(BN5(P38!O6WCKO MVH!=F)HH^Z"3UE!0YZ^K!B6/?2?  
\$A\_OYWP8D@AYJ!^!1K/2X!72WXA^ML5H^!L\_AWRUO(A;3!@0U(20!E=BU?2C!8F%6T!\_5F0>^")7W3J?T!1%78  
M9N!Q!O^VN\$5Y3^CRO8^?>\_MJO^\*T@L=1&^2!0!7\_8PH+!>^YHCNBL\_\$BCW MD%""^"  
!A!O3!\_3\_JIROFOB(AE^X^S(3AYS+\_7+\_>EKO^N15355Q1 MV%!OLOQ(@\_XDB2W@2\$?X6.1Y LHP%VF^H8P2U4!>A&1+G^S=C3.U>>-0!<#  
M8%)R!ISN^VSIH G&&%=1Q^&S)MS#!L\$FM09K>|=15BU8OL<=>FBP=\_!S^7X MA T\_%XGG^7\*!=8;B!HUB4!J!T(=16C%;&YSN>#%O=^/3T!8V  
>!NAI?K!W MUT0>^>C)J!@XIS)O^EZ>VXVC%\*X!D;29;C\_0+89&&S Q!T^C!^8ULU\_@RL^MS;3UM0)8C/A/J \_?72!J1+J/=2EEC=H!RN^C!+  
(?0M^7BY&\_N0=Z7 MHG?>QOM B?7;\_!#LS^+NMJ^!L2B(C70;H3;J9!R!<=/S8?D3NT^Z.OT+!+M0Q\_!>\_?WTA?  
\$BW!#!Q+GP\$LUPP^L\$E&NPG:%^^Q<^264=!N7\$(F/JWT\$SX MOS!\$&^BHQ9!)TKQN#GG!LXZK^F8( \*2#\_FD!%H)MN82YM>OUT)KAP>  
(U^0^M^1LWD^!3^AT6L0;0!C!<^!M^&P^388?<^>\_6LKP Z+!>^ZOTUW8M?Q!7P!RYES@\_!MWEJZ AC\_G?CW!4?  
U^%L\$ CKLX585N)2;7!P8Q?2!H!1E2(N2!\_7Y(6&5%)PB;1+!@ \_ASE M#4^!1!@\_QLAA6HBB=<\_<\_8F8?2>Y;80HP!O!>Q8G5FMRT->)R  
ML\_#H>6/PC(?MY\_U^T\$!MY^7!Q?2!SS#4%B^Q9H^+Q!#&^SCNGBQB%GPL MGV<+R;SA:17ZPZ!@U\$Y@09DPCHM.%!"!P;@\_  
^\$043USPFO^GJ^\_7V M=FPP(K!\$H;\*Q^!O!OG^J^>HX8\_K!^WJ34R9Y?/!Z!O^C8 M!9SW^5\$E!7%!(OK?  
B96HZW9596U!P:=9TL9<"50AK!V9^Z/0\_!VOM^?9! MOZVO!H9C=W?3D2HVP6/!OY%?\_JRLP\_W#8\_)!2RCNQV\*;!6AG9^T9 5FX MO-  
J3(^(^1L=^!@2D^U!E=^Y&@PN^TQM5E^J<5OW=^T!B8>2\_/5C60X^?\_M2S O!&N(RN+!SY;@!NPGV^9!E;-8VO>M@C;Y2M\_?>72LA5^A  
982#\*#WEMO!14E.5OVY.TV>WP/P;)6OBEB^M\_M)H!\$1\_X%2X^!C66\_YD#170;A>1#!;\_@+!6P\$V^?1OBB^A5XU!\_B\*^KV M/S^\*(9G^<8;1\_T=  
\_D!CK^Z.R.KF!HPI!%PS!H85W5026T^\*RV=>TJ^6S;N;1^L2^FQ.B8P3Y+! \_M2\$&RU!^@D0L9""!4#3%8N%B<D!Q^/Q82/B!&L&RK2!J  
C!<\_!;\_2H(3 MUH!<=T8CF3K%1203J3DXB0VMSR800!40S!U\$!&=2Y.T.X2R\$A8R\$%\$W(U/@H56!<^S\$TJ8=O#4CUU\_82(2846\_4EZAD9Q-  
N!&M^!\$T\$A^%V!D5!O^?D9L0\_D!ZFR8);B6F+2!+9;R""?E+0\_N\$;PDK.\*<\_U M4==CT^<8ADL 5\_@!H!X!#;AD=ILW!#U52LNKH8<\_!H#  
MEWA:XOGWN68G>)=O^?OU^\_HH^<KGP6Y+\_(8E^P^H3!HG!WGYA!+W&5L X\_MAG!1?B#^<(B><=\$?  
B=^!TC\_ZDLT^%J9!^1)6BZB3J+E.GXRFJ6XU^!40\_!U! M6=A\$X!!(MCDZ UE!(\*46DPRK0X@1)+6&4OC\$RZPD@Q^8^&W0#\_Q5VCA#(J5)&\_Y  
MLH.R(77#H\$>C0.SNY613R4="5S!N0+P!4\$T!@!7@!E!Z^5V#W^P8)0!F^\*\_MOV!#\_21Y!B9^\*UJPIE"  
6Z.6QDQC:M^O!H>WP2"GKP9/K>XW4\_7^!>?Y U^\_M;#;8!<F\_ZSAZFCBB<(L!^Y&4!\_@!NS\_!+DW^9E2U!>+7#T\$2DS^XG!2!90-&  
MGB8P5E@J^TJ!B7HYM%\_#H!ARW;6.N)!L!UFB^FL^PL\$G0/A7^6 M0%#!4N)!#NO0OS^XIN9%3?H&\_V^!98M>\_8F!&W%1\_!#1  
(QM^X^\_T!H\$7D0 MM66GN?4X!H!X!80VF;BTJ4^L!0A7=C!&6RT ML!2JD)!4Y\_B!Z;^!EAQ\_OB&O!26^!Y/>D>^BZ\_ZS6+OEBD&\_\*W=ISJQRZ  
M^N^IX^CQ48T7^NT02!2AL&INMH0H5;U^!+W!U!H4^!<NZHT^\_@\_J^C^\_2G6N^0W3.2?+^!LEVP6K# M/V>J!<^!NA^=Z^4!N6X!VP+  
!INT M;9S&F^!L\$>Q4^<3;J\$>FHKA@C)5=C&NDR853U5!8V!K!S+M4/G;..SP M!  
(%9U@;\_WH(X8M^#0^!V/G^S\_!%D?&!)@3!D^AP/G^U+>2E^\*8!1T \_TD!>X MHGK\_OPI7GAW^VERD?5Q#\_HBS\$%O-0);\_9(5\_-!L.OH2>V;\_!<(8<!  
!P%7&M>Z6;\_(\$Q^HB& 5!18W!9ZGY(P3M>75#!A!J0\_D!1MPLY\_GH!JW5^%4#B M401B\_NX9)!%+QMCY!<\_("(=<X:>\_  
=TM1B8<9(=A^"IQ"=5)N\$O#1!\_#% M/R&W3Z:CH3MOC^YVOF@L^Z9^Q42<A^M7W#L\_O7^A?&1 LUID9GY1\$!#39P\_!83X  
M3#\_P7\_#W6ZVE37\_PW6!B!O!B34#G!M^7KJPHM2F@N>^0Q!P!L!T!%#V\$&\_M>D3T^G^&Z!D\$7RF^\*KX!<\_  
(3VA\$9B.038@^@PJ!Q\$7\_<N^YN^&0L\_W^R^Q9H^M^H^NPC!3U!^0+(!\_!EOQG^V+!S^2>Z\_AV^L;BD^5\_UA;14E)H!+!2K#W1  
MTQ<NU+83U(4JYHNS\$BT8)G5!WLD\$J<\_6+7QZK/K  
>W!%1CZ#OS@S\_SE!672<\_!^MZEC08/3!D)O=L9J!F!6/4!W\_G!UPXAO:KY!2.P22B>H!AGEQ<\_&Y^TM3\_EW4!\*(4\_&BY5\_M!F)  
!BMQ^!JX<^>9!48;@R M5!L\_4>+7Y2XWQ\_!BN!H5A;8-V7WZ^2>4>+&=MHZLRH=163FA2TX^&J!R MCEY^9T!>\_>Z?+2!JB  
S^YT(DT3D(446@#!1^6T.EQ\_AE!(L!#Q!OR@5M!MJB5;6J#&+S@L.C^5V6R^+507.\$<^!2B!;0^Q\$!L%<Y  
ML(FE^!DIU!\_@ZU;W&^M&=<\_!\*)SIY.64U^!8X^+5L%FS!&J!;29+0&G^GR M.#507^H(VB?0NR4?&P!\_@1^"!;R)7<4^E\*#W\*(JBCVJB\$G^1^K=<  
<=<\_!M.MX?2)A^VE\_R!&E&E^2!9E\_!W\*(OPP\_<#GR5G>RJO!G!O\_!TE!L\_K 3U#9\_M\_&Y?\_A!V3V^C;2R+!%Z  
MQ40SK1R=^RD!1<(>P6CDU^VU?X;2\_#EGHJ!O!RQO^8?G^M+S(OJ9+!^O&Q M&ETU!6L9!^E\*.3/DZ+2+W^7\_!T2 MJ  
\_!B^W%2;ZL;2DML=PS;\_O7!Z99U!>+!H!&HYG+O3ZBLT\_N\$>^!H@  
MUA!X^CGL%#@P.O.\$6(4@R!ARJY\_1Y7!X0^0ISLJ\$GE9X^KGR!MUPW)=@&U^F MN:^FS!<=&6PFK40^4NZUDX9(D=H^\*"  
\_!&4@!&X!^E/Z0P>H6MFLK^0!ONN1 MTZ^K29MRKZE^C7@>+!4@X.RY>V5H^X!Y!TM^>5W=K!AY+!^!OZ?>>4PG^\*\_MY3?  
333PN9Q@>RVY!E!AX9^!"EC!R!BAF93?"O#GVD^91(O? M#JH!H\_C^!<\_M^XMTDRCYOLP\_B!UH!^FUTW9LE^?2!>!  
MH^Y%WXU!4^&=YR!Q!HGO^86C>ULC\_IYQA3^?A0^H6C!&E!U5\*(C;BU\_!1 MIN7AY^BR\_6MF#^+U+H5VERVW^H!D3WNAS!^L.U!<(!=  
!@5!@MSGW^2W2?OX?\_H2LY^XPV+TFP;7N^+Y! M;(6V63@:=6^G6H^MW^+1Z?H3R@^!A3RL%NQC%<V(SGD4R(&?HWGZ^R\$7Q  
MYZPLGTC4!POI9+YWYL!XE\_6.7BA@L@EYG6LO2U8-D;PRH^M^C9  
M^PPZU9.69(1!ZTU4)=&J!DYF6!^K\_K!Q!&W7C+R7KTK!&E.CVZ\_1A2\_);URL E!OLHF%69Z0Y!E!A1&-\_5LXS:\_B!\_@P?  
N3#!LH7OS^WO+CUBQ2GNK5^\_!E3-K M?1\_Z3-7FR %MHQ7A-@WXL^#QBNQ#H\$M&\_U7#H5B:TFB\$\_YY^\_"(A^7E\$!M.\$<  
>=>9^QWAW^"R!=0HE\_GB@ANJ!"ETE!04!K\_#!!\$S^<F<LZ6H\_N&C!&T.D M^>Q5H>\$!0<6C.W4NA<\_NFCW@CZ%Y25&A7A<\_H!2^C!\$J4J=  
(H<@^NXX^GZ M!S2T2^R5!0VY!L^U\$6^8!Z3GM^GL!RYDQS&\_9YVO.(ZC!PY^?K7Z\_!28V M2HM^Q@N5!H=\$V!;!)1^K!G!Y  
^YN!F.H!X0=<\_E^QSR#25+T!O!0+!+O=MQ6)=2FQ(@?2H!<=<H@X@J!^?E^Y>19PGU@+W;)^%VM^%9Z&L!&(E.5!)P^J>\_F-  
>E5+!IUB6\_Z^@\_02IV#\_M5Z!K^E@\_!K!M!;\_ES&6A!R0&?2?1%1%<O0W8^\_K.HO MD^\_2X\_J\$4^!DDQ^6!W&C  
X^JA0!<QW&\$!VYUW8D!0W67!H8FBH3U\_!UO M\_KV^\_O.MD^!<\_!NF\$.S^>!)T^HX6^!X!JZO)S6DSA!J>=&E8%5\_6GK56N? MH!3A.O/5#!:Q:@8?  
SMWPOJZ:RD!XJZ...+!<^G!N\_WRR^SEJHE9NNP\_MXJ7>PLB\$NMX9H\$N!6Q!UMZQ.P!1A!WJHLZ5LML-22)K^&F>CF\_K2K4 D>G  
M!@5MPD:H@5\$F13725G#2RSXNQ(!<MVB#<=<O^Q44U^!H<Z@!<5^3^#\_J.M.9S;\_!"\_&=<91/\_6C(LD6LAO:  
\_D3ZX^L\_4#LOQ4V0^1KG6!B3D\_HL@8G MF!>?N488-KPZ^99OY.5TCW!WD?33R\_Z+!JN-4+!B#A32!<G^\*9^25\$YIG M\_!AD  
E\_OHY&F!2H5NB7>HH!W!<^>VJH+8ZYFV\_ET!BO-QM20W\_ZZ8!MX(H!<^FU;!4!3\$S;=<@MH\_4!1=ZS^!A!A0F00\$H!<CFK\$P\_7@?>  
G=60%<^!MFM M^%Q^+!&8^!(H!S M^\_!<2C!&M^&E&2SWB!QUOW>1G^ZA=0T^K6K@1WTL\$S;NGG&^LH^T!&\_@B M-  
+A4@\_X;NAR5^!@M^D-!J/ZT^&X397^!4OJY;Z>WS>3%Y^N=29+<CCDM^ MT^!>^%K!^\*GP7B=9@\_)+\_B 6S2&H  
+3H;YYH^F^P!P!+!&8(6Q!A6BA!D!\_!TE!PRX@/<#6!H!H^\*MC!O^CCNQ#3WVK!HG674\$G=M@ODL\_7V\$&U(5%8J#%\*%2^4W20FRTHL&J  
M^E4Z0\_F.Y.R\_<D!KQOQKT060\$7DQ\$!42#SHY!H!P07!H^9S>&9=DKY7G MO!FU#M!G!&1<#  
H!<FUYO!^YW>MYGSQ5!YH!G56!04H.C;W!4V9A^Z#\_M\_V)!A&\_\$+P!^V8+;GCO.\$V!U4LX!)R/?@SUI:MI=N:VO<!)S!1!O@#DCN45?  
AH^O#6E.Q9C^7 MZ+&FKE!J\$Z^K^+\_OL;LLX#E0!<1X @7LN F!<F%G;15^4KA05CDTF8-90 MCE!K6D!OM;=<  
F\_V(!#KJSZ7^+!<=4^6J\_!KAY(KOAJ^K^W^ MZX^B^\*(Y^9!G^RUCU&C!V!S!<6!0!&!)>P4M41LY35R2^<=A5G KW@8PT(M9;##PY&F  
U7.3.EE!9^XUWL00#Z!HLAW19""^N!1HPD^6;BP\_9!DA;@P MD\_YV!>?RTMF!2!>CY4\_K!ZFY!PV=<1 M!HJF!>!)Q\$P!QT86C.UY>U=\_NELYM?  
G=WSX&!ADQ(1TA>\_63VYFHV!E!KHPM^J.KD&J8J5XLNN!5&+GCL\_CK M;4;KMJ!U:ZUAT!SDA^1^!G#\_MO!\_238V!7ZN\_+3WJXF3!L\_H^A#J  
!C!<HXS!8%+!<!(C7D^!<!<PRG!<19&K&KXRB! MW2P!U!YU MH^T0+W^!<#ZVD\_Z6H09;0^B1-WA^Y4 X+!A\_60!P!D\_5+!W\$2V=1@<5;^\*A  
M!D\_UK=9.10KJ!1^6U\_9W@C\_HMYQ\$OE!\$ M\_M&ZK!Y!<#^DXXI=VY!JWQOW<12>5&>2DO\_P>T685XZ\_U!+Y6Z(UO!00TL^M\_@502P.\$%  
@\_V(G65G56!WFP 3K\_!\_!C:6\$M.C.R#\_Y.S!^ M9S8N;G!GW+QY;)3A&R!^DH2RHL42EE+1.BT(8H)(<1D^TE(1L9\_2!9^\*!L4  
M2=>JGG6RAY^=LYSG6=Q\_6!LHO^!S!M\_!D\_!<^WVZL3^V3!R!F!B9&\$+8#;\_!<Z!H!D?Q"!>1G-S!4=X@X!&IO^#\_0J MY  
#;O\_90>^>1!<C^!<M!Q!#!P4.O\_!KK 0YV=<@YNSD.&5-2;8R! WD!@YZ\$HP>+1KY!1%<=Q!M L7K&J\_2.S=OLO@+WA=^\*!87%)575-  
!5^YH;^H!H.KN^<K!<\_Z.CXQ.34 M-(!%62BQN+3!5;\_89Y!RR!B!X!PIRB^TKD\$!1\_!MIOW^L0YPR+&!/UGV\_QKVW^TB0(ZPLX^8Q>

P"1<G<@\*0K9QIHPU&-4?<:U9"0#17Z<#UZ\*#KWCJ 70PW088PQK31 MX\$EX14M0UB=\$HF"Q+?0ID.ZMF+XI".9\*#PB)GL>U?+&\$6-?<1E<=&I&A<8K">>(>Q 4H>1 R?E\*#K>Q 2UNID.PSS5=-.BZT31^P8 MIT=-1AB(CXXJN^ESSUYTF\$#@4(6XSUY+P&N\$J CBHY?<@HY>R#P\$A"80 MS'IRD\*B"l^S/IA4ZVN2T"/6EKD7Y@:;K+R(9JJA.%TMG<ZXDL6<@8?IGI J M&U;I\$(ZG5-OU>O11%'#2AORDCK-XO+<BVAJHY4<\$S.WL=-#&M^\_5MV@: MHF09ALZCKQ@KPV19P@KLG8B9/41971#-OW\*#N331HVI?12+GZO<?M>Z/ M5<@WR(TH N'3US)6:AX#J&\_7/5+1@IFU9:7A^V"Q.\$O<^7U1"7Z>SVT M^L&A4.)@A.DBM\*%ICTSHU"N8AEP0%O%OGBN"B7ZGE7XE-FWG"DI<C#M3M3)N\$AUX"X^T">,>,>H/A+@OMADRET=-Q102EP1^QD^WJ#B&>AL20:P> M8@A1B"SN\$M\$XQN=\$@VU;K\*1.#;Z.NIFJG-RD9\$(518-W78<MKPHN\5!&=4\$1%NZT%SN(JW-M.C.H:1@^F#GSIXUKDF.:=Z"DLT.LIV-M#AO)8>8>>F.\*?B=?\$L:QU-M\_\*.5NZ&?B PIK@^L.S#^VCYQJ6EN1\*^\_B/M&I#2V#1HMOZI"/8/7GH3.>+Z.P.U.(0LC>R+^ C"/M2%7-Y>I CC#7F4#R.MHLIXX)VYRU(=).WE(-)8P/M.\$L4IH#S+?FY0G\$5XN#X%J^<C^C^U^0!&6.WL^PMJH1^MZCJ^MX6.P/^H^I^P^E.RT@O1^S^\*E^CK^V)FU.MP#@<N^C^MS"OY 1BE6L^A#0W5801CN(EAN.60Y^Q^O"\$@>I/IFX\$3RD2>C+M2.).@PT^P+IX^\*ZINXI8D2VYG0I?<&8ER3217VLSRX8)#7>=>P^I& M%>A:5@>V9M:BK.\*9G 8AI^<Q1^UTB:P135:2^0<SDM:H;IK7C6=-V+^8 MJIU5.H%Q-EZ&C=N^SVIVK58:+\$3I/EF44&4+5+1%Y!)A:F2TR.WU-P+1.(81 MD:HW 7AOHP%P8?=(O^15IOI&#BY#SI^X-M+L5X4C^B^H-F(6F 4^A)A0G2&3T38P.4^XKGM32Z(I(S#8N;M:M30Q 4&+M=&5@911^&4C08IH(5H.0.^#K9MY?59^S.F7+6-.S^R0TH^A4G+I ME'6WL&L?)0\$6-7OAC:O.DXI#N(N'/Y?=-1.^8&/B.->TC0I(U%OH^B=S/=MC.)M>-O2\_L^OOP86S%)P/LA|0I.(A>A\$EH W2&W\$V>+T11%/MDWDD6F5STK M&^\*D.OHLSB.Z1^85KJN?@G3L1#Z=-0MON0#Z\$E0#WKJ KX M1CL0S^XKG1:GO.U:CKJ8"++ HKR<7070^Y62Y?)0."515-URT4=5-8^ECV.I MTYSM+2NB8VN^ODJC\$ 2YH)LSD?2 6)1H1-LK4.1..\$BYV^A|QJXF+U\* M.LD1..7D.8:0E.;VUF@O136BV2:5-ON<^Z42V67I2I>(<@>G7N28-RA9 MUAFZK0I^<^&(7WZ#SPV+^E0=NBV1GM=&^1!^?H:L:6Z M^>CGG0)IZ+Z MB@P9Q2\*HFC1T8Z@U@T2FHEE+^EA#SDD04.WM>E J=9^09\$S^<)+X-@+WC #36^IY<@)6\$.^%G=J=\$Y@>9@H-^L&LDS3Q MZW33%AMIU@XN:X5PSKT6>E Q7RX:HU@<^03@>NG>U?&BFXH^AG)3IO(M;Y MJ+I&=<#9SR+!+7!M@O 86K(I-SOW^X%8.SB.@.IV@H@5LX33W.019P).> MD7#R(IHYU^YK^0%6<8NU4B^ID-55XQ^KTY5O(=ZKZY06<=KUY^4%E#DCI?4 M 51^#%17TP-MAK7@L2:6Z?\_Q<5N\_+V^4%ADFE:07:2BHHKO:XZOR21 2W MW\$7H^IN2.P=9W!1<0Q1^SJZ\*6.3RH9R:Z#BXVJ^<I2ELHZ:12^15I2 :J6KVP.BI:C2^D5@.14 V@T^T.W5Z+X1=I\$ M==>J>V^T9^Z?=>OY8NR=U1%3UQ7D\$KN3N9IGK?X\$J)AN.5PBH^Q^45I" M.KJ7? @8H/MC:Q2<^\*RX@2#JVA^A<6.042=2=9\*#T.F^Y678R1M=UQ3 MKUQ78SL24K V/TEC<\_N0ZUP2L1CJ^D3KWOJ@11VADNGW;TSVK@ MKH@H7E@<(BUP..K\$U:GOB<6AZ\$INR)Z)HIX=Q>M/L#J^Y LKA9XU1F<1 M1EN=U%\*372H=+1/ C1J6I7WIGM5I7\*.G5KUMWI>93Q=D) MIV.;KGT(4EPQI^ZX/58^<G?KJH\$HERWX\$K.#YCN\*73^<31.%&@U\_6D M;J^7MOQ (PS0Q%\$6QEHW1^E)F17I\$9\_L)NFM6M? 7&"N\$P1>Z^F;SU M2M<X=0Z1QW2VP1Z"/TRLW#E41^(<Y>3#>=>ESNC70B^TJ>\*&\$ 7^7=9 M/BWL?X;A\$HS^T^A^@0> (\$%1M)9UZM87(OFU#7#<3^2.W3H8.312K^14 MB%)<H/H.B6^ZD>=<6IQ^K^H1-I=-23(0(E9331)GL0%JP0U^V1%CLM7 M.M.TN)UOCKWPDG&5(I^&BV^E84T9SN#)2%HP1^#0%&\$6^1J.OE^B;AX?2T: M1^2EFNK4FOHG21 4-8=?\_E%2D8ON2.KZ/8&\_#9IFY5.^2/1BZ%>@W\$B+(\$ M@RY3Y+H#EBR0X7^<65V1 XKY")B?>@MYVJB616;10QVS1^XT<57%0^G^M@\_ODL4IR?C#H6AYK2 #IPFLW M^JG<^5HX:RAOV@=<I^?/L+I\$=I^W04L0?Y+I^M^=94;#M?2\$YQ=EUXH5?C&1=BUHQR23QD3I\$8.3JOU6+SH2?@6-\$V67IK+6.3<0Y=A MVAE=9X.K2^D\$1^GC2-MY2>+I(2SVO4)F+H=WTG9(0Z212L7H/WQF+D<=MAU722\$QTMH)X9R-5I\$X8;HJ.W \*;MV.C^FN.QI@E+&6L?FLIMO4N=I297KJ0EW.=J M;+HV>IY=\*1+0<3IJ>=>N^\*U^I\$<^<(\$@AL5=NW<1T28^1I\$2 MA#KQ4<SPD4I+/@/SK>P^I^F1+Q(VM+9EO)M^>Z2?DK-L^R?ZC^%HE^G M.VBR#ED499^LHVL9JZNL120\_..NN/W&MQ>N>L:5\* 7&65<&P6S 2EDCU M.UYOY?\_A=4Q.OEP^JX3%\_OZ7L7^\*TEH&X MG^O^VY2O+\$(Z@^TN)PNSZS22HJ^Q^OT#R3:>@ 41@:1FRA8J9^DVE#UC3% M V^IE=++N#G%0I04&1Z:IP1^ P>F+0@MAA1^5FVMT^HIVS8LI^U^90N=1WJC MOBEV?T5G? Y^.;Y0'5.M+;GWD:X1^YM02:6.%I^A^UH:X3.;S7&OP:27KW>IDSU?Z&N33^HCO/(I?MS^Q(6&>9)W.ZM%>WIZU^R+\*\$;UQ4\_>GIM-N%I (SE%GJ->1KIB6Q51V^)+Y M^..WL&^<#KZ-UL?^V^M0.E^==^ESC@^R+XLOH=N@^1^180Y9:<+3^>1Y7CJH9C82X<3YU?^+/(J59^/O:IR^6Q>+IBGU+5W\$5&C^9H+^ M1GIEI\$HA34YGO1M24.YMG@:(GRD93R^XO^&.(Q726)TAWJ\$AWH8R6L@ M66\*9C.6VX^4UA4Y^H3T\$0<@.X;)L7B36ZAB:150 8%I^XB?+M W-MW-Z.TR\_N75^@\_RRGR9WL=Y^0.WTOZ(?- JRIKO.D8.Y7A2CJ1%&OXY^9G0 MJHK/GV^<L7.I^&I^ZV7ZOSK@XSR@R6.LD Y8^YX/ZY6L5+4A5 MD\$<2.UIEJ^F0^28F4#6W3^2>B;?TU- C77^X17^<MX+JLZ\_S0+ZR1\$3^TYQ^ M^D5 54XC1I^5YFW4^T1-53>\_T9#\*KDV^=IOP?5\_99>K\_LBQXZP+ M0A^FEWIKI^S7R^ENO- 6LAQ9+NE=YMZ^<JHW<^2N.M1^2#AR^D^K81@9J\$7C21UOB M@<K0#>7N3K\$=Z2-JHO^YH5%IM>\_6)/C+&6.Q5UHN<^VN13S F&1IN M^..0Z4DRP16M\$4FX>?1LG43+G&^L T:0>COZISPO(UHB^N.9/+VBOOX78C2 M>P87F XC;^Q#A@GIUN \$1+^O0\_BWT^V^T@^HRZR^2:U?; I:1^B?B>D@K8V)M^@ICWYM+YI2I=7&<2/D\$W1^R^PFAI0.I=KB31M5D) L;K&SPUX MOI\$.%\*%5BH=-#0I+ C1^KFRFX^Y:B1 VFXJY.IB<+1^F1YAF7&2:9EIOCS1\$M#JH8AJ0@%PVI<2T45CN^N>5Y5\$D4WWY;\$FIVYLWXU7: <GPI<0^CX7\_BQ/F;\_9 MOC7=0?G.IPI^#W7DZRJP59@Y1878>\_3W/R1@449^J^Y3T=OO.\$#W7H1O^ M\$ YF<=>^@A.FU;1=84A%MV&G; I252);1N^1@81=CW2?H=-89 F^TI^H1^M9\$X.KAY^%ZIH?D-UCV152I7U)75?S\_1^1<=>+&"6IQ8CZRTORQ1P>IS2DIKN MY8Y6VW.VT+MANLR/FZ4V4XQ1RZ1HAN0117\*KM2?5VMV>OD)ZK^V2^5 M7PJBVOS=EWY\$<O<\$VA&DMCIDWOT53IQ>29I2FMR.K^F^H3DVEID8\_Z^ MI% \$6Q&LR8U@O>I>O/O/KMNY.\*F#^4%0#7.0%G"A2M:2 RM0M.L1^:3C0 M;Y@WXLX=17E>^FN?K^Q@233#3CLLK?9HU\_KTG^XGNQ3#\_OIG69I=R;SSN;)U:7T1WUVY@H1^\_MN^2> I^N^X=Z6J?O^HAIQ>FFPZ31^"V^D:K<(M8Q-K.UZW 4IR=PMPE&EQU98 M.JG1^1NE5ML^FH1+@SQO)B25^/O @1+M<X1XN%7%&T\$-XNN OTD\$=) MW\$5ZS1\_BH MRIR5VLX RD31G;0=0;XBH6H@MMYV0X+6P>16 M1W.2;35K.X9U"DW1(G\*.KW:CU#;..6CJF>42/8;7/OMLB5 MP3<=&EJIVX:1BWDG7IZI>>(0W>4ID52-BJ43#(SN:PY)U:0+&7KZ)IOKI QI MY^BR=RS#IP26H5AJ72NHBYQOH.M4MZ6P+9ATYOTQI^L.ZIOA8IT^Q#)\$.4.)&^PIC^C^VIN^L&81^>1@/M=C^"K^GD\_37)56>V%.\$? #1.\*6#AQXZDRH1%\$68E1&921U^G:9ZU/#&U8 MZWRS1>2XW<#AKW=0M^WDE\_K=A;DG53 PZHLGQ^KBQ42O@M:TJPAJ^C> M+I=H#B6Z1^EEB Q74X2=HJA10)E5Y8N9QY-4X51IOY6^A)NEB6W2-&S%2 MHT^<#K#^DWXJAE>"SUS<XR.GB JH(Z>JOD\*WTFYKJ)U3(KP?I278NCE=1 MWI0)135IV1(2^<@%+S3=>.%FKC(@I%8:9:( MHY:UMYZ-\$VC#O.#EU)+\*BVMG^FT^84L^F\* W+4A:W;J6C%8I23\$KT\_Q^<M645X3135MYZ?25Q:4C3<@I>)>B&(O& MZMTQ.HH>\*>IUI^B^/D4.Q>CNZY^V-W:2^0YOXC^W^EG\$IE4KU22&C^L M5^H1^=FZ:5-PTN-SE40S1\$XAGH(491RB+VWI^XCA^=<%8YMUP?D4YO5 MU&N5K^>BXXI>NOHZ.W^IB6/IF+<6L=^/46C^1=I&O(>I^;F(I=R>\_X\$3M M4#<K:2<3BX>^IH+V>O\_9ECIB9I^HO7W6+?VG? L1=TI02Y1^MIJ>MSNS^K.M9G.A12Y3+H6.VIRN^LF&H^S.K82SPO)@M/DS(ZXH^HM.&MHJR#F.M.AT.N@^\*\*I29C^=>0%G? LC(9@<C^9A.LXI.A/RM1RHSB\_K029.G.W1^L M4ILI?^4XM@\*\*D.XDOX8^<UF8NARM)VF61>U,7/DD^1F8.IM;J95NV>?V M1\$& I(HOM866<^ID.#A.LHL1^H6E\$SL\_N7H%>^HK982 M0M^VPI\$H123^W^Y7^%LXXV.EJE=V.DLEQ^KH#1JO VEG0.^=M6V;JP& MSKJB.3UP13W1(V:;14>D#BSOMG^SLY3X%:>^"V:4668QS 4#J&\$Z.L M58%02JYCAQ.2D P9T7?EC?<\_F6OP:LGDT<1^I<8 35^> <3&J= ">+>Y16G MYX^<? F73^CXHWSB0T%#?H7:5.LIQK1^PU7I(2\*\*1^TU>0=L^1L210U#LM M5@M^7^>?>O2S?<@#?> K&UJ3MIE.&CIZ7SM@I@>D:NYALE1^G^0A(YW MD.J.A^S+BHS6Q07I2XEGID-ELR^I&O.VI^L668H1-UW32IX8^AE7I2) MIX9FOJ.61^I<=>51GME9M/Q5+\$.L0 L^O^DR7Z DG&\$ K^KFL^@IZI V:~UZO:F7I@D>O=ETN=>6R7=7I). \*8WJ10 MA1C4D419.XM:=1D&- %8C1>9I=?>FUP^SG845K/PD-Q3&2>PU MKN^X&6IE2>=>6U54@IF1//CR:=8N62IZC18^12.\*RK.A.VO^UTVK?6 M1H0^EJPJM@PA#^T>U.D1K<@FJZ^<1)6J8&W#4D GAWFVIF R1 2\_MO#ZD:ITM3EUKU2M^)\*8\$G>HQU0JKN.H19V1^CQU?)^?>)O0=P\$; M10JQR^1^IHBS^U&+494P1-GW1<6T^@P%>1LUD3GZ&22\$O@PEXJG7 MMP1511+>-1FXJN1>BCH.F M4=.\*.1^KF9%@HUIGE2DT.R@>\_G2 MMQYN3FC=F^U^LS/E6P=1X1FE<1@2G:R:(6LN\*\*38P4Z1+VYXO4 M1L^TO.K^Y%&(QON^\*)WLR2Q\$P\_#K&C1ERJ^LRI8X.MOLDYI<5^E522 M@8L^05I=SO^E=Q401H22 F1.EF.N\$^+I\$&HU@G\$1%F^ H9S8AW1N;1^ M9C WEEDV19I+D81U+ITH(27^<=>7<4;DOI+H^A&W1R1^\_<8Q.H3T M+JHO^>\_GO=.28JY83Y@MIJ>R\_WJCI7H.? Z^#AYGV5YXG-VGMNZ%#^43P.E9G^2.I9BZ+1^9#BW^635OP?KNYV:0\$KV9KL^X4K4\$JF3UY^ MX\_ZR^"A4:2H8C/TR^TF->O.K4H7V13G^E3&UY^2L>T1PZ.\*=I&YWW4>1(V.9ZC(1L2K7&Q66VY...&N2/1PFC\$<8/M M>9YUKO^0.W22SO^WW)6&>? +I^FQM)81?\_Y6D5ZVL57^IB7W@<=>(A97 M.DW..JP&1BAOKE1M6^V^M%<6^A7JCK/BB?>(>B^M2^O^G^>ZFISG@L^ER M1:3Q1AHS^<7EKOAP^E^K^0&-Y9R-9LYTHJN^U@19TZY.HEIB&^UN?J MW0+?S@YA5\_GXA3? +\*I>WG;H.B?IL\_8SV4G>50\*XSJ4QC5V2QZ77^2I2ZBE M.PS:T^H(Z=IY%?WW7D16\_?2^J6#JK^B%744^8KF#M?+^XOWCJE 4SF< MA.4AK BN?B1@9R18(84P^BT\_<5L\$&M%<I MR4L1@<@D.S1\$&Q&5\$Z%DR=1K5.<#TLI^7RN/KP:=01DUO<^<1 W\$=V@MJ MHM^4AD2B>PN.14Z7Y W;EBK?R#5W^M%#^+VS4.A9=O6D:9O QC\_&OV>H^O^Z M%("G;..YM) LPC^B1&4I4VOXOVOED1E1N 8K>7DR^34.^I^H..ICD8 M.V? OIB^13P>=A9265P4EVPK.^ AFC^BYC0V^G128^09)E Q<0^A=SDZJ^M^J1&O(R51^OE\$#^LE(ESZG?>K9?CR&^CAGA3X5A3^Z?K^H M0>ZL1W66U=02M^@("M1%<12R(5H+GP#\$. \_W\$6:UF2L2NV&%DX?YOON M1L4\_W"?&3-0/O\$NY-OOEIQT6<^1P^<WJ\_HL8Y2 @51XZ.K^VY+1^MBU14 D2I1PM\$^ZWK2^Z^GN(WO11?)@QZC\_X FOQ6>X15WEGGU(3.F.X<^\*MT> \$!S/4JB>GS\$F^V<=JHJCR- 8ABYJMMAY9^HXP1:0%\*#&\_I3Y6E-J MVK4:054DKC1^?)FOG&L1U@1^3YVIX0>)X%JNHD HZ1PNI^A%NS 0=Z\$ MOX9H1^1\$NO136W3D31B\$XYPKFVR56JR1=2:Z#E1);Z>5^N6=% MG0BG1H1^\_#X EQ=Q>;12/F@E+OF)IO^BYEE4X(\$1<=ZIU&^02.\*7\_N MW:0R6DC\_1Y2926=U#DY^H&EBVMKPM;AU/ZJR.3.3IPL^#%<1B4^\_13R4J^Z MOL%W6@1NWWOY.2#Z\$A^EX- JPTWJ^<LR^H8F>1E7LR8R1XN#N(5^<4B=-9 MK 4UV1D7QC-J^WEFLHY G+J).PZW^BKN:6FW:1.6(161)@<1^UF@8 M^K? WB64#<3J>.SW)Z.1.400I=VU@^S1CDJGR13RCSO\_KY-1WXSXY MOTGI4CD1=G37.2.\*MSG9IR7TJ\_IG\_MKI#1Q1#^=N\$NL^A FJ1R\$J@<^<=>>SA23;+J+L/H6^MT L5^OF8+.(ASQBH?? #J2^H1N1B^C2F+02S1^MW&C^1X&A7WQU1>3I)5E MYVLEH2&2@/2VN.1HE6\_HIP^+8D&>10Y195K;Z\_7QS>6 9= YQOKZ.A:TJUSLYX<+J1^+81^+D.C.28 M6.%TW>#DQV&N815DVD 5=97-1^E28JHE108^0L9IM\_Y^N9:R115>YUO M>:AM 14>@<C1^&NA0IRC1B/QA4J8^L6@6E%D8U122<7KI>W1)/O#^ GIP MV?\_R.D:L=NL9C/HK V?;">Y\$#EE0>YZC81\_M %L33S^=LH15W7H1VJLD\_MHR-SAP22^W\$@?7FH\_VI&^HEI#2T?S\_0H64^#K@G^L\$)^94^OS4 MM^<C+&GH6)B.EE^+N:(Q9ISH/F0L)YFC:0?M? N/\$^9Q7+>W644A?ROJZ\_Z% M#W1LM2VU3OY:IHT^N8GH^IH6#8/4.3A^\$17#\$\$F)U&7UV>\*6=188V?3VOISYYSG^44-G:Z/F>>W^1QY\$ED6# I\$SG2@\_<= \$!&C@KQ.H.M^#V\$4=H26W(P.UZ/H610-9V-



&\$%&XMC28;^~^J6^OCT^~NC.V^M^6JHW.6GW^HNP4E>WH;L^>SJH>JGT<("3M)4D)ILN- M1X U1UU6;4\_)8L8D)6E^~F.V(2WQ6/D- )280)YV<=&X@NIX/<^G^\*T0..M).1TP.^JELIAC^C4Z87IH@'8X P>^FI.HC%39N=2)XDOXL MKFT>WOKH4I-8JDL46CR7Z';-\$287/ C^R^\$^A6%II2)G< IPH:GIGDH0\ M4I47B%615CRB[WE:8=7DUV7O)46/N=2JH? F\$^Y59D^Z@U.F2^5.C>8J84 MAFI.G E-5N.PX)6T.2W\5T.L:66=L.H7)B36?U>1:XMHO^,E%7+=I|BEL\_N\$ MN12QTL0AERLUOAC.OVM^Z#D.I18V.D\I.O2)KUI>JZ6YT/L@D)OT2Z9^MUF M@;K\T6AQ.L9+JO+/\$2\$S\$Q0T^(L.7M+1C)PI^N?I? WE5H=%E^AKY>^0B>Q') MXL\_1@10G)I)NHC< &&U9= JL;N8I8LKM LMB;RQC12% (YCGJ.F2DB=4UV.M:WAVEH0BS(XI<=-9@65E)87F)4-4 S\*.IX79C^Z&8 IUUBFE^4D0 M9V^8K7A27PSI+^#:=L488J% ^H^SXU3I+/#^" MW-\*@.SKIK7EF;:=K\*19TRWL\_SSKN^BZ\$ZK8FL<^<1<9T- >=HKX4GE42)X M;5T=QBI.2.5#37U%SR@O3Y^&1;)<4;R%";8U%;5#)K6@0P:=<%Z&J;9TT M1LA^"IM JK^OEYV^#V7C=I2PV5N^M87#1^> \$5+G/PRM M,3/4^6\_19S@1/L)DNZ.A+8)BUEX)Z3=O 3F.L.EOWC)HD^F)I2S3^U>? FF"(%^IL MMRJ^D:4+=F^ IGX>^NW\IREY\_? IV^>U+/(B^Q=I\$JG^\$S8\_5^\*+@LDS M^RM@F^AL%JFH^YF^C:K>1.6HE.\$L69S0RPRV\$A=ZU-4TC^P>8<^8:1E M^<PP^"PJ5/U; &2>I+<^5H^"G;\_1)DW5)HS\_8^3JL /9+1-0022\$& &33OX=@ MI=A/,@2^S^3\_ ^WHNJ&JR^MEPOL9CIHYPD\$ \_5=I?D?+\$? K\_3G(H=0U-58K)M<^LXTUT.T/O:~^H^O-CC6QO^13Y\$5FTM>#;:PVSNG>E83N^5:~D%K@R(7 MYS) 0M1(HCZRUUY)S(L)M#1=GG.5HHR^9Q7NGB6;>L((095BJ>9P%;\*\*22 M?B&K^)FIH(EX)^#D=NINT^#UT487IP0 M-3W=R=-.440H^N;F)XPDDK? 6AVG+76^2TO9;L^QG;C-98 MOD@W=4\_1SL)5D\_8AT3L8X1X9\_OZ>C1-FHPDB)K>+S;D#\$XDKA(=EIQK<^<"; M^R;C(=-8+2YB)N\$13^U6)ISZD^M^E.FD)U^7\_12IYJLK-5^"E;83> \_XDY8&-MD3\_N?ZA<\_FXFXG^U^ZS^IWI0=0ZB0\$0V2M#2& (7W(^I=O)U)X+I^FM&EML9(CRIO;^/O/!^/(S) M0N^E&B+VCPR^5G;A7\_W;EO&N)I1L^M7;-N&P2\$S;B+AZ3@LD^/I\_9EU?@)4F M=T.G^EFOJX+I^6M6CPI>+V^H68&^\*7WDA)DW-[T]\_I^<U)I.Q>;.G8N+I^UYN<MXY;SR^GWQW<IOW M7H(NG=)=-\$ \_83%P^<DWU9- BB\_N&1X+RVNA;YNG";6LYE5IU5PN?GU^Q^MG^7.0.I>\_A1X\_1%#"(88.XI>L/ONMAKU 2S!"P9\_Y 4.DUO0R%49)W;.MM+PVRVRQ? =JO4U5LX)SH6G.93I^77\_ZFIF&9;R.NMP)Y.4W^L^KIHOS^32J?EZ^QMI70\_WN3BRK)O^EO MRK^L/H^CXAG^C^M^;L7N5A PTB@L5=O^<1/8SE.VI^UG<3@I\_5A^G>8GL M;3M7^MGMY;F^6H8J^O?ZLI)C"(QVM/4\_#L\_#\_@ZDV)I^FTV=I.B)H)B MOAW)G)XG#+^Q^=IPI@^%OL+O/I^=6)M7\$=WJ8&8/W(?TK?Z&LJ34>@S##0X MQ;7H+HP,ZAQ5N^N^J><G.D9A67EKO/^CK+I= QUBCW)LEY^1NE;^~^~^L DE<=MWFY) 2<=KOM IU2= 0.53\$69UX&ZM1S(NH#PV8;J&>?M-X+L2W-JA M)I^6(5Q YNM^#AFOK0I6C>\_TXT=H8F\_5BSOQ>4A\_FT\_U>@)J+5OJ>3FK0 ME=^C;34,^)"\$WC74\_FM#C&?W^>V&YLHIE1.G3#2WOKW^76JH? WH6:E MY^\$^J0&(<67^3N&S)P#B\$^X-RS1++30VB8L2X;J8(E84+12\_B^ZY?0Z)I MB+G5X;.GJ^I^SMKP1507>7DZ^<N0\_Z%\_%PI6\_%&- X)S&9R/4L(0%)D164^MSI^\_@<%JY6J4=I+7G9\_OGXGXDS^3#2)B363ZXMD6++N^3I^HG\_Y6<6&-I.USYPI@-95/NV^G2I27-OXX^TY M-M4)IAZ1I4U>=AUCQO?B;43IXHVAVR#\_DU^M92K&0TMB)I+I)U)M,B^Z^"I M29A/OS^TAX\$3RL^?FH7R^Q>DOY^ \*#UTXVE04TU>B^O2U(^"Y57A8PJ^F^<(U M;\_DOB)I&S;J;JO+71C3IA51S=GI=Y2A-2D7RN^25D7=7=7FY2HV^3UMA= MMJZORY\_/7Y\$0+/"L+S2.BI>S96M3^7T=2I67PH)EN\_UB/N+=GB5)JONXF^NO7(694?O.W M)J\$Z&C45D\_R>L=^<HFA!00(3Z& MZ^"CI^\_81BIK/O^XT-3)W+;S;N18-US^V)Q;4PCUIR@J32F\$)8-UPDVU^\_Q ML9^Y;(\$VI7O)I<1S U)MMSH^IXT#^H)IV7C)B5VDG^407^9)I8;6%UN>%)#03)I6E^C=RI@;^M.EKF9)57EJU?K@P0MIO^"IYRL7FTWM- JF.S50&ES^EJ6\_V=GOZ^&Y%L^K^M MJ\_-#R(XN^\*15\$P49\_AIO#)I9W&K?=-H;+3+Q#0L5ODES^%HST QNO7&IER% M3Z>-F9S?&F&@X? )0<94CJD\_OK)I>X)Z/HZG@SLZ)ZTX.TEB5BN\_I-(K\_+J)IB0N)I^PK#U).5<%#YQX)N8\_U)I^VPZ^IY(^JY^MU)PI^? ^>)&E.^?>Z^>AXHE0XX^RCR>4)W^WOC;R&I&QW\_SE3Y>R^E4VQ\_MRSVF7UD3^AOHW^BU^CC^TMIOG6^OI\$5WT;HT^\*#^T^ M\_5NLOJ^4BW+<=JP-6+K\_A00G\_#H(KZA.R)&+&+HS>8ZNA+?9JZC6N27MU9>(^F.6MS%3<#)I\$OE8O\$ D:9L^SA3E&13E;^4.(OF%I+Z )OH)M)M.^77;+O)5U#++W) P#^0W47<1U)I26L.4V-9%;L5I2U>@31<9&K^7^4N^6 MI(=H/^%Q\_ZB0-CW+;V^I)S)I^C&O\$>\_%I^W%=I\_<Q ^FLPZ5+2)K^\_H)LB^MY@R=^%YD?BU-23)B(^9Z;-+X\$HOKP;LPM2Y&I^JXYIM&.&M)CEPA2^D2T<7H)JO\$T%<P/LM\_46MPR%#U#;C&+K;C% MOQX^77KO)B925^\_Q#DXVK.ZEZXXWOWQWNW.DS%+#+>?3)4W@=LM&I68X)I^M#9<@(|>I)W^+I/476A)XF@!\_!L^5\_U/V/^I7)JM- 8;7O>^78C=6T);N^M)50&#<^2(G^>U>X;JSIE\_?+C1O&?>2^A5K^E^#B7\_9+L4WBLIMYWI^9\_N<M;P@V^E 68X@\$MA&HA@VP+C^Z0OPL1AHAXFN;HORSZPTOGI2\_G^X6I6HRI^9 M^;)1VX3J99X0.G)OWM42V.LR95)8O56C#Z86^DD6;I ^C\$3U^OET8;3D8I^M\$KSQI46Q;W^MRD9)BH=I)OSLMMX^M^I^EZY^X^<2BRI^>QL:E/G\_SN+HW<I23C\_228 MY>\$+8@QI^=A(IJ&G+DAIG- @<8NH^\_G\*=V>HP?\_GGW9ZS7R/ZDEA>KVJ2 MA2MRI^C)F&ND=WJVI+3JL^9&I)I=T6NNIYO\_ZAE^L9\$+B<\_6%Q0;8@HQ) M;)^JWON^+5\_-N^2IX96&PA^BZFS1\_4UB8;Z(YD0C\_YDRD0I^#)4P^M&AB MR1N&8X^7HGXI3^R(=-84I) <\$^I)BI0K676<=I)O@CS^I^=AZI4WTD#? M53;6^H46#FWYVXI\$S\_O3)I.5^UAM^HN?+DIW?^V2I)I)W)I^I^<#&D.P\$Q MB)I^WIA\$QC63(8)5GD>J)HJ9;M\$<I^FEF72QH2+^/4G69^/4P^=UN9F\_#>M>6WDZV)8X+EA0Q9\$SV.H=AVORD8087FN?Z&@H. I=3I\_1N>+I&^<3GY# M;0JE;WY+6;K)I\$ZJNYA=X;W^DR^>^@X8A&I^IAQ>;.7I++7IFQ\_N7A M6C^D9^VT>SS^=JR+I)DU;K-I <I)O@2^VM#GVS3ITLNPUM7>&?%U9.&PW<M+I3UZ2IR>\_JG^L2I)I6I0?L)X&OO^Q)I5;-(NHO/LUA1A5YT6)VP MQ^B^GI^%I\_9R^\$? B^+I^V1TU9-I)HX/I^P9B^YQOQI^<G3\_G)I)D&^Z) MCR2V\$7P+? SV?QK-I)H/N\$R;R6Y^2E^1<4+^AIZ^%+MESQO3@)MS59I^M;I<A9 M8EU4R;=1AA8L\_OYP81X^YZ+V^LRC1M)L^6.GS4I^DS)I)I^<O;I)H.O%075>?UT)I)9HK<8/-BZ&EL^JP.(UD)H)3D6^--M)1N<1QU@?AKZ H^#YE(PD)S)IG4^VG8T6.MN21E)JLPD)I\_1)R8:E(BGWPP M;MLD)I=D^"3)6X)I^HQ^H)G\_H)=(=A)I.5=\$6DXOF^I=I)UR2OG^I)I MOZED1)I>5Y5IP^\_Y0KFS\_FEM11^5E.ZW1)WD>I<^&6PO=T704H>I\_5)6I)X MV+^#CMN.W1M)YW5LND>;9^Y)I&3;AUDD1R)I)W^I^T- 9@CRT.M)I4A M9^AOF>I)A)I^X&K&-8RP%&CQ2^H)Y.Y41=^G;I)@G\_P)C)H<4K4U)R)I?2M-LDY M^DUO4&5^LHU\_D8<GWD0X8J7.^I;^/\*--7E-5 HUQ\$)I^K^2^A5>\_ALI2=C(3U2A)@EXTBT#J;M9C.HW0^\_C)I^KCZ1O(5K<M24V)0LE^33MUW8O;G+CK^2AGG^W^V^K^"28-IK^&? 0.GPLC%0.%=7\$)I\$F M^<I2DL;\_23D)I^&I)HDU9K=KZR=;7PJH&K^E)I^5.19@IRO&NE;^?X^K)9MLGGL>6Z5N;U\_159IK.7 M+EQI P^B7Q7U)UR>DQNU^M^N42259.@W)I3X&^\$!+U)H#UYX7LO>XC=^@)I)Y^B=(+>9(F^4Y^4(^&")DM)E>\_IYC^I^L1XA80W)I^#^I MR)F4<+I)Q^CF M^W.R)OMB)I(=#\$<+O/DI9%;V2C^0@)=(^&O)P^I\$^YX^\_X;=&?P3IG7 MB+I.V%)6^=I)TV=Z>MYE&-4P\_U)I7M1+?7QN+ MY8\_2U^M^OQ97Y^=62(I)B^JCMN)I<%.96Y)196)6XSSZD^R-MVUE^I\$E=IRW M\_7U42^9FZ)@OK)A0EO&5E\$^I>3? B=/#\$\$^8Q1+3I>I)PRO)QBI>=WSVOR3^P&V.EX)F M^VNH^U)IDE)XU>S?I^L^9W;OBM+.%I)P>;Y+G4>I^I>\_0U3W<6&62\_2 M;+I)D ZULS\_7=#3;H4P3U5)I+O\_2G MW2>AS)HFK8J314A\_1\_6U^2)JDPQ>=2W?I^1-6B%QA2&K%6<2;HEL^?J)M^3C(QO2L)0K5SLI03FV^N<=ZAQ )H50?I^?RPO&#NJUR76S^N<=2+FG^X^EN=Z^2MRSP.39;3V5^I)M M25Q&^VTP6DSDTSQ>I)H)AK^?T-I)O MM<8;RKQ? )20B&ES1^T&73/>I^&YWX 60)J3Q)I^I(+=D)HE&M^4=RH^/5K\_MG)I(Q>I)83\_KPS\_+MN88=@I<DP22T2;#&&+&=&? 8L)Y8)B)V)IKXM)0^B MD)HUUW^>KROH+O^@M7PSO2)T2B-0XQ^S^B&RPUH;I^H6W/85EKI>\_I)2S MW^I)AI9G? P04G1<I)K1ZJS8MVR5XT^<\_9\_KY)I4\_?P2QWC^3I#M8;=%M-#AHDPGP53;L^A^R\$9\_/IKGI(KD1^?A^?T)JG^H)I%6F\$%1.OFI^QENX<>2 MGO<+I)Q)Y0&I^I^=YC;7>B)@26#4@T^@=<GMV;I^&=5Z9;3M1@L@#%;9.L M^840UQ)P(243<6 FK.SR@H)FZF=I)YKDCS#&\$=R)C1>\$>AK^F^7O\_F8;\$Y=O M;R)M\_~C>D;I)E)NH1=T;D M2)KE5=K)Q^WM4G+6\_NY )I)O;=A#36)I^SMH)N)A;I)Y(QYHC;C=N)I>^;I)C\_K)I^I)Q^N^I)B3^EOB MV)@BU; <%W9+GG>)5Y7@&I4+GW2L)J)I/O8MS)8I3^<I%VYM;@)EK211H= M)258)@N8)O1^DLIN^42V>H74NC)G)F7/MWQ\_-9T^? 38CK%\$&OE>Y^N\_7V)=-M7?2^<FWZUVF)7;\_?Q)I>Z)I^984^5HU^I)0JE+\_(YT4?I(SOY^%S>33V6\$OM^\*^6Z;8\_VFD.(BD8 MOA\$^OU^<O/7I2\$GW)I^)=M\_?EE1)HRS23SG)I^<DR)TK+^S^TU)X)M>H\_FU)V M4^>YTV^H)I)U)25^/J&U8;&6^>9Z.V87P^@L77\_S)M+P^ (BN)JCY4H)P=I^M+^?2H=\$ZCC)@BP)W<4\_8(I)I^&I+;B-?I\$R-9K4=DI976^M^7+&G)I862G M;OU.A22=9 3^C)Q)O)DEI5LK^CZXB7^I\$&\$&^L1YFZ49R&72)0)I\$M^<CCV4 M3^C\_6NCL)I^I^J<7PS8G7W)I(W)WBXR^ZYN16=;I-MB=I)A>I^>U.O.B+ )OAG)I^\_I)YVY+HQH3;\$>XE&60-0B\$P<I)Q-4FU0L M>ZD)IFM@NG\_+&A-8^+MTVL7N^\_HFP\_@E<;GGV;)X%U^<^6NC^LM\$QFK\$9#M# M)U)N)X)IES)I^1^WK3^9O.T@2^I)7 V6F&^?E)0DT%HI2^9E)PX^<+OL\$K1G M(BJ)O^\*218Y<8U;VXGB^SI<5VB)@WR0)T)F)H^M2H32VQ- 5I3+S=8HQ3@I^QWX-D\$MDU360V^EF^N^\_MLPT^WJ3M)P)X)NP2^I^EO)N3+UM^GH>KRAL3^K1 M9BER>M^TOR59SBA)P Y(4/I00VRL)U2DH@I)H)M&H36N^Q&IC)H^Q)TH\$WG M4^&R^M^W35L)O<32IK^Q^W78G0^I)H)I5@X%>I^SN)I^<UYE^I&ZP.M\$S(GBHDC;H) M)I^TQ6-666)N^K^<MW.KK0EW^<X\_+E+V:3@M(M^STM.M2)^9Z MM@/A^NNH\_S9T\_+7%3?ZITNGC@FEE ZC8^EF\$C5VXD)@F\_?T0Y3V8^R^R\$NF M34^?EC^M07^I^+IGD)I^0ENT\_965+Q)P\_I^5+U\$MO^P^QZI^5DX^"R^&R M;X)X)Y)I;MYP=3B)IA82^F&I9@<I^R\$56N)N&N0&9\$K7L3531^M1 M06NH0)9TV^YX)TZ%5OGGEXO5D^NB&J(G)LS\_I)@%\_U)@>AY^("H L06C=2FEX\_53^6\$Q2A)I;@I%LUUB(Y^<SQNGV8L.&+U MA\_~Z)YB&Y;6N;?O.@#OM3)I#)M808^Z4)I%P)I^\$K1HU^\_I)Y)I^TNL;I^9K;KFAA^RHD? ^RK69)S50C^K^T^U^\*I^T^I)4 M^M/I.5^FAAU=A=6IP5^I^I)O1&2WYVY^BHU^X^%X%2^2W)I\$W)B^R8&EN8(5\_M9<>A)5#@I9Y(TF)I^R; (&ME0;E4<+>I^VB2)B^HYR/2C)DYKU^O^RO)OBZUOH;6I39%HM<I^I+^&\_Z218\$G MKQ)I.^I9B&QS6)O=07B0A^B-N;I.NHZAL)WAG4V)Q)WE^#S^W2I2FZ)I MG(G=JCFQGF?Z)F3)I).TG@+^#>LKD^%V3E+I.8+MAXR^WZCHBAOFWOK9H^W M)I;JW167^H>^>KE)U;S4K<#I;\$JMC)I)I)P8/>\_I)SUXD@RW^\_N&S^TP@U/M^YKZVG2K6DIGC^D;ISY)H;YXZ^FE 854QT% I<^O)U9NI.S?8H)I)MTB\_U M8C.6PL7^3X80)H)O?>W6)I^>R;L2AZ\$S^/Z(V?>M^N\$>?C=O.YI)LIH)I^M;~(BM-3^I^N^F2)J#L45MIR;F) I+MOFSY)I^I=EE^602)I%1\_U)Y>?^FIS^+I)X<I/G)I)PBRI\$=I8KG.3PRE)I^N)M4)NB;5@P472@UR\$7>^I^L%\_X;R^X=U9IP54GUXAJ>P- 0Y)I^E^VP)I)YI286FO MV^%6OHU^W(\$US5WA0C9;^P^\*4JH;2;U)I^I8E)I^Z^?51YBH^\$N(A)O<4(EHM7 M-1=1@6E)BRP0)I^>I>Z2KZ8/RMH)W)FC;B#J90BI<^J(R?%d?>WSC)I>P MA^U^2A2I5;I^U78Z2F@+I)VG35;6;=^FS>OMG\_WBL)7L)O)SDVSU)I=)C%I M^C.O^ZL8^<I)P.#H0(1P@)78QO)I89>^%I)G^0V\_6NHW^F84W^;@>=EWE)Q;AA M5+I5\_FUM\$=.\$+0>R?N- E2@5<(PCL;2#^YK)@I;H.GBB>I\$>)7C7Y7F6I\_M)I^MBC<6U^N(E9+Y0)I^>4Z)LOD^<E)BL3)I)9NB)I)TLISEAY.59KQI^N^2S(O)\_+?? HR;4T>T^?N>^T MR;YR2%\_I)A^<^D?B>.#08EB+^HEB)I>=H0(3^5);H^"HH^IY9)5)2IS)I^I M^\*O=+PA)W+^?HQO%& <8RE(C@NZ%6YX;I>I^NVEP;2)C^N^MQZ\_ACI^M\_6NKS+WRZU)5)I)PMI^"AC8\_TL@P>S^?Z-B4(I^U)LCPI)D\$P04WJ)539FIS+M)IYV%+ #O#U^I0Z^<I^#4Q)I)YV^P@\_F/ #P.W\_ZE5=U^<I^3;7^>I^NYOR0)I)ZB)IS&WI@O1 M7OZ^?H)OM&.&2XWPGO7\_KW>B^+&E)H)I\$S=G^99K^88&7+4(99AW3W>)I)K;Z MW5T2;KD0&9?6PD)A/R9#NPBM\$(DCC)5E M;NXX9AZ3&\_UMJH^N)I^T<4I@I&I)XPISCO-D^I)Z)7YA7AMW)I%>Q^I^T%#QIE M86;#CZGHR^R)I^1#Z7^B63>7U0LVH/N)2>.6^HT5AS(WCR<^%BYM3GN0E1)I= ME.O.IK3I^?V?2.919Z399&+I^4ORIG7MQ+RZA99;? ZMR9N)I)8TIRE^\*T> M981088A)Q2)GRNAIP8@;D09K^V\_053)I3H&^?EH7M=4)I^<I^E3.O^Q^H6W4+ M)I)Q72^<\_9&C8XQ



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MW1V'96LG5T.8.#X(8T).!%RTI/V8M.02\$|B#&+E\*QO?FAD?7QEYN^E=^Q M,YYZ?JH&M5V+L+/"KO(S"2"<>8PL:4->A.W6YX")#2U3?  
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YN'D J-M\*56.X>KKJH7^<#NSV\_ET+)'K'>^(1E2A(Z Y'X.XD3!;W8"H" F.#Z9G4IQ\$# MJD.UZM9UYOZ;FVZPF^L(SRFF-ZT2T,\*ME)>V?<  
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L.W69:9.OJM? 28/H&8&3)3SGC-L>:6.HJ MR\$>V106-PIGQVQ.TIU(^GGG^HKH@Tl@/L(K38W&HN4.U7O^R125 2J6K&2Y9 MAL=N>:O+?I  
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1AI9\_1>XB\$2W;M\_G%F8?>fEZW?JYVZ(QO L M+LE^R^PY+J^C^&D)%(fY\_TCB-ICHDMf\_OG.D?N+2X2-J?70>ISNK061 M@A=225L6%?  
>UB2KCU7>J3\_N!<A!<114!%>WN/!ZQSVB"-2G^Zi&9W? M)49A<+V)CML0":T6AR1O7\$=OC+ T!W>1/L9Q(QBT5NLO/83X)HO'E"?7  
MWZ#5C\_Z\$HIM%<\_f6#3:79\_L>O>fOQ'L^f!N^D!>UJ03IAF\*)Q<\_MQ?1?H2Z7",S%);&SOLQ@NXIOCXE>C!^E0X- EZI7S>UHKEA-  
+B+9G4)B M;7(\$?CXM?T\_4A^?fU0"BRAMQW\$@+KR=B'!:=S\$7%\$7^UH0J9?WfQ(SH/D2>%<59M,)Y?XP@.L%0/?> M@f.H2XL76<4>L+>  
fL+...Q5WGRPB\_M9UNW+OJ^#H(CA>A>L(B01L829D0 YZPDIU M.>44?AMKT.NTNYLNE9!^ M5O ^X8MZONS-  
H4W4X#4<fM)WU9M.=114."147R:6L:9% HLY&=OC& M!\_>YB3SM54@.7TK#EUIHHT8I/DHf2VEM:>DB<\_?PGfF0@V/ 4287\_5XSS  
M'W9-O2ML^E0916AR7B)K.Z>=6'T9Q5F7P-JUC"^-E=L&\*>f'N GMB7Z:@f=,fD:  
MJPOV4P653(>PWE0)\_10QM@VDA8 L<=:8XFNEWAA:3'K\$>J%G&GQQ%GZ\$?  
MIJ>#M2L(NPF(f@)fTS^OCTV0INBU=PX.M63(IGO>D1JK(MC>P5X8\$)((^V2A>177U&S8@NGUCE@!(A3S!\$@3L=?EUH>f\_XY0) M'P'PR"O'0(  
5\_#0?07LDHf(C\_T<318+>=fJUE8IYI6HX^f!V6.QXYMO\*E25I MYH@R+1I77M73Z^SKJE5KLOPON+N45P@RAINY MJ347D9+Y)W\$1@A  
..8HA\*0>"8G)K\$5@/087\_0C<%T/H\$6!7XZ:4!>"YB\_M\_OVVOR#4^50\_&#\_"^+O\_#@&#K#%T1\_JU5:0@!\*(G5Q\$>R17LM^<^777(30"?#9D\_BS\$-  
+C(EH!%HNVE4A@GSXIAT-4I6VfPZL\$KWJ^<S\_ M6I%KP27605^UEEH&I)63<\_B="LG-X 322ER>O)WA=NN TOXE706C8+FI)ZH-N?<  
M)=F17.1+11+G1ZUVJQ&6X/IH ID:4\$<\_F2T.LDO,T^>DV9<^P5\_XI^<^&S^f!9\_V%VM9DG-(f M-8/DH5P)28V6A+XWGP)0L%f;3@&O(\*)  
(^+f^0Q+WIBC@Y^GXVO\_XPM M\_<#8Y^68&+UW\_>fL&SU=PF=M%Wf)~%E\_ZIAU""I)KQ%=@TOH\_U2?FIC M?  
X'!%>0:N93=AL=\$f7L>@fJ>@&E?OCPO8\$A3:&I83Q12%QAf9;=NE?G3HW8 MLML0)"K C\_167>PALY\_#12.Z.T\_5+(MAVZ5Y024TQ+9XB;  
(MX/7fL\$->:4A'KT' MF9fA24\_&1.1"l'GZ\*G6P@/9/OX?46.RV.EA6E\$@C MQO7%#DYVT#OMOY<2.U\$O^19?7/J3+>?V588B(2\$=#GfI  
M2X(3\_Q\_5HC7^2^5M>@E09COIMV1+>fNAP\_A=D\*56?TK\_X52?FQK6MJH\_ML2??72.OBI<^?ZA\_1?7CT<#3><=&#D) MFF/18-  
^ULKHDS>R3AX00.GM4DO.O7:@BOIH\_SEV?H::1-G2.HJ;#JHO"8A MX X@^G4+J^GRF2\OT375AH>+^YZ,J%J10\_2T^+PW6&10-  
>\_&6ER)02E3Z^H\$&@ZP.Y!>f6WNRY7fDQ(46>OKIHDO\*9WL M%3;M:4\_S3Z\_0V&IA>1HU5+ZKYRYHZ?I?  
^IBE5%)%0.LJHR.CL(E@E MLE8Y=5F"-K#\$DWO>f\_G8LD!5NK"KO+f\_FIO5GGTJ7?/XGJ8:NN7\$+fWO\_M!%>\$2K\*\$. "1212>  
QM)N9EW\$2@\_Y^53NGHJM9@fFLE=+fJ0+DXfTHQBY^Z^ MI=HESEFC/L:K-HTU(Vf>Y\$B2W1P'WIKZ?2,700!>fCB;+f! ME@>ZY0-O:  
(^V:57\$@\_VMDT<=&)L!TIOI&#>V61\_T\_5KMXZKLHJZIO1)S!6 M!M<87CM?A0X&=IAREJH0H?<"83^UPVM" f5Y=QS+;fP\_LGLX  
7.IA6^0\_.WLH\$#J\_ZK9JYVY\_CfW+ZW4^ MV?KML=QJH>;YCI:P4QCL@4KHYDRM&\$ LH.\$?P?\*=G/ZZ;\*=A6A^C%8  
M2G5YQ\$7:ESI^>\_G8#3R^>2=109QQ& MD06>7\_4HS>04P+VMYB1\_\*8K>?A90%ZK\_M%C+SOFO\$Z\_?fJ/KJ3 MI0IN85?  
^M:04/#N&2"Z5PM#D6.9>P#M\_FC1+^PF6W7XHDJ\*3:>83T)0XL M\_-Z@E=YQ#>FT\_"OL^E"1'OI\_3E3\$.MEIA6G@6^<  
<\_&S&USNF=1Z8%#\_>fEB(8B< MR^KYWI.H&C24@4X\$&C=S\$>M2WW@>Z74<\_WP4L+@5UND7G"S)4.PI3\_D6?  
3X&1AVf.EM1JU+AG/57@JH>APIU f@FQ>2-9(I6L5J M\_H^O%06LB2T5^@f>BAE3!\$OP B\_EP4GZC)DTU&HfE\_&^4?2-Q"  
M\_TUS:=06+8\_NIBAY\_QHBI<^&R&""WSF" fTIGID:WO^1306fOBR^NXI7IGfVYG.13QU<f^N BWPN^AXKYKIS5N/\_OY  
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f^H+5GI@>S^AN^7L>+&W-J0^< MIGO\_K&KBP%VM3Z04U9D48HfUIG9Q..5!>7F&7\_>2%3-185M@>f5P^fJQI M%\$fT^<5.5^#\_0HNU/^5GZ&Q-  
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M\$OP!&\_WJ<2.X9G;P\*7)8DRDE\$FM:>)\*Yf^3J9#\*R^<+&I>:NG#XP\* MF/F&BJ9K?ZB>T=QV4%3Wf@<^<42^LT7\_@<+1UfIN^Z\$+&L/V0.,  
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GY2!%\$.CX;\$48RENUC(^J2AQV8DK29Q2?1+ M< MVfVW^0U^KVCi#4.2? \$RP6W+3\*18MjNNJK?QJOHb%4TIN+V:BdKT&FIG\_IH  
M\_#+1S.R!P!SO6.Q:0!QD=2<8&H)A/#M3?F>0B<?+1!&C(D+XY6.M/CJE>R!WjLNDU9>TYyGB3>J5!<K>\$.R.E\$F3\$BLA2<ZSX!  
LU#Z&9KQ1IE\$- MY0TUAO/UZ)/<J3Z!7UFE4!V9ZNIB-NU'0\$JH^D7B\*B^O'KC&U MP!:@.~J>W!B\*TK2"!5!AHNXTM#H<U@UzCf:~!4?  
Y#=@>FHLH1!5K#79(=.(X\$SW%\*G6!\$S!N@ MD@>X>DDP:C^P^FXF!+QM>(N.B!1%9)N!%~8!25N&W<4PJ75.# AV0Z9J!>  
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M%#PZ6Y!0G>@H!%PX W7R(C HW%R\$!>)/^V@%T/XP^V~.PDB!E W/80^QR M@>H!>GQ/GG#IZH!W-  
5LVFN7\$137^>P!P!QD0KDTGVCNBO\$Z\*!1\*P!\*=!J&/MHN0S+OP^!C!BDC^O!F:S^=MGO^3=V\$R2?1 P9=Y+!%L(NTOR^1X@MB4H!C  
M(9P46^GOS5=1\*2!AE>UC6#OTW6\$PN+O:SIM OKOPH USHJZ@U.%H!>4G>%OS#+!DPBHxD7!+!&#KG.^9!0#JF96R134>P2J  
M5!X2D@S:~K#1.C=.=!J)~\*(HLY"PO^F#).D.#K%N=XP^O!F^<~!CK3&PS M28RX6S!EB56=4!/1-!L!5:M=&\_Y#IODXT?~?JNSD!Q  
Z!CMW#~!7H>BM M& B-3%N>V!N!T!M!P!Y&0L%L!YVME%&!<^/!-GU43N+ER;==Y;/#H< ME  
V%2S.GT#~W5568~#98K5GC.#@LT5P.G&1>0P7=H(P:~)~\$!~\*G8?00 MR)B\$AW.TOR 3G?>  
=59LYSW45!8K+/!SD!Z2&>#4&XE8\$P=Z(C< MX^FO2%#E!4A!^OMP@>S ^RC4-AQAZ/SOQ2^ZE)^(!PG1HU! MW^CX^RUP#  
(V7!1B/Z63\_30>U+&H63^Q.C "6G8WV~.FWXBKG5^<350 M>DX#~HDXZC<5STFU9!~XL.VQ!>39EQ?\_ZMX!>+L!(>FCR/~/<1Z:0?!  
M\_B8!<^Z<%.LOC2!J9S0!3,2CFECK8\$+0PE7CZ!<0\_I\_PWL(N!M%Y)5@HM2!XWAG M(KP=.:UHX=&?  
\$+<O^V8M>>T.W!B!>ZDQJ!Q>5!7%E!AY 4ZUS2!> QO MID(!~!<C>(4X/3!U^V C)V!6G2A+<N74;R^BK7?C/C %F>MD!N ^!FS!B\_MY!  
(M)92^<@H)SA!3ZMRH< \$W8!87\$XSWCQ^O^= /SEPTH.C.M!&~<1!>4 M!C&J%\*~""43NG@XB/K!AUOC!~RK3M3S?  
1VY\$ZMB !9L N\_ R33ZY<0Q!<2 M!4ED!>+8@M!2~ !M.M!KG00\_5N^<5!J6\_N5'R< Q2ZR!A!~ %>H C&+ !H2 M)9  
!AS!\$AWBFY6!6^!>ODTGM\_R9!D/N+!1 M3:@GZN;2(M)9A:2@75~N~\*!XD\$V!7JVZ\$Y&9P2?#Q\_7X(U!19+00S<~\$4\$  
MSO<~.UWTV.&%L>L.QJIR!<\$VZD+T!~?HA:CB2+&Z(2ZOB/D)IK~"(4 M^+0Q4ZR).X^!JC\_!TH>V.%=!<(C&5YK2\$!TF-  
!^@7FRJ !YX.\$!1\$8\_MXK.G.O!FVG8!@H25+9:2 Q^A3>#<C^H06(5-79~.D(W^000B2@O&UY35R  
MCH!9!HE.U.\$J2E!X!T0&T!FN5@ZJCR!T6!~!2SE.WKDF!W+SHZ18+!1\_9N!LZ M&G.~+Z&%Y+>J&G&G##!H!3SR.?525P.!\$6\_~K!JZ7RMF  
X!>\_R0\$27YK6 MI>2!6M9)!IUY2!WGH!KIP(3NRRGO!LHGGF.YK?26N!<+6A.Q!OD&G&~!T M9!1049DRF1@YO?  
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ZCQ?8? MKIKL^?HDYQ!9V!MSZJ@<M MY2A6&HX~!<@CK=<1F!>DZ3!J\_!^CO&N-AZIM!U\_XY^S^\*(6J!R2-2)QTYE! M0Q!E87!N!NGL&8Y)&J  
!P\_K!H!HK7M!~H\_W?WU?>E/2\_3.U!D@>@THOYK&Z M>R(423<1T0US=EMW=~R!G^U4!M!>~(F)2-QJH!H!PNADG(\$S!J7+~  
MST@YF!@>!/#LL~>@&F!T (CF4?F5R@N>6B,6E7NC2M!Q!\$!GW~^!<X?M@' M=%A^AD!YE)""5.&)<@J3CAL!K^4"!>=>H>NA5L.KZ)<>4\_<  
(\_VS^TX3\$Q\_M6,4#^C%O5PG2!J%L!ZU!U+!5!65@HFN.J35\_BH!E53K29!E15!H=MV^C MX7A^3&~.TXN8641!9HP!X OXX06TEJ\$&=Z?  
&TDK&3WNVW!E7R\_8,4\_M1K:1 D!H!LU.G2!DJH>P3!A!A^G?Z\$!>71B7K+G9P.M^>\_KC.Z!GH+H@ MR9K^A!>=P66M^Z#(8GC7-4\_U<  
(S;@<32?HFC@H^C!2Q>C)WR#G\$<NJAQ4N6ND?>KX1 M4= ("F8@""!EG^07FFR17!YR!T5!G:P3!A@OP!J&MGUW)VLC04B031^>2B  
M5H+!)JW^<!%+MU~>VR2,^@.SZDGO!VKI#6EZ)X!^X9\_&S3R!E^%YF^3 MUSHWOX(N!PUX^K08AO!SN#R%O\_8  
P=HJ#~+9F!<D^M!<OY!<#W!)!+01ZB M1!K!F^>@<OY^G9^4:AZH(G!H C^ZD!<ED^VD)!ZX%=?O,4 QODNUYF2!>QVP.LNPFZ  
M!7YB&F!SP M0\_!<W7B!CF+8\$SO!YVW!R:7!U9^A!>=ORV@W+15CN\_6>5N!N!>=5O2 M%YU!G.2^PG6^XF@Q:RH4UC7!6+W(4-  
^YR7D9,(2=1\*!R!Q.O\_!<H.G.MV (TSRY!H!<V:XAXA\$M4?KV3DOVD^Y%.6I85OU\_!J?U^\*%YA\_/A.8B M:~!9<C<~.!"XH01DP!<W#S-  
#7MXUG7KZ!FBD848W9BFY!H9 M~!%W>T=>~P!<FQW00:B(OX^<W!%2(NH!H2>N%1CH\$^@.~VNX!RN2!+:/G  
M\$RY/<6!H^MZ(^<G9F#~B38YQ!<+6#X.8^A^20!<79>4A>NGA^C^H(F(6S^C1 M.GE!S^K^EZ:ZXL+  
(~XG!L!B4\_!YGU22^2ZV=W^!O8^KUQ40!\_!#22S.G^VY.VPU!~)~#C@<7^T.MQ!<Z.D8!M^XT=SWGK(\$AFQW&PF\_R8!H  
V3010LL&W<^9~.0#X.T~!<L^Q M^<~.W=^9\_6^OUF8V6N\*=LY>N!VGH)K@GVJ!>=>)2=9X\$SKH!LR3YHHL!R M\$!HNE#~B!477WX^""UH>?  
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M^X!S!M\$?A7!JU0\$5&8>U!1.\$!F.R.L<+N=I!%)ZKQ!KDW+/M!H!<O!>P M^<~8RT:47!ZY<4\_64CR!6D!Z!>GANGQ!XC)U!5H!CVG00?  
+~#L.G2>Z^X^W!M(HM^<@W!9>+<7#K!4-ZF!M0T@G.G.G^TR^2!G!8~!<~\*J N+U!ETWN^Y!L!K!Z!<@U!FW!~!@ M!#15^?  
C5%O!<+Q0<~>^9!H7Z:Z.CN!J6^RM^5K\_26U!<=IU2(!^N6N7\_GCW!TG\_P M8@BY!G.MD!<Q!6T<~#Z!W!XUF..HO!1?ZVG:~  
3H6!B8!JL!<H!Z!R0ZCH^Q M\$WP2."B%Z3G:~\$0!S!Q:B.B=I4TE^R8\_<C70>7?1!O\$=X^CIKX!S^V!S036! MS^XF!\$B^<Q^KRF?  
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<~@LB7!WQ@\_U.Q82SO2\_ZPOZU@)GY)8!>=4MRW!J.86HK+D#?\_ M1L&88KCN:~O2-8^KV^!<J.O23%\_JWC>\$D^\*E7-2?)3^NY8DS<^!JEG(Q9T1  
MN!ME6^EN=A4>#W2!<V09!H~WEQ69^RX\$M.KS:~<O!\_FTG+!S!L!U.X5 M03^!<H^K+H4(V^@B30U^D^P^<E^230.YFVX M4\_!B4K  
M^F9:S.^<+!H!>~!<#981C!>~!<89.L!2!>Q:\$!H:O\_P!U7U\_!<H M4R6\_!5W\_ZRYO!J!(\$?#M9!S:JL!<J?CV^F5N45M!M;Q\$^M>.KI  
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QTD5K9~KH6>T^00N57MM\$<4GL73~!~JW-U8GZYW M.FQO1.%%Q!<G&G)^LE0!L W35%M+!KVSH<5!4W&~\*&Z^\*TM(^R3TA+!#<@F  
M7!<MCI(MG!A5A6KUFZ006:9YBDC16O/X^E^CV@!M6Q.&!5M^2!<1\$0!%L M?2A^K!QVFE&>\$!A>AM9!&F.  
F^<U.X9XN!<4=M8\$%)PUP#\_W2)5UO\$UP25M0&.(A<IG3ESD^9<~!<L\_!JLV5?9 M!KXOCYX^K^!K2E#<@<XFU.E&7R:Q!7!9Y!Y15^<7%&  
(%JS+20+U)!TEL5B&HV^\*7W>=T5>="\$ ML8GVH@3K+!JVGA(2XU ROGG09ZOD)!F!J!D> @P?LKV&25AGH!J!2!7G5-MZO;<\_B.13.CE(>%!  
<1PA\$WS.18.\$(ALA@@!<GH!TUZ@ M~#R9AFC#>Z P!LLO6+!TYXS  
M\$ERE>0S@RM(H!<?)~.PV@)!0,N^ZBYMD^M!J!T^<HM6VPKN+N!B(C\_!H M!2+9BW6U\$U!>=..2?IGR^+!\_!FO= <  
(.0A)D^<C!V#<?7!S@!<1&)>T.\$!\$!MR^<= M%GY4!P!6L^<C^PO&8&Q+!IP>P#L!MR.16D8Y\_OP.SP4#)GZ!LBR8)\_XCG=^MS!2EMPE?  
0LB@.S:MA!<^Y.1#00U>~!E2!<B+50N!<~D(42G=>@<(^W\$K?\_MD^FUY\_U2#>+!COGY-  
TE!5!YKTW%B>+!W0!%Y!L!N!D^!E!<+!<+O!5DA8?D\$<~M!<S^CL^!<DL7+!<KN^ZS^V!LAWWDLU!GB@KGY2>\*Y\*~!<J/5T^="A&LH  
M!<L!<LSNR!<=G!H8!TV&W-77MKB~7Y!<F&X!G^9=<~?H!G!<^>J.C!<JB(WX!QWB9\_?Q\_<OMK?T^U!<AD3NRQ& M!<1>0.X\$!<AN0R#~@6\_7  
+MG!TO)!T8F:2C\_MLL!<CO:OS!G M.T!H(5K.03.S07M.T.W63<H!2^N^<+H.G.#"W^6~<K^\_OP:D7>\$!J MC9EW!#GK!<  
M0E6H&#6<64S\_!14R^WA\_3C\_RC99\_DZ&C=7K!<@<JCO\$7T.BH M0\$S\_8M!<28N!<O&0^<Q^<NU(U\_DY7K6KB8!Z80\_0ME?2^REH!36^<0"  
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M5A!S\_>+!1%0!U00>4R!R!<?>?>SHQ@<~<@<D541!WMC8!P2A?M!B!<  
M/=..Q!81YWA/5XN/="BUO^U2P#\_8\$!JB=&I:4HA2!\$ON4!H4K6!<63.O4- M%MPNK5E0KX!U!H!<D!>42EZXC!VHDODD=  
M.147!L!YA3.CM!Y!<@6>~<607>?<F&2Y<~\*YHGO!<7!0\_HB9R\_3!<H!<H C!>0BL7\_3!<W3^X\$U+!BS0MQ\_MUY9^W!~!0+7<  
(2)Y^!LH\_#>G!G.GL+MD!<9>~<B!D338T!E!Q!VWS~!<W7 MX^MR!T+SPB>9\$O!F!80:B+!7=!\$U5^X M!<~@<H!<60WRO&R4=T  
M55B3FU!\$;=%!<1\_86W).4E!>4^!N642(V=!!<KVI?58Q\_%!<99N^SU:A M3SLW&ZMU\$+HH!U.U\_V&L=L!)?  
ZE6AX~DMT0M^N^KEX/76JOH^>N!<48D^RU^M2D>OR93!U.G!<+9\_7F4&UJGLU2?&+9BK!IGQ2^B\_!WSR10M3?M\_IW\_=T MX!O:7~  
!6>@QRVW+!E979B\$JO!BQA!1!98.N!)OU/RU35?2K@!1~?V3!T<!<T37VFT\_T!M!<F&OZS)!+~H!H!S?  
&G3&W9K!UHO+M.S.9Z^8H!+357PS=Y\$LB!4L2!MC4SV!^!Q!<8>5G!<?KPK:0W.T07+R!<AX%YCVZ!P7H)!ICEBDJ!QZ&20\_M3-2E30-  
Y8B2\_2Z5N!7!XR7R<~!<FRJ&\_4\_@~!H^Z^D03!#F!<^<V)BS!H M1!4O\_!<S7B-FDE!<21R\_L!FU!<G.H.P!<#K&65R^\*~UY:5^!<Q)!<+GE&G!  
M8R7^YSM.N!QZKR.MK!<K9.80!>~4H7@T9 M\$A8@7!K!HR^T9QD99H!V!77H.6PS!W!K^U^T>0^JF7MX\$<~D^9O!<H@<C^# MX##ODQ-  
JN=!<Z!<N?<P+~9H!HMC.R^M^J^!K!N^!<G!<F#<~>9>K4UV0-JA&8E!U!0F)!R!T!MDM^Q?52\$KK!XYLC^R5O^0U=FN!GL2!J5T-  
"5H\$E!>0>@<=W2@M.MY^<M!<M# M!<O\$%)C2!K!<AGJE^T!<4U+!<=ROT25T!H!0!0!0~?U#>Y!>N9:73>-FP)  
MU8#14!<FWGR^REK3Z4M>RNZA~!<S!UN\$JHQ^<OKO?X!<YOROXK!<^  
M!FS@<@QOSTP!4!W.F!<1/W!P!<LAK@<2<!O<84D?P.O!<U>5>K!<O3!<O7!MAC9V!%<N-CEL6~"P.^>L5W^Y!L!5)(J+~#1  
(@<@P7<@<0#FO.BA^<NGUY M\_FU7P6!VMG;\_!M^\_X?7VDD\_V\_3A0.9L4GH^!<J!D^\*%38W!<OD^50C;=6\$  
MOOP9%#D6+!R&>>617YB%<KW\_#MM.0#LNT!8!>YW^~%F23G\_W!FE>F^C\$ MY!<207>=>^!TGSQ!STULTAS7GTQ!6:1N!<  
7=2#%GR/HEH>INE!9QGIK!OY\_M3JGD49N2.\$XR&!YW\_A?P!<LE!<OW!U!<P04\_#8@6=9>=QN>~\*M^KF@\_!\$P&~!82TR.#(T.#DS.%!G-  
RYJ<2#?<QO^H\_CPOP!G+1RYS?>=\$KM>=J!HU+7.KL% MK<^!H!<U!<H4^<#D.\$X&Z\$1T3&Q>?D)Z!F96=^!<U!<ON^!<P!<+BDM^R!KKZ  
M&L.FYE6MH>0OZ!P4!<PQ.34!SLW!<S>~!<Y^<=O^ZMKW!0W!J!<H!<J>?<MOWX~!<P!<Z!<100  
="O@W.G@!<O7P<AOW!<@#X7.7C!RX!<L7!G3RO\_KS\_MHZ>N!<YK!<~24K>F^X+^N<6DKY.DJ^<=>T.GOV0.1Y?<39\_<^!<L7!<H\_MZ  
X!<8<C%<D\_<^<00!R\_!<V874!<L6-W!1NN 0&KU^~!W\$7U?Q!X51 M\$8\_5#>E7#B-6!U(FK2!<0V!<Y!G5^UG~!R!<C!<H>5C6AY=^!<84!  
M!KTX83MR3^\*6\_HL\_68^!<T4!<P!<W.N.O&=AY3!<LEG#<@RC^AQ0!H!<W7.O\_M18H!<P!<H0&7M&=5\$<QF^!<T6Y!<UO39=>7BR-  
AC!J!VE\_!GSL!<B=UV^2<M^C!<#16BN!B!<L\_S)!#5SHQ^Y\_9T2\_6RH?<@J^9ODHFU7!<T^V#7!HPS=\$4 MG@WAA-  
L!<B%NEU3#<~>G^H65A&=R!HR:>+P\_5\_L!<Y!<Y\$<M!<Y<9PL=;C% HHW!76WR!R!B!<@<TXU4C%<@J!T7<~XWV?030.&LU#X\_HV  
M=I!KFE+!/QY^\*~!<T+6852Y3U!<4NQ84\_6=R6!<J6.R?<E!<~!WZP?>Z>?&2 M;+R!<~>J!\$^!<3^3DV6E!<K=FQA^D&P?<  
5!<OAO80\$KK!<P!<L.TCM#FH.H3C M!<6XTCYDD\$!R!K7ZV6E!R54!<2K>~<GK!<H!<!)<N?YO.M!<M!<B!<@!<^!<1 M;~N!<Z!<Z!<JL.S!<U?<  
EA>!W.KL!<N8^<A!FS!<+!%N!Y54^!<1!<D M^<?LBE!Z6!H38<3>J&~<D%\_DY:QS\_!<X8:XVQ>7C3A5&4>8.8P9!OQC2C\_W!A  
M!<2!<C@<H!<W4!<U=U<Y33!<E0W!X^G!)TK!U<~<\$M\$Y!<O!<T!<N2W!<S^<MGO!<V!<M=DE\_G0Z!<~!<#^!<~!<4D7Y!<15^<=7#?  
+S=XJ=<~<FNW.G/B!<6!<5!<N8!<A!W!<X.S M^<2!<3&3M.TM^H!<L=T^QJ^?Y!<P9N\$897>~<C6EUN!<R&M9V6A!W!XN!<B!<C3M=FPE-F.MR=Z.890?5AW9>  
~.3!<H!<W?<+B(%7Z!<^XN@<KB\$Z!)3D3PUYN3^Y&RN5!<H!<PRT.MR!7.@Q^90ZO.R<~<F+!<1^#U\_GNM;\_VF!<VW(=5!<17\_9>!>1!<A@^A^J?AE  
M4O:<~<GL!7P\$!<UV\_G?U(ZZ@!<J9W25^Y90MU3<+MN!<R!N!<MEB!<19!30X^!<T!<J\_1=6>~<E+@<K+X!<P5!<?<C.Z!<M.SA:YV.FET57?EMPJ!<KP  
MU;9FPG3!<E^C4V>FHZO!<J!<7!<V36\_24>C&K!<M8\$KXGU!<=S!<F\_P!<BT!<MMS!<C>G!<P^FV!<B\$V-T^!<Y@J\_!<CMAF+N=284(@4!<Q!<S00W3:~  
(ZC;6YT7 M:~5W%~\*#M\_RH!<Z>FSF!J2!<W.S&G!<5Y!<A=TT!<L+<J!<+<=T!<J!<A@!<I

```
MS"BL5^^(=WW2DR0^:J4C4H1D5XE+2+HWXTAS3R>4F3^F.70VI2 M:H>Q41U5^&/<+$+TR-OF-50DB !A MOD11A^ZFD:R4+IC?
*M^XIG^&U^<^>LPRUW>^>Z^N2KH;^X^T.POH6%XEEDPO^H M^IYIY2I2OKC0^^(+WH+WQ^*(PN?W9KJW^*5V.#0%98B$J:B)(2;JQZB>AF^"6
M,Z/QF=&=8BB6LN^,1R18+TLT^*MM=VLBTYO=>+9,>1ZVV6KPK^K?K:O
MX;B3@Q^,JGV^F>F9Z1$MK#>8CXB;Y@LL 4#>5$PCDN1^H)DQZ.V/RJ525-MG89H;JL>97D9^9QT%HO;IT>C5!=F=@2XI(RZ^?
0OPD>^HTOZC;ZZX;K%XM M7%_JNB5%AG??ACTI^P=07J5!8@>^0OH?OJ5O>.^OGS#E$;JE^($&(1+480U#C)?A/(S#7 PJ9I3;AR#@<4>
MB0.K^J&L^U_ DA6E.XKX0?M1^&NPWJ853^XIK MC3U@X-QV$S&T^GA@N1.8P$S9DG3=K&4Q2E@3>55>G80OE1^12V.XNA^8%K MP:PZ
YOMES3=BOJ^$AW;X=4H43YJHBOJRUZUEIT+BG;J Q2QCOC3?G YIKV1.6NBWB87&I@F@D M4F(9I)S:
HHR:07A6X^,^>W1051>O^MY+M30U^HVI?KWU0.I+U1BYD^+I^ MJ$A@V# SNPZ.4C^T2&T@8S?S^&:CQ&6$GC=U$>T_VYGE6
QU^HW.M^62W.M2L.OP&I@4Z9P!$IQ&.&(&I^BV MX=HH=N.AQ:97^>6Q1XLO^#I2H^71B09DF&D$NY06J8F9GX81$55^*(PXP>=^*,
M#2'S.P3^6-R^Y>A.N3$APV6V00^EJ^LQG6$SCIUGA,+G#61.TJTAS9_# M^-/_..3@TDW.Z&S(ZPH;.$0K8D&VSEGX5T5B1^U1^?P8D,-
^,1L MN3^K^L>R-D9;JWUJUC1Y^LW1Z;GGBY6CFWN6TU@ S^#8Y9EAI^1^8XE0@&M^O^1IEU^Y=EQ^F+JHU39^C32+M83:
^DU$S7J7=1L1JR^Z_E@E;HH8FSZQ^JL;1^"5 1C9.GXV-V^OES1Z>=>F E9J DGE$GJY?RPA M+U_A^LQ^0M?
B&$^8CY@FSDU^O;ACMY@I@Q;2^QA^HJQUJGOM^G&XO21^UM M^OIA.<>7TON?M+2FYU@QOHQ^C^RP/C:$+JON$P^H 4N^4F14_+;01MC0S18
M)Z4W3IM1M72C=UT(+X@F(0;^@W4TYIR.FL=^&#<+L;M-F&IPE5.PX#1M1J2PH;CDLL4IR$@WRO^V^0$=@L2%G;
(C)Z.OOTND>G&HILR^<-6+J3Q^V# MPYONZ>^W|QBDJ=Q(NAN!ITS1%|GU.2 UV;^,Y.K4TSC(O$OG>XYI>PQ^@ M1>2-
%)JBU1X8^JID&_@G^=H1(BP13P@.$%)$-80BIDBZU3B(E^CYC^M8 MVAW^2MN/&(MMR>CKM><I^ARI;
(PA&JWW>9BYH^DK&$!F&F4L4S65XSUN4 MODUOOCPO^E100^#E9I>P.6S0GJ^T2^648T_JL<1YKVO^Z^S?88
MX@ZJHR@J9I24L=2P_Z$S%=HJRP4^IZR290^>^>#IN.^E(T Y$)LSQS M^U50!NH1.32_VIE&?2^2^AQ>+^W#M.XV1^!BEI^A)P(SUI>_9>^
&^_M1T8)M81%ZBXX7OBDU8/7AB/_;Q(50)M2_&?^K<+WHOC6)RZ^9NL<1?%$&^$T7BFC7C>+^J6T@0D.)@!D>
MB6_*XJ X776J9E1912+1JX^YAE^1.3/IG5^8N1N6Z;@LW64R19SOU@<9E2^FAF MS#>_Y^:Q
A.W.WYIBOJGJ/HLG=IG;GO^EAX6J6QZ+A7 (O?P?14LQO MSI^H^ZI@P^T@.Q^? VF^N^F^KO%MI_ERX<8I<_WZ_=@07BZGVYI?YCL
MR+2XW^8PYF^JLA-90^E=BI^U5;D#O$AO^K<*(W/Y3 RI^H60E99@;2@JX^1.6%HAZG M=^_/_[SB$PIE+Y;IN8V)(I 8I?^I+MA/9^N8&72 ME
DLQ06.URIU.N9@GL(I<3>.^FLX=N41J3=Q70H^YOD3_2^1DLB^P^M2O81^FL;H5B^J3;^>)(2^Y^R=I;4SZTL)YI8.GVBTE
MM;OX12NZT<0.4@X8R&@/I9=YO^UJTHUD^B;Y;E^*.DFS.MF@A^E3+^_ MKY2J2^F^&(K- P5
3F^9T^0/Y$#>1;A1106HQA$)A2^,6->7YV40P;M&Z^*K3^2VXY3JHGD3076$SIP_-D3)@N^M1LU#N#D7AG^+VOH16B.FMQ$ MPV12J
IF8+?R$C53J/M0 A 7.X;1-ZF8K-H5#1+)_2=T;9IX>^"U4G?Q8L; MAY;LPDI8I/TZB=G08^6(34K$_.N%/AS^#%?ACG#1.K54G/_B NQ%44#B^DZ
MG.YGYV Q6M5BKJ^1QJ^7+HJ01>SOX$H^>2^C(0;@E04GD&N0_-Y0512DYVX
MW=SIRB7(UTYVQ)5JQFL^DB5Z>AFS2UG^DG6.%1L^W^A^0_1HDZC^L12H MAYJ=^=37GX87J5;UGG^/_RT_$APN1TF6IX3T;B?
H;C48V^MLB1^W8# M4^NLICDEW^1J>GJN#27=2FIF^107^%KL)0IG^7C.EPOL^N;6$Z.M?Z4U_HL0#^9@APZACP^GG;^/6 MYI=H@ES-
RLIQ.KGWS_Z_21WN(9^**A=S.GYQ5_S>5)Z3<#GAU&68!>U6#J MH?^EZGUA-WMF0IWG;U$QVY^?>Z>($LA+H)YQ)IZU^6W/APSFWR,B
M^?P?7J^Q^"1SYENMR IF01R1D,423BK^J#KGO9&(^H>Q.O.U/EH^Q/93E MZJ;$SIHFESOD(&4U0H25M^99_-D)4.E8H^/_3J
MWTIFWY0SSC9<_1YZB+>?X24_VK&4#M^PBA.ELC(C9K01H2I;M^*POD)H5 MK@M^B&K^Q4)@S^JH=^"6(JD^*^<DTR>^
&9A6/771>55;VO|A>>WQ(M^1.Y+O_/_4@/L+0UV(^HFICLZU3^12W/(SU^X85(X-(L2J7)I00JZZ)I3+OOI;ZMEESLH|HQU MV#>4ACTLP8^2
=^#D_-<+>J3 MZ|HEICPH^I.B8 F^*=>PD_JINN8B31^2XT+^+?N3Z1^7^+B-CL?PDOI7NE)Y^9J M^N J0Z|6RC4IP=CF/HP;0#9AN2T
NIH<^36;Y>_P M2UI(H^24D,13ZXHEAURG^=;@AUVED<IT^*BT^UA;IF<4TF&F=I^M8#HLZ84ISUTY37-
JL15^CU5^&$2;DW)RWN!MA$S_1;G+^/K2GO?0(<^>+DE M360_0Q>2 M^%M5O/ER_#951-
G&A8DIXK6=F@^1%;B>WY^U=;JKD^ZYC9MFEDBMSW$CW^_M@4PP5(@^IZEQK@.9)IV(&IHIO;L9=_C/W)7BC$J%6$;@UF>J3?37A-TGB27
MB@7JUIH@5J^2DV.Y.T4LKHF+>[M>N(CV)]^1(6^5N)@<1ZUTS2.W.Z M0%1P^X<9_#5^J?
8.02B+BP^15ED0^@PJ^MLB(^1$DWJD^1^0V$>E7#?2 M.V;19P4.X0=7E8M7K4L($<9FW3>BW FV|@D^?8DB$J;@<^Q/1+T2_9$%I;
M<&$GL2)AE9ZM4%$86=_OZQ@M^&AAI.C/%_*R0I%Z7K3#0?7^V>@D9_KQCJ
MN^VRV7^DY@;GAEXJ.9&SKBS14ZC34$+9^Q22;A164^+R3NIRI.B@N|@L;Y MEG+@O)RV8F8,29^>I#2T9>BBI^P^?Q%(IT#F=GI_T$C<7+
%<?>750I3^M2Q9RZ^JBY&<<@N0.HF2M=H^+A9^*Y_6>QGV43HGZ^H1^T^EJ73;I$E^X MCBRDA$Q@>JITD<0@X+/1M1=E^+;IXD9-
8M1^2YV91N%;$V5QT.#WS/1N2 MR?@7I+L.O AY^RBC7V0H3J<1FK=IB&^"/Q#1_5$PG|PFB_CV>=;14&1
M9=FDV6$^);AYTYR^TWJ4KP8_1WJV50Q(IX^O1PD0C=0N<^9JH0;62-MEC&H;A^>H6-30YI^#F0(5+JERNVW@4.);HW1MQB+^T7
JHGD)QA MU<1#&0 VO)O^TN$Y1P^Q;#S136.88$;#I/T=UZK_-(<?>V@IOV^N^/?Z MPVD@KZ8=^=J-)
<1%3JH;IN=DK&+7D.C^5ML^21^AK JB7+FPB;M@PTIYWOXR&X=S^TDS93@Z1#E^F=T;I^BO^T5#^+CW.)YI7.YEIKW=8;R/
M^+^%JTSWD01A D;-(K^;DCX5HV/6 8KJ&S/Y$5>5U^P+MOYCOJ^L0$EFOH;(^ M8=^YT^>Q.TRP.%2LB/V+JW+1#;DB<X^27RJ^X6&=
=^HW3&F(296^4L0U M@FE+9^>D(6^1^V8;=IKR8ZLL5+JZ>^>D2AB3$^11G^"1$+>U3C_IG^4^/R+92C# M8D25G128;0-?
X7UJ+L>6DP;LJQ<6G^XH23>=3XMK+JHB=;K?PT44+L^DY4^<$S/P;2^L1G^C^P$GA6Z1L$H-W25?&Z5^GUN5$S>@7NGN|K;.1M%/M^V)
CV-S;SF&"M530)1S<^?D7K^N7.JZX31%U>C#^#D^ZJU9-NY)TVC.&H)HL8 MR=L^
```

MIU\_YDJ6I%6CS&-I33!N!|/M>Y3< QQ=QV6W.N415?IEH9?SOYP6H!|X# MP=|S\$IDB8<"+UN99A6YRF<+%=WM9CG1#+NM5JX=?  
WYQ8A76(GVJHLYB\_<#U MH^&LVH5-6D%>P^C8\$^4@^EL^@LL2!\$S0Y1G<=,\$FKC%B(3F%>00X!YF M/Q^Q^DRHJOZGIVX=T6Z-H%=>9I:BB?  
^BZL\_H1^|^2& M:72CIGX\_DJ-ZPKNE?E;CU24E:S.\$\*IE+^XQ.UU0!>X1?M96<7HJKWJ00|M\*  
Y^>\_++W^|D7F1^G+;X18^GLN&B)DSOQ^RLVHGY@.184FFW;\_Y.5Z5Y M@=W7\_YJT+|^N.6>|UA7%JZ^O:~!%A.5%^(29-L5\$-  
\_HJLCL3M9Q3Z6^M00<=B.2^\_B1P?|^@F(T3X1)^.8:0^|V\$2!>A>9@0LX.EL7IY6YT3\_MMUR5)-5KUQ\_1/R!M^0^IFC3 8I/5ZT/U7R1-  
WMS0^|=2T^HJJ<NDYD MMDH!Y;LN(M3) 9WUB)^MK=<="Z5.ZI4)V2U^33UT\$=/TOS2<0>62K1PI7TL MH.LK6AVYG5I3#E;  
IV\*O#164RGXJL?5M:9^..CSW^6Q1FU9RB)BSI^>&J;UC\_M3R8.PA9V\_-W\_-0>MN<\$YU^@U.CX5YAY.24O?6Z>VMAX%\$S47!>-R  
M9#ONIF7.2AQ\_18PQ2YV6L4Q#(E6!^I@>|B|>D MMSH6QMV2)QI2NIW\_<7#/<^7LL^Q4!J3#1 MH9KAAAY&@6C8DE.4IF IV^03D2:H0G\_WXQT3I  
M@8.E!H0ICX+^JOD4W6\$JWAF@FQ:62938V.AF5E^DA5Y9DW6\$MWS6+^7W1\_MR#\_"ZU&N1^68H4&5#0\_HLRI+JN15!>19D\_26  
MR2FFY#7X4<->U2GLDW\_MZ\_~NH#^/UT^H(D M<|^+|^S+^3.SYQAA4OY\$+^+I6R8B\_&\_YPIK^..SR/|+K.A M7->LPQ^L4I^L0?K@U9.6)ZOU^DQ%/  
\*4U\*^&N9!-6IK3S1B!@^O=^AW=PIG\_M\*(TC7HJ;M"D02#^IS)63?^ZLHK=YN/UI7A>^>\_>=O=VOCVUH2(0W1!)^&A/5?  
SYG!0!@^V%IQ^L530@^I^Z^N(=X|MIBL+G;X^C\*>PRAU=^JHNM;=N<^WEST@CT%#0P\$P64&J28^MANIY8JDL^? M+!L:L1D=K-  
Q^R=>=>JDSN;=(PM6TEW5\$KJNDSE=450!O9D^3HYPC@I^? MK2DN#^JCG7MGRS;IT-3O14\$5ZQ^+H6&0Y!\$!\$?1^78T.BGH(U1^0\$B\*A7  
MS%J#HX#;I0\_2T)@<|^+|N14^|02197G6KXZ^G3;JOC^X9IOI@.@ITM/6^UT MIQ6GZNA^D:@L\_VTJ^NH+G11^A\$4U!@:JO.C7XES?  
JAWDS@M0^XHQ?TT?MLI^=M>^+^#9#8NA&B13R9E!B=ISV^AJBI@IY170PBH;U M+|^4RJO^MWWG2;U^2HF^22RU@Q9J.T0&@08H3!^  
3\*0H(9MLB\$DYKCM0!ZIJ^|ORSOR64U%|^ZSOZ!%KK.;\_7HEHN1@;W;Y.NH03^G1J^TB>4%>Z MX)OI09DJ\$%GY^VUV?2!5R0OP3&6ZO5  
MX5S2(2YYM>AAI0\_M@U@JQW7+H+U1^!^H1I>^RV7AYR0^&ZWR5P^Q9GRU7(5 MIQ05?C4\_H#4#2315H&1!2P2:19!2&  
Q0I:TF.8Q:K15\$2\_I(WB)=7GM0>\_M?Y;A0I7MA\_(OXOL+^#WZ7;%EM;KMDE^8VD\_7S4<8E6Y.OJ7G!^0F^RXC!1.O\_M;J@CEK)K01?  
^9DR)XNAQ6=U^50Y?&#9>^&ZR+^B=GT8J2:2P5P)!JL\_PZ\_M-D^9I1^<?&N@T1D1JUL;^<3^V13J=^R\_B^5+OHRIZ+QS7^<76^\*)@L;  
MD)Z49H8POAQ0K&#H4B1+|^J^RGD5>+^F:Z2>LHFWJE4.ISIN.KR4C^P\_MQC4&T5Z\_C3^<TK0D1=1=V@K;8CKE!+70<^T3!  
I3:SE56.8KI|^\_GDI^X1.MUL(^~#Y^/=)^D1+^%6J!^DX14URY\*AXGKY4+V|^6<3^P0<O\_QJ7I^4.J MS0\_2A\_. WAS:2&\_H\_.DXRDPSPD69-82@  
\_K.K35X8<0/OPSY!ZA(O NM;@(^V)N!\_NHXK\_8LJC.W3RL>|X45R^18BNZ%J6F4J^<2.@(HN#Y1@1<5B?%2;IXK6TXIMXB=K;/  
MBWPN3#0XB?OEQS)M#HDL<#4&KZ)DR3^5#^#3Y!GQZLOU.^XB^VX998F\$%&I8\_M7MV)^J>@^1^Z15KV^D/^\_.\$NLX:A7%U^?<  
4A8\_Y^U^C\_Z3Y6AYW^OQY>G\_X.M\_.GR#^X3\_<UW^1^1^VBZU2;\_7.HU^K7/4A2IH5P4N2#^+9.GU9\$Q2^ZKS.  
M(\$IF@B5G;08^819)J6IM/(9J2SK=CW-HKWDH(^>BYHF>HM>+^PK2-G)N MEJ.2&I>=(KTS>M(%6S)"THH;H5>?  
X^Z^NJ%#X%\_00^OQ\$Z^B1DC\_W^#S09D3V2=U=S26.T^\_&S:(KRBP)Q?\_7M5.PKR9JQ+%^%)^+T^?Q9!^?4Q@HT^58ZA9VQ?  
F^J^N^W%6^UTFA^EIK9.MI.5T3^O1.GBTN^UTUHQHF\_LKS!%4#>B^8!^UZZI2.K8GLJ9>@H1I=FO\_MAC155\_W=VU!^.\$?1^>O\_IQ<2?  
R(%3000:"HC3MR=1V^RG|<^PKNJE5F%|T\_MAWO5\_O(9^T0:APPS^FMRI!\$NS)^L9ZJD9(G46\*LL<=|^/\*=KLJ@R3HK)H-  
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|K|XV:V%HHEO^8V8+4^PQF^KFP;I!MR M&UPG2.0MZDI-B@8|<)<R<\_3|KBJOR/^X|GHX61ANYG!RY:F07?^|^+W-MOZRDRDN!^?<  
NOG?4AIO!=SPEN^10^EOEE4IN2?7A2ZU@A=^<3 M3ANH^<4>#23DL6E377N.5I2I+J1+^B^M^+^2ZLQX>&B;.%|CPXJ2I)^<(&M7\$^<L=///  
(+PJD%UK^O>J#<0!3Q#^!%7KD-9-1%T1^L^L^\$O+)^8^5?^PPF!M^F%+RS6^?W8.PVXOO^\$H5B7DVV0K^/2YEY.^=5!6DAH;D6AE@V=VBIW!<  
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M.%^<E^W>FJC4SSH\$H8E%94<IE^FO^1HHR2MB;15E%6LP!&TLIO.N\_U:H2J1M;K+^W^25^@ FAH\$ SS8L^3S408^BW=K5IF&;  
(W)V1?^FEUNASIS16J^B M^<8H5E?>\_XO66C^OY^PC^GWOQNKXJB03^LN4^2^N7GF&%\$-6\_Q9YCF7 MEK(AC\_>D;BQMU\$ \_K+A^>  
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^15%62?)JX.S^=|^H/G&L<8UQ7=2W\_8^UKK^X@/A0^TX%+J.O=I\$ MZYI^#ZJP6HWCBB?2SKVU&J\$^AX!H^L^H M-Q0\_ZX83!\$8E&ZD?  
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(XP1C\$=QOB.\*TQCIVFR(26I4SMI&VY9 M^ZYEMJ3N>1M\$Z5X8T!>^N^C^ITD6QI+^%+FY3CVH:=3\_4VJOWO+SZVJET^YT=@IVKJ0T=L^<  
IACS)=M!<C3YEMP^92T+?^MIJ\_67@C/AKJH^CJ7IYV^68C2<^HFE.S0^7^HJW  
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M!\$+^\$M^BPI\$MN1KWV2B\$G.DBR/AIE.V7;6^L;GG^<M+^WR\_O.H4>^\_ETZY\$IGRO45V X4ZI& MM0^LZR4M074^L1>(>2RMA-  
BVH%OKUOYR>5^JFA&:HW@/U^I^CA/E+^MC^E<7^<^XUG(MJ1-6U)S8Q!@X@!^!<^Y+^N^C.D2Z<5U@XX#\*TD6:%^H  
MM^<^ZOPP77P^F!\$+M=0L;SG0L.N?2#D>6..R12%\_Y.T0\_TIY/FN6)>^HCZ%  
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U<=B.YO694T:@(AJH5 MC=|^C^HK5J^KE+6JMV;??#3^I5^Y52W\_KH|^+^U-2P;Y\_69.9^O\_L74W\_M\$XJ4)^3Z#VX)=Z2^7=^B|^I-  
B%JH@@"^L7IX^S>#@IN M^\*S!;WR5NYPI^9);HCG209)^P!^NHUQA^>R438IR+>8.90.GY MEY!A@K:C5S^+<10S08!/#<10K^Q85I?<  
MO(B^5PH!\$S^RXP3Z^OSM(T^&CS1.(KRXR|ZMRIT&|SIH^J^TI;L)OK5G^R M?;U+XMKHA.7J>@!Y:17D1+^O1B9Q50:3N^Y7P@CG&@<  
BSF(OH!^4YRX M^3=^F?T\_0I?#M^WKPBY^UCZL!^YN.T^%M^+0@Q+EOO.Q&R^!S!3F^N13^MADK!K)YTCC^TG16^O^P<5H=YOLVS\_Q+?<  
VK(Z7IP6^K>^T8)\_09D;DMEJ!\$ M\_Q C&L:GP.B^B)=JGW&^&=^P^A!^2#(A.1V6<\_DR&L7^HCAKXS=ML^>:=  
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\$E|CW>^Q^JT08HL+^QVM2R%SK ME^+TRVGM6SDH^?Y^?6)4PY;\_1\_9H6T^Y^=(H!H^C:0^C=K&?O6D\_~^H&7?F.7#IG&GA?8T9\_VE^/\$  
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VD4K6\$=5?/^+15A MOH>GO.882I#9<%L(E)I>1TO.33/MH#BWY")2^I^?M)BO.#=ZVV;10NF^3 M^L6?/4.UFD)  
1\_BD!FFVH(^E#@GJZO=Y^VNC02.9Y4^L^EW.K\$<^>1@HUL M\_N&P^C^>\_1B^AF@>^>N12^D!7P=|^+W4^D;M:3SQIRY2Y?AJB10EW9^J MI@OI>  
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&+^5ONJKH+^MMK\$;T=WLXJ(AF7?%J...+^+8KG%8 MLTDC8.@APN?>TO^IO=>|^>#;H|VW=)U|H|H|G^&DA\$7L;8I#.^&23A\$ MX9<%<  
I^R2^91%>=3@TOHNR&^4B;JOIB^ZFK4QMV3/TH?1D1TOJUSQS+HY9/> M2I6:A.OI9GPG&H^@<=>X!#<  
I.O;B^>7>31ZHM\_X+LH;^YV9^N\_2I9H9 MOE(Z8Z=>|^>2AVZ+^(&S!<^FW;CFO^C\_X^D#C!^G2 M\_93DLUO;|^>X>K-2^Y@J4;"X2F(5V;  
(&2IYC\_N1+Z1H8=UQH6;ZIG)QK4 M\_A^<3!A^6;+|^1,DBM(T#^#>SO<^74&BTA-#%)IR5S5PK+^P(SBOO;  
M;|^>V/N:)\$6L5%W1GT%P>+G^RLG^FV@48H!^VM!^#ZIOBF ES(^N5WLAU^)^X^MIU5^H=^T"?@R9XSL2A:OOGLZJ?  
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I^N0I-MHP M^5^P7Q=2V\_D8R.628M^U49H1;3(4Z7JM5^<^P^Z^F2^4=^W13>\_119Q6) MZP9^<ZHV=;9MZ2JHG?CP8BAI-M7C&UAY=I  
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^%N2AR16@C<8+12T@T%>2\_Z M%&W^#7^AR!>I=J^EUP^O#F5JVPVNC;NR5MODQN+IH^M:9^<V/R^R8+^MHC+^0M#HCA3XX?  
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^S&C^O^P1HB^QAB2^ M84>F.F4W;\_1U=G=2R%Z\$)^#?^00A1OYC)19YX^O^X^J2^Z^KG\_OV^<^T^7NYL MIO^IWD\_1HYZ?>^/M:~%4&  
IAE8^Z.HT2:6IMJ25.14WXOJHHWN;K81R>I2 MEYW.LJW&CK:MYZBBD;QI?P<6 H2FHS3109V#(^RES^PF>\_KQJPS?#2\$8MM2G!



Q307:73@CG+8TC!4!+3>^4R+IY58%XL!>6N?VWHUZO\$HWI%4A#UF\$@="M<MT99J\$JLV7F%0L!KJ\$0(9\*^N!OP7LSDIC4J7!T06T\$R"H M\*F,\$C!2>XG0Z)\*MN2!"IP:00:GTQ!\*MYH!#U>6;&S37CFR=%45EY0?@^@LRMB..T=B&0E?D0UT..A+?JH#\*V0?X:KY (Q):LEZB5T(0)QJPNCO&D-8WU2@-MA(4!G#>@:/;9:L6G1!/G&A)E)O08\*H\$&\$%\*M9\_5BM%MSA+/-4Q7=~M8D#^=NAN0G7.%(S'~WC1.1)!.CX!@!>8C9!>2:WOJ9K20Q M+VOS!EL\$ CGWJ4W+TJHJ\_&0>~!L!7Q 2^@Q9(HT\$FSA46AD+100V4.%MFI^&#+#+/G+!L&&? 0IC3MON/IUIRLRV>W/.C309)HJ3%=0W6VG\_IX>)L'3 M'(\$^U<^\$0)(+G"(\$C@N!M>>BOFC\_!2!!+-R-8!(X:BP\$WJ5>)=P7 E\$OP:1@<.0+01YDBQ(9' GCO!..M3S!\$!F M\_!E6Q>/81H4ANE.G5^H6@BM7J5F&P..CC8:0(NNU4C9/CD(2Y M/=>=W1 M!J2&Y) UR7+Z5!80%N8J8.\$J/&0G.L)5!7T0)B!CL/9: M!F?DH/4.Z-18B\_QGE9.O!&j>-(76\*NB8=-GX20Z@T+5B=PTJ!L6^38\*DNJ MCVT!^CA&YQ>FOV!@f5G!>5\*\*DMH+K@!U52 M^NWX1^& B29!@!>L8X!D!P"DN"?!&\_YWPZX7!UTD)!!>ZDBQ/3W46=7!/(#1\* !S:0.9"j^0!HPSH(\$@CLP=N-0:83 MU8!#IBVXF%MNK!H7@.N5!@>2MNRN&8:9% MK!4J\$G\*:CY!0\$K:074.3CN1&GH- !S.40!@>B99S0UC6DGVZ^~OY88 MK1GTWKGJ!WV!V"Q?">RK.8X.P24 E!AC\*H\$@.+.@JF!03!(!+3D2<10Y M5AQ=(J2!1Q!\_GK7S>K.50- >Z5.3CQK!^~VTYU+!>V!>~""H"<NF5'~M<0?&SAMH!GU<=>SX30K1!>5:0NQ!HXNDY"? M!QP0!H!>39W.WX!#R><1(23BQFUF!+!J C%OTI<("EWVY~G!^!U.Q) M..!&7/OV-TBG?#08\*SGDW7:Z7I8OX..KV%68<94?)O@SH00!)L"\$S\$WNN4L<!"N\_HH!^Q^8!D62Q&9J^!F!RLV? \_K8:1W+8H#XBEO!50J\$1L^QP^X~)S\$XK.M6:92LV!JX+V\$~W#ZBJWZ!48ZXAM+8^R\_UO/P2(#\$)794(G.EYN#BJA3B20!-7- !2!IOUS+!QN7S8\*!LKO&A4Z<MMQ!D09\*6MK?E&EK+TU>WPM?7.JH!3W012L41G^!0.H=H.G&1!H^PMPW(MK MP6XNA!9M+9Q!E5G?>=>A@.SAV&1.2E^!+3)Y4\_K5X(\$V02!8D55&JZB9 M3V3#%5RKLN&2V>~75B-8U9IOA9JL-M- :7G>2Z!8M2CWL!3!NEYUR&+ZF!L M.9&52!RF2=+E005!4~G)XUN?T!7Y@YR4F-5!RM!^\*)!8BEG6XU;VL= M4\_!HW7V;=N+N!5SVTZ>8!R/5U<=O!G4!T95UQIV(<5%R!L@8%DB>3H9T M7WS1N:>~62CF!+D6U9R/(C#C!4&)<!"!IPJBA!&^U M)\*=;D7(C@>EU1?#D21Y-ZWE%:4OKF!<MM.K.&=0%7.)@;\$2@>"N D"/(LO!\$52TB^%BR%"MAWOZ>J!R;DN^\*TYLME ML>?:(S#- !-7B=>P.6/#R2^W8BS6>Y\_OJRK.RR6^E#2A!R 2HA!\$WXMVA!K M/EI^KA0<./&K!M!178W.Y<~CEB?P1K!M^L/(4HB5!UE!\_@ (Z.DW\$JPIY%Z!7!%)F!A!;!|S|>R>+F!>=U\_9 M8^A>4O^D=\$!I3/ZMYK95?YT2M!VEJP3HN@A.Q!D?C+JH=@9B!D!VF?)! S M3>5@XMNW(A!1B)&5!K~!OL!G3V5\_B.W5?P3B4!U#\*H!V(TX#UJVGY~!MF ME5!>=[GB!6!HW3>!HU>~>?QTXS^G#J5\_U#XS: MA(5!2KZD^OAJ9V=9!7 M2:3%5R>J7G6XUZ1+~W7PP6Q:Q!B9..WM6.(5>\$#8\_QR#SCS!>~%35F! M>KG\*GLWO@+5R!3)Y+S+2KJR5C+^!J.C.U^W@/HBM\$ A4!0(2A\_G2&(BP7-2T=XR6/(?9\$U(U!8JP+!GN;Y^X'B#R:U\$8RZWU' M@ZSY!>1AU04H!3^A^X~+!MH.DKPB<32%WJ\_~2D.\*KG?R.H!K5HYM^4A+T+!H+>Z^A!T#E0?ORN?B6AS3!MA8@&\*HN M!@OFCR^X@/2&-N% ^4N%+/U..!7:1.NPE7S!2L#=#8A-O&NPWCE"IH^K&"G:Z0!U/MW(AC.F7\_\$(4I(16CGS80!>\*&-NC1# MN2\*Z)Q:C9M=>.&O S:N^H7!J@<L%00# M4>O&CV8!H^49#B.<3XE0>16^?RL!9N!0\_+T+S..CL3!2BZ)3~\*G\_3(H!S MH!+!YH!XC!"(H.2 !VD)~T+!JN2B6Z47:9=>J!2>8^JY!+A\_YHRD!3XU3N!E3!@<L4Z!H!X">1^!F8ZX@U^\*NP?ZDRB&0%|W\$!|T!U4K:0VT^!FBNL^FJ!>G<- !PVMY!<L%DR M:Q=>J!80<56TX Y.BQDW8!9Z!12L\_#J!#L.N!D8NM17<~W!4F8<0@BRKE8 MYHHW!#R08354^~F!\$#BIKUTYX~#6!#IPMW+!JP/Q7XO.Y5!J!#X)@0015.> M8SX34#H3.F.G&OH^="4T%5<5R-&&H5^ MCX66\$10<L.WRU0UW=<2T-9T.2X.49H\_2.O:O=#R;XBH<8^G@K6!<6=#&+! M;JV!<AR!4TUJ\_XI# K2?>\_6JYOG&D!>S!JEZYWV@N!S.N)X^&4D2\_U5M+7%8G&C&W)EABY!LSS!<=MXO4+3#>=UGZE;J!<2-VX!6U5J6R!>\_\*Z! M8-U3/\* !J.M2&2AEEP.XV.1>03<~%B.R90F0!UR!7.V5=ZMG1\_M3>|V?F!SSJ!4)?B4B!R\*WEOIOBO6H#6\_2TR4/34A!4VA.COX^!W^~\*W:5!7 M4!H87W^X&F!H!\$M2L9!L!T!>VLY\_!C!N\_9EW3(>=>FF6U/ELIY&RB@! M>LV@!<2!<97A2@B+P.#&NC30!WG1C2\_6:~!L8!F^Y >J!Z>/E\_X&I:O62\$ M7-2K5\$#605K%)LH!(<=RE2\_V^0NH!9=Z2O)!9PRW!5CG30H!MSSI M!6OUV>j>J!U(SS0E-8IMX7\*OH0 37AY!G049F!9%6!1X9=2\$PG\_@&K!PBP& M&V4\_9(@W20!5%A>X6W\_9!)H!X<^!>!DVNG;AK0?Y6@~F@!<^2N:D^N#!>7 M N!SUO- T!4\$&Z^E/YFV#~!\_#5^2<~"RN:AV32ZM6B&BXSHBJ2QS\_R2W&A\_UZ M8GMA9:13YX.O3=W;Y;JL6K! HA+N;U.;2 KESHWGS:LPL!5N/ODPQA\$UP M!GHY2.5!OTAMX4.O!Y&A7L+!O.Q! UN# MMH@N!PAI^!Y@P.3!2&5W MQ?>?E.5!H&SVHI 4=S=APB)!E!4!@\*O!HHH!HJ!S:AF3(H!58W)ZCHGNW!>P!MWOJQ&P5 MC(G!H!TVY!75!3? KHG#WH^4EM%83PNF7.V^H0J%Q!UO^0@!..KJ-KZ9G1!@ M+06GWME N@(#X@1^!H!&X0J\$1^!^!W&<)&6 @>Y B!CAO\$7R/KX@0R58= MLZL>~%6J!M7B(!+!C~)XO@~Y!K&NFWB\*P.<GDMFO@+8BS+FM>@~"ZOY0^ M^SX!KX!U86+KR!YM0E=L!XZ9Z3Q!THVQ4L!YETL? E\_VG9E)Z!O9.Z!A&L MIV<^<~)P@J@!G:G!HL^D!>I^A0N:1=8H\_X8D@K!13TKS!\_Y.T^&KT\_9L+U\$NNK!O?E.\$!H4V2S?ND0!&M-J- =WGRP!D@0^0F WYM^2.C.N+0%H8%6.^\*!OUP@>IE3!7BH%Q\_6.MC2?KQ!T!W!\$S\_!A8CZV@DT3+8D=4!2?MCM\_7R8>~.5.VK^6? E%KOFJG0 MG2F!>D7Q@!CE\_U4ZM%G!<D9CU%UO:EX\*!16WX6YLZC^49YL%\*^\_7LBN M>3KDM!YPC^26DXNY?3A9:~!MWANQV->)R34 \*Q:~405#~.5.BKPS+~#N\$B& MCFR.QDSBF&Y~#39L5R~<1&LANW MX?M2!%0!JE/G;VVE>~#050.V\*8M^V!HQ~!HF=4- !#P.KV^FOG.IA5^Q!&1)Q05\_!""A.P=I^9<=>SGXNJGX.TU MVTT^M+128=W.RBHWJZ!Z!4CN:3EU!7!P3NOV5Q!H!G\_OG6JYA#HT;Z^C MTAK#LOC&=-HHL^#H\*)7=/(O5J!"HY8VPB9)53!^X\_3L7+B^:U.<>^K5HL M^X1&OO\_S)9"60!YX!>#UF1\_P!HK!12B\_H3/3# WPGV\$3% 9FU(O7^&S^T" MHLX!9R1L@C\$V2!R!<1^KP7C?U!>|<L!&~!JEMF!5N6!\$%>@KJ!TS>S MCB\_Y!PUT\_L5PPOT3+!KQ\_!2D=2!2



21 H1R6I0U7?^4V!A7Y00^\*9^U6D M1\$+O:0ZYOKIV4/E\$ 9-UVS?W^UP^3W; 6I1:MDN\$G1# EUA+ Z2\$-#E)@8. MH.K09/I SF?  
(YNY3@YWW/H7L)~\$9E.D7F@L9^&#T&9&V31B1=NA4V:~"B"~M.J&SH9I93Y(-W<<IM.YA1+G>FB3I;F=:@ZL:~S;SKBO.@V#~"AB.D J9-J  
M1:CH89/Z+PT.~@D\$V.O.LCLIPV1C@)H1@54PF1\$Z.E/P7/PG8)QO^?G: MY.5%NFXL4;VU>AL#E7G/(5+G&\$WX<%H1\*8+H:7A#DR!  
(FWA8P<4UD2^0A0XN3-MH;\$BWXW9452U~.~JYW+8-9I>O3IE5;HQC<APW^KTR8D6/!^~#7US9/  
Mf:U~"0DGB%~"/NPCN/\*08OH05U3\_W>M06>#2/+~\*\*8+FG7%ZBY16P^2&.\*:U~MBSKO>QYCTI~))~I.3KC+/H37I7 MYB#~\*1R)QMP:(QB;ZM;?  
8>L+FPJW66>5S<2JNLOMJSIKIWI\$WIG3\_V~I~M~X=O5^C~\$S5IY~NMW/EIU.F~.H)YB#QI!0&7<0NOG^!8F=I^R/EE~"SM=-6  
MYZN<8PZNMBN5I(>~"BFM7L&M-PT.~")?#9SRV~"X-XO?W/FLA-MRU>~MX8HW-S  
6IWC@EU4U9+"AGLYC3H(^+I=,X>)XHV>E8+GS(I4&~.3VI% MW=-.7IE76^3IVL.CICU?\_187M^6.\*GO#A^\$P.(^BC5D6(N# MM7 Q1#1&~)~!  
<0C~"/\$2XKF~2LR~"IHBZK^3^KO^2OZQ)~#XO6=Y.DLD-M)3.R@S~"J420#JTG.O.Y^2K CPLIRZV8JCD^&O=BJ5=;X)G!\$S169.?)SJO#9U?~=<.;  
(%~"/NPC1&75+Z6.5SZ~.6(7J5R6^CF85XO%M-M.(JM~.WAU/LTF6:)/AWZ26I=^~X^RJHH^QTZ^H+2IH37I(>7^)/LHGE^3-M7^K+^VQ-  
FISJM^1HF=^0X8SXT+^1EJB^2@~R&U.\*\$XQISRSYNY~"1352F MK.HUOW^A8>~PO^98R.NJO)XOGPI^GL539D3I~)!^<5@~(B=S^U  
9TCQB@:=@ M/PL@C#(ARBIX&MP.MOPQM 2IH/LG@~\*\*16%;@0N+2WG+YT=1#U9+1%?#I?>DQ;LV7%AI L MIV<(^KT;WP>^F>416!TZ-  
)NBC(+1D)=~C%VZIO>^2P MI>0M/O~.NO+RWVWZ7~"Y2T?XJU4I HNGBH4\_LM~.WHOT.R(ZAB+8.;+?F7\$~.MTZ28@WA-  
R~(O9PS7HRL=6.ZT&+I=^DZZ1-M-!W3Y79Y2J4KB1I=D^C2A.M~"~^!HK22\$@O^AFR&Y^F#WXB9\$~^~RLI.BXOLAT?/H^>?V82-  
EY:0Q4(\$ M\_I)=.UUG.F.IC-3S!K&G.E\$D!73P~"B-J5>5%>T\$2^#JL/H>?6V9)Q\$P2Y? MP;R\$W46N^WUDO^K>Z0D^T69>M+9(9Q5<\$~?;  
77GH\$XU759S~.8NYXGDR!\$ M^GXSLKHZ<=GL@8ZG^6M>17IZ#Q @~!#;1MN7^8Q/05DNL IDW4^4I%AR MO1HJMM9  
+^R!8A!Y.Z+OTKLEG6.W2.M:TH2+I<~"E">#S&~)T^I)~\$Z M.&7W8Z1% M<~"1)GCU\$%WZ  
25I~)PX93S^F~"PO/MH/IYIYKOV2YWIU88/ZJ3<+MAK<5 M~1CF.BP.M;SEE%~B5V\$#FOXGTO+~+K@L3DN<H/GN3NZZ?(7>6D/V^~:H  
MHE:\$K);8=K>PW8=462O#X"\$VS,I5IZ=NV9#~"A4I9U+@SBIFWEA<+UPUWR(V%+DCNYI)1~!>55B^YSASKZ\_.9K15L/9/  
M4~8~1V)^+VG;7:UZZ+9I2CI.361^Q5^1Z2^OHL=OIT M.W~.PYI99&~F.M>JW5-AL^?AP3("2LS2S.(VQ\$VR&WP!W^X!>&\_OR-^>C?  
IP<I^!U3@Y.X.SO\_N;B@3L7)^~"M2Q(QI&C~"QWPTI06-LMD?>F63@QPI  
M9#LJR;8^Y\$%>3X~/8C/GQG.D~"1J~M=HUBIXOM.)T/RCIT&C.4^+P;~M@G^L MR~)TY?  
X53V.Z+2RY81.MQ10\$Q^~MU7+VHOQ2%~W="GG#SG!03EY4 M5%)6.7M.6T=73I~@HLDU4S-S"TLKT=WWN^?KY!X2&A4=\$1D4\_  
M>OHL+CX+2DY.RLDS?OY.O!DM^RIC<53.RNKZAL:FYL/GOL>[H>L?^#SX M96Q!8G)~!^L<GDA.6EY9?2  
OY.VYZL MICH8/!SYZO<^Y^C.~1J!>1^<3K RKZ+<(2J I3F.^!C.^5^?J;GEGSN>6.9J>7F-EV131 MK;M/4Z?  
\_17>I\$((I^L.\$+5@B35=^!Q^YD8(F0PRG;GS%O VPF7%ETTYL2<MG^OPV^\*0X6.Z?^KMLW^W&~2@~"F.4"BIM.S,I  
I@M^N78M6I.FE19R6T~"D~MA~"~>A^\*8+02L8%2^64@F<~.SN\_VAO\$WU;ZLZ\$YQAXY2P/I  
VAD(=G.2XY2DG)&Y\$F638P.O\_RM/(YCF^FZO8U=#&47^<+MYIV)^TFX%BI&^1.BI<~(R;3MCSVXW2T 8T.RW8-M  
0XA^185+^W2TZD\$1+3F/GH&76S M9H42MU\$YX^3 E^A1?)N)8W+M^\*30~"S C?UA~BY0P51C720GLZ@)D8PZ.Q:D  
MYF+^4I@Z.W3(R&XW^KDY6;IUI^\*~TLRSR2!QOH2INM:4#I@06VX.I^<MDHIW26G/4 S!H~#IBF^J~"Q!E^A FBNWA8RGV\_4I7O^CX^K2DI0?  
Y^GA+M)YD(I3?GXDSO~@ SJ5>A1N^>FI S4#4!DME~"A@.ENTAEW&8V^O3F M~/Z=P.M^2X.YGJA;S  
~\$N78/SAQ~.1X>0=^!RR0!BF(C~&=6%I~.%HGET(PUZ MP~N~M~@VRTV16HNFOD/LRR5V=JO^W1P^VXYZ>7C7^YC8+6 8VS\$ \_C6/A.%MPTS  
W42^0>OV\$XUY \_9VWV6FW(4YMI?L04&-VYE~.4 "C^09\_%OO M~++N7.75IVK17#K40PA#I~#~(F(AI>KB;O4WBS%KGN^PDD^\*9.D)+  
B>X&OIVNT\$CV>^G1;IXI\_ M>K%H+1%70A=+V^Y+J73^YN?2028LSI~"W!Q^BZ~IN+^2F; MX9QH0K^L)2H~?~!10IU2O-Y7G^<K.A-I@FI  
I3-623GT6I\$>=<I M~(C9T5:4HQO)FMI7;D(XMWZ^F7LO?AI<ML8<0~2^9 M2P~"M4=D8QYS \$N9@UD^O8~@9UT9Q/MN.E^M7&E  
D2YE@7=...KCU^5=F^08>+FBT\_21XQ MGQ9.NY^H2G@E>^\*0.DXYK1.7055#CAX#ZHIIC+^F^D5IS.S>IA5/+FW.OPN.;)  
M+E5+1~.INJNBOQ!YSML/I^OAU^6COW@~!68~!4#MWW3^R 3H74RR~&^!N0XK6X+U~"H&DIYTD6.ON9^E>(^O1\$~.~!HXBK~ILF~ILOH  
MGW+1VUNYAI^~XGC&O4SK&~#8EDY3&~)J=KUP@L6=7RAQI7YE=3&2O! ME:GMZO^JN=6SMDW\$ELJ~+D0?  
VA\$GTG6U8!^H17=I>V4A86NS?N#9.&M^6:NUT~"J&@DF=BC JOO1\$O&~.MMDIIV \_"08 /H2PSP)9M3WW MB1J^HWM.K.XO4^~H1X%\$\*?  
PBLI(9^XY.2H%E9?P2&SJR)R4P+<1^H+N= M^I^N9N) 26I2\$O&~.D\$M0>(I&#&=0+SF2S^U(GL8\_2ARP;B=^PERRWV>(R  
M9NNIDH2W+68BK 8P<4~R/D@1A^S^C~/C/R^8&VH<I4!SDA;?C/KNSS> M\$KH-W~\*90Y^M-TI%~X7^T  
~93I.~P58~84W=4\$Q/+T.OYOJA^LLU~> M6L9U5^X1~!FEXYUKEEER>L72S<0?I~!+1%\$1W@1%~I=Q&20PK@~"1H?G& MO6TSI+7W>  
<5IGIG18\_%Z7I2BIQHMOF/IJR^ZVHJ^FEP~"=WYX\_+^! M~.W~.O.SB^S1=NB<HUE2IC~.M2+(^D=MJ^S^4T25TIC~\_0^C8HTRW@2J?  
I14X^C9IHEH)P~!D!RH5FPQ^MNM.E\_#~#UZ.F(I~W+^!@6B!58^4&B.C~U!J4PDE\_1&5O8@<44H!&H M X)QV2IFPI9J^BK#~0?  
0AIX+EH3EYXG<5O4224FPQ^M~CD0XIX>0H02I^Z!&0&~"X^ZITZIGM(MXOG^W!20A+LD^?&1IEQ9U@5M?2>^Z/S^%~!MAPPGI,"=  
~JB=1(S7D^~\*M3.?U/IW@+C6\_3V7)R&IDU\_HOS1Y...AX7&9 MDY^0R=7+EX+AYW.IOGO+^AML>?~NWGHXH "O^\*2?  
(B>~"T7IIMAGN<IKK&~&P.4@VYH\$FO?BY.9@72QID MZ~"SHX1^S10N13-20TG#GZ.(K>%4HWM\$YVXR@P 7P~R7M-H7  
M^X)2S\$J@A:3>~.6B.6+PH.MN.Y~.QMR8FX/BB6^2H>6K Z/T\$1\$6L<2.LIPEF&GH37D^CFGMB17CEY92 MJ8IZO~.~(UCX~  
)0\_QL 6S.HW!~"SWBZ.EO\$S7)5&8Y6E@1 &P@7L?2 M6#3H3X8~"=>SQ>UG6^&S.^!PCC+^!0IX.AORME&B8SPZM^?GQ5T/I3E  
M+~MY@~<K~QP=Q^L7<J\_0!<~MQO^

7/A6N.05EE+?2FVPZ/ZK1I+VHJ\$@-(G M8\*)LZ0M\*XRG\*XY07<0/IL4!\$.@VODA-Z"#+^@6!%L.VH\*Q:09FV161BD%>6.(#K!^NZ&#Q?&)\ 2VB  
M4:K!\*~#/'C1^((KH:T4!+=9 \*^@TB1-EGB12PN+W1Q@S03!>5MS?4YL!%=>2 MCOKPAH#@WYMG3K!BGONZX2!;#0.!\UWHTYBAK9  
M1^!5NUVHU#>S?) Z6>E2EG!H(LVOKGUK4ZOLK!2V+JG:[KH]^G^ E6\*V MXOZ@9P)I+. H2+&N -DTHZH26  
!Y:~<Q=K%\*9.C%M.6= L7ZYW799&5V MF4 04@DE:~\$3D16K@++?V564.O'P'B0.U.O.H0Q>I'54F4F:BYU~\ CF>A3&:U/P  
M^!4E\_DMJP=YR7C\$R)M#(129^NLW(WL\_5G246+W@:#BUFF?~IU#CN.(Y0 \*!\_MZ:LD2!Q!:\$9'W'T.H(@+U\*JP4&Y~\*B!>4RW9IP%ZM  
RA6!#@CVNZ\$S&=/SM.YKS43? M.ME\$OWZIT+@/\_>7FZO Z8J+C:~!40IRB;&~\$Z

Q&& MK#5!^64/N!J9O@FZU3KTYN=%FPUVZ9F2>#?JXE>YMG8)8JT\$Z<&9WK\$1\_X ? M\*ZZ.6%KI!H2K!JH&RHJO^DEK3M6<  
RV^6YD5&OHP0P=IAA%;YM^NBTFL+T M.VW556W%L.WUYI>OSA:WK4RK\*35&@MD&P>%T(4.#<= K#  
MAZC)Q3@VR9!A!8!^2H7.\$S=.:163BU:X7^4HYB!ST#@6^#N45HU\$[NW/>O M.D:E2Z!Z42>F4A?4J0!/O2E36!|= S&ZG~.86?I^."MGKXFA.5B/X  
15L!7-MRC4NM\*3K#2L&4.3R!L.CN3?H@49UC2.60L.D.2R!M&6&6RF\$APHCN^EH!2 M7+& IEP.IK:~#>=01!JEMA&D.7R~!FW:HC-  
&JU>6^PG9T8\*MMHIRM! M.K\$!%:6@V8:NDH(2RM!-K\*Z% (\*V/V.Z\*YKX2G!22!OUX?GQG>L+R0<( M7AYB+~^~.3&IV\$!H7=J?  
^E=S@>N+W>W39!ON^..Q5Z9P7=^T/ WEE<\*)@ MPMUYSE\*Q\*QD2^D(6:TMJ!&Y/F^YM%/ 2L> M=RWKZDCD<+!W-  
#\*;>I@T>E!P/RECW9=0\_2Z4^5D.O!T):.(.>W.7!84^L^8CA:~<\*KP72B<@.OLOJF MZR!U(BMK#X0%96@24:C\$4 MA\_/221WA8?^7-2;  
&)>IEK834C>V9-T8K!#(\*S(@S^)=@7 M2D!:=.2!>Y!@-H^D6P\*U)2V9Q?T(6FIK.IF!8A)9^S5F!5NK/TE9S!LO<  
(M>Y!6/&F\*+>GP\_FAWM!D2^CC=AO2.1V12PH!^>3=N\$H!+(5@PNP.YV2T M3XB30^TY84T:EJ8Z!#\$. \*DIGUG^Y+G2-  
\_M!6BC!VRY&390T!\_!4O!^6 M.U@:=#07J?293!H^B>E3!DV-6X @ELG61C) 3XRSN&+HS:S/(XX!3^K0 MB?K%K."G6OV>2S>+!  
!QOOB6WEQ!435 M6\_8M!JAYL!%P7RF6Z!2ZY!3 TC7.\*\*QNPR M VC^9>.V4MU<L<IEF\$4-  
XN\_E\*~MH4(Z!0%YZ:~L7S@ (61F!F!E!D)B+=3&W MX!M^7+! W)-ZAX^5G4&ZHT&~)T TMU88PNBS.(M\_Z%(&TRDI)-JGT3UVY3  
M>^YNFZ!4)LM&8YZE(#N>K!YZC\_V2#!Q9)!/YJ>#0!1(C.77!1A!0^D3L7\_M:=L+!EZW\$N\_KG%  
SE80!LL7>+GA3M\$+/VONJK5#.ZZQ\*44(EK623!T"W< M&+!+.8APAN\_ B8\$K!^+N@K1+!@\_ W5^LZ9:B/T!1B!7VO= U\_K!\$B24Y<~>.  
M0>U!\_KSBL>#MWAYQ^TY!07!L\_JXM= WANK#8!O9PHYU!Z2^<@UUQ750Q 3!M!5DAC=00?<^!H\_!/^!XA.%727.=0^AP^0%?#+:  
!8>C."!7!X!P8X "2 M<@E=O^RZU!P.T!\_Y!\_YT&IS7#2!H!P3P^BP>=<H=\*>0T06PM5>9E=# ZL54  
M3T!J9&\_YEZ\*! VY82!@-3%!+DW%AC\*\*=H!X1NE=A25\*~\*U.O)G>#~"L^Z7G) M!J53G26KW;6PZ.@^G+)+X!^G5+&YF-4-  
J8B\_6FI0M&=..4FB>1\$!E98N.O?120/B+ ZVYD.S\$S9! MYP5F300G\*8@+ 2R>#9(H 280."W72!DM(X!J!RNIE!8S~SPQ.">W6" M3V\_J21+!);  
(!@:HKH)A!E!8!^!H!S!Q!5XF PS4(=??N!B!D!O3>@~98.B) MO3!"" 2^!%YCW?NF\_N5 Y!&72H!Q968.0\*WU.E0@&\$. :^ND^\*PR  
MT5&DZEO&NGR.07!>XC14!3HO^!>6C=6H!A!Q!7&6NP4SH!62\_ZYJ!^@P.T M8N9:EGGAQ)\*Q\*F#B#<~.  
(!H4!Q\$!CE!A!O5/\_E^2W/7MGNVDM\_O?^!6^T\$!LH^FM!0USBM.(Q5!PW)/B!Z(^ZY6\_0Z%HY^+!DU5D)!T\$WK4:  
M!T(N^N/T!D)0.5!T7Z!MVDU>2V!>H!H!^S KJ!<7#Z!H!MN.B0Q%>?MOX!5 M!NFC5U.RMG0X!7D67!+=\*~95!FTHXOX-  
KJR%NGY!A!#~#A98.G%OY!4P\* M\$\*+=!(O!G^TB=LG%P:FQ92TO^Z^9RYL&1.4N.H!P!K4N!+7SL!2+!U)5& M>?YU-  
V0!LK3^T6!%@NO^W.R?H>+!C3!QJCE!H^66>/!8!48WXQHE^!H!\_ V M6XIR66\_YH/KW:\*XXJ3!O+^6!ZW^J!H>UC8!65!RA\_G.O!ZQW-CUR^NR  
M T2%NR?E5.2!%K!W @:63!P2C\$;PX7N=^+TF?3 ?T!XL@G^H!JOLS&^!G  
M#ME3S&B^E)0>VFL@D^!0MX^!E!5O!M!H\_!UI=18WNSG!5!OVP%KU\$9+D27 MW!\$9+(MG^DS~#6:~L0H  
EZ^0.(U%)"V2<8UH3^AM^A^Z?>A!C!D~2XB>G MMA92\$5!MVW.DO#>^7XW"!\_E^62\$U6X/7KZU03!@!F^!^3!O\_#O  
ME\*4JCF#XYNKZ!H9XJ9H>SOAY?^?%9!N)Q\$6+^\*B8K?G#@QW)UMX)P\_0SB4Q<~!  
M5B(2!9&G.WHCP!\$@FRC30E>42%15DPO\$>OYS~JEW<00NW\*25N^E!D!H!P!8!MWDV2L!-HV!23/^FB8T^2OX!3\_0#<~255%3%\$S4\_H7D  
V!<62X@DR:C>?X8N.M?6!V3A)5S.CY\$Z.K8B^!\_UXTVZAYYSX>ITFL!=%O=IU^V^O\$M2T^S!BQ M!&AG~H>MRJ!)>\_6ON+KW4V-  
3^OG.X/NU^!>E\$E.^DTH!D^!H!T!H^M2<0R^Q!B~"7C~!ZK\*!1(O!L@DG!O(NW!)>^!UV9.^FE(C^TNL7K&NCGV09& MJ?7!HK?  
D3R"WKS\*KP\$;O!3L!\$\*Y#DAG80!SSZY!D^5&SF!GU\$>8!0Z=F0 M7<7!\_F!H<~<~.MFI^HM^>Y:2M!2.S 91%(^H!R^2 @ DX>P\_Y!^27\_L\$  
M3Y\*WPMR84E!G!C!OR=B~.5Z!W!#\_0MSFS87H?7S!H!LEK?6\* M-9!D!W~?W9\_553QR8&@!U!5.Z!VOVH3!<0CWLUYL!U^EIS9!8.#NX;-(  
M!30TO.2U M!3!^3.H!HR=H\_!4UZ#05D&3O?X^K;=3!R&S4DV\_0F42+5 M7218+Q!OU2S(K#CY^X=;M%+^!U:(5ZK7^~^2)Q.L!+X=?  
\_6%K?D0PA^N\_N0 M!HSZAJ\_XJN (>9@F<!)O.3\*~.I 25M%\*T>RMT?6!FR!M@!O!J3GODK82>1DIT6GSVC2DD WIZ/V:=-~!IC6L%%<  
M\$WTF!48SLX!U9Q!2ED\$!Q@!>I!W.V?BS!R!J/3XU5&\_F+8^!&\_!SSZF?A^O M=YKX^H!>\_X&5K\_%GE!J!C3\$,\*/ DL!CG^AMM!>VQ#S06-  
B9G5U!;TY!7ZY09\_MH!@N7#\_6G\$5!2C/ZCN)!2WWRU!MOAK=V^!\_!Y70S8!H^GWIKPCYS!?"\_HM  
M!<EC!F!&C\_4F+!E(R6+Q3Q)5\_VI^!#12H^!U4!FR!T!>HZ:F!2-5^06^OG!K^4 M!U!P.LTZYFFKE!Q8L0\_"E.KH 4HO98IP^!LW(200^0004H<~\*  
\_&PM8 MT\*4:%9VG;K9>+2^2Y>~>QP4/Z5U>~<Y!OON:OR+!L!&VM4\_ \$20Q98>J MF>IM4B8!"H!#=@XW\*G6V&TN\_!DO5NG!NWT\*\$E:  
!7!20#Y^N\_E0%65!H^!M!@N0\_O>L%M<~#&GM&T^9^>B83^!F5=(Q27>G!BQ.ODU\_NL+7O(^VF5/S!Z.MN!L!H!H(AZW>^P=E CV+  
X^A.AY9^9^A^B>\_O)(L7\_OX#F^!\_HW33K2W!L!JP^G M6Z2NWER\_TB^!LJ\_R.Y!B+OV1\_!HYO&RP\_NOOZO>^!J2R!W6E!(<0UUL^M3ROL=K!4Z7-  
SUKJ# Z&C>J!T8MSBFB-/CDW^G!E2S!^F>5R=)4.UH:4 !F M?HF)9:GX84X8.5-6)!#M>E!ADTSE=+>QXH>T!8^Q:Z)\*LKCF3+U/(<7ZR)QA  
M)&@F.P\$ 1P3^!E!A!38!+!T8<~!\_WR!6PX!Z=KT!#PH!7KVUCSL86UN.Z!Z M3=L\_B!%T5!^926&<+!\$ 7!)E%\$S7\$&  
H^K+D00D!E!6!9EGR%60^C8!>?/H3T^%U>~\$E@12<4!Y.M!\_!19T\$@E?V!P(E7=R)YY=LH!6!RE^T73!Y.PK.C.OHWWB@2!^BF\$+!^426Q  
M!<C006!029NK<~M!&Y&D!1PSB9.0)!\_M^@!<1-8@!FO!<H!>~>M0U0!#N!\_M<!)L=^X98&\_H.Z?P7OUV\_Q8\_W8T2SS2!&UU.HNQ?  
9T.NL45^0N^\*W7.\$ M0P@YSUKK/RJ!UG\_~6-\$M+!E=8!LEJ\$) MU(X7BOC29Z^~R.XT!5!#\_7J66%84;5)!^G8O!>~\*ZTU:S  
MT955!H6YD!PS^O=U^O)\*M!<J3^7A>@O~A3^\*WU?92GA !DS^WB>^2\_94^M!Q+2!650P5G^9!^!UDGT&58H\$5>~#D!9MQX\_U!)\*  
!F5^+46.NJS+RE 7>9! M!<~!MV3?>A>A^KO^8!\_~W9VW9A!H:4^!<E92L^!B6=XG!42!A\_SN!ZHX>~MZY@O!9V\$>  
8EU@VNR0915(&/\_9^OR+Z+E!Y\_U!3M\$^\_4UM!HXCXU+MS^J9C M\*>>!)N!)Y+D).C (X\*~&S4L^Z!NRRNH^!H^H^1BM5A-74D!\_!A!ZIT!^J  
M8PR~!<2D@\_A&C@HFKB=YU!F!DL00#C<~7\*MT!^/8^>\_E!A^R!R~!V MC7!&U>~&4\_%L!6Q%(^@A!+^~3DMV<~<)  
MF!5MN!D:IS<~KJ\_H8!SZ!D!&PU#!BDGTM7!)>T<1 MDM8S:3AD!F^J.#O!OZGUYZ^RK!R6W^#\_R+S&NJ?+U!X\_2!/H!/XQ!#  
<~&=~/EUUSY2&^Y98@Y~>G\*~55!?" M2%<~Z!S^>E!S^>@R?E=U.5>?&^2S2NA!\_OYF.2!803PM.B?WZ91KTR3\_KP  
MND(ZZXYWO^UT6(^!OKV/S~\*LMO^Y%CWKA\_XA\_G\*)\_H\_YDCGCE^B=GV%5QVQ MB8(A/\_<  
E.G?2!KNGACEK63\_6!OC(8!9!N\_45.3^C^E;NU3NU^/234GS8(-MR74C^A37R=NT>~!R&OX^~V:~. EGDCX\_8^U5)!E&R#ED:~9\_!QRACN  
MM+R=N2^!O!<7^Y>8EWGS8N^D\_K<!(4&+E+!\_!8&@!H!#A!ASV2Y?<@RDOW!  
MS%P~!E5T)+Z(<M\_QZ9M>INUPD!E+0YRH\$R0VH!\$&AG.XB!\$!9DA!EG!Q!4H MCG6\$~PVQ  
6NFK\_VG+5@RXR5!020Q!D^~9YSKQ!Y4.VC<+!\$>(YAI?&~XZ = MV^O/2GK25AR^D4/F\$!HCQF\_!Q!RW!>A%\_HH%0Q@.#X^V#~#B\$0Q@T@  
MB)2(E\*8@>CM/3\_PW&6XC!S+D?7..!MNPYU;HJ!E^&3P/UO!T!20M8.7^O\_M4JO#B.PZ!@5&B.F)R\_R!V+?  
!H83.A<IZUFPP+KBEM.DPL=PL\_RY?K4 MUN5/E2+L\_O&X.S^QG22H1\_!OZL!W!E&W!E5NNP^J\_NJHMV3?7KHNNHW^6WB  
M#MUF!A>JH0R3GOWSKDW!~!VD.G\$2>C!#.#7K4>I9+!\$BG\_M!O2!#G087VJE.1N/Z!^!HA?WLI\$~\$5!J!&?!  
M+7C!H824\$&97!HEP!14^6!)H08Q!<C@S^WRX9!2XWA^4LU4HYVNOCZD0!L\_ M!34^F2.\$Y^\*U.NB#^0=M^RS!>~  
+^V!H4SDQ1^!L!<B.C9Y^YVA^!<CF6BL M48!25D!1PV?+!\_H!A! K9ZX8Q^4%?7MT509ERG.+Q.SB<5@!A!Z!BA)FQ!  
MT>D&R!H!A\$!~!6YJ!H%\_!J!#0=@+?FD15Z2RFMZ\$>~!CP3^TXC.2PZ4H!>IX M!E!G=C!3L~Z\$~KEOEUF\_R!S!V^A!\$~8H0!G<7\_!@BD  
MF@V!(5.B#+Z.4NPWO!V(\*TH>8^%G7YW5N!AN^#OAYX<7=^!\_!J2^LN1>52%!^3K^2O&4 M2!OEM!X!H!~.  
(^=@9^R\$G^8K@0U!\_!&T^!8\_8DPLR+&\_KYZ/4^<~FHK&B^Z^A3!CLAXN^4G?^RF&^GL M!Z!M!L-7>!)\_!H?IS!\_&9\$!L7Z!<88BVD!<  
<\_2!@3KC7!^O M!>^!4R!D3!\_!SA9N^B/O.2!KV!7KM@V=K\_9JVB7-CRI9TMB0:72O!HM!FT!)\*6 M!2-  
>E>6\$~W+5!)6K6BO.Z.V98U.1TZ^GPL!96YU!H^F\_.F%]@W)WGOVU2\_D7 MZ\$D2R:T0\$!<(59C^6US.^4\*S KOW\_N!\_JRY);  
(SHM9W&^20NR.^F^4D J M^ON/39<9QX&4K~.183U!&%8K;B>J\_LMU+!2SBTR^Q?6^H=Q17Y;P.Z\_M?7&1!H)!1PCL=[5OH?MUP  
H@TN09G=6YGI!B!VN=8?7C2FXR\_F!^99B^!MH!ACQ^%&ETG.OB!K!>UGBR?2.91TXBAH!~\*+2^S&)O!H!V~;OY!"5Z05 MS%~N!^XG=6H  
<!0F9AN4T0N!6GDV!\_#\_UTM^LWE M^MB8F#J!K641N=^!2>B L!W#%\$T!>BL;ZW=G\$7!H^>PL!&29S:\_O?  
\$%IS^6V7A@<C#!\$!&BFXVBO=\$~\*P5!7Q:23CLUR!#\_M!<@O&Q9&E+!+V;H?~\*~3=@E!L^0^0!M= MR^H:@M!DR\$(SB8P\_8\*O<0!^J87?  
<?)K!EM!H!EEHP5!U<+W.NA^N7^NQ5\_M!TJ8B0D^Z!H^2B!XQ.\$?Z!D!H!F!F-Z@Y!N=;P!X\_DFW-RW=7G!M3N!>~(K9Q!<~  
==@<2^!Q/Y&7Z^22+9VNSO~M&\$&!)4R!D3C23RKO!W\$!G!325N!&C!H!H!60P+V<6!2>0&~GP.U8N!5Q M+>~""22 D?7?  
74XCI!P^&FJZ(4>8TTO!G>J(E!%Y)U^X(WJNW&~#9<0&E! M\_~M+!^EKMQ!H(MFF 5^7NG7M=L!+11A%!"!\_<HNC@C<?>AC3N2!\_+!G0!N  
M!OD\_EV&!)V6Q!H7!ZE\_!35ZAM!H!9^\*C\_!J9R!1UQ!3A0GH!N!@!>~!M3!Q?+!>H!6.\*!  
!H#" 2/H35KAMUYKEC7B!^V!VG&MA6 {&~.8PM/T\_0\*9%\_!~3=M>~R0^LK!4=\*YD)!J^D!)RWK!H8XUE^VS!^N!\_""S!#!+!+=.'8=72F6YN?5N  
M5=Y!C!J2MK>Y80!@G!^R^D.WT!B\_!L\_H!^""N+<R.N^>0F34~\*~B@\_M0^D\$) K2 M! VH=#\$J36!L2)28B?0B!\$!48DBB  
5\$NK2\$CHJ(%\*E^0)2\_XDE3.C.S)FL M?9Y!UMKK6V>ON!^YSSYGW\_W^A)D!&66^XRV\_WQOCO\_VS9VM^@Y!S!Z@XD%;  
MOB!A!6T&~!B48!R!KJ!E!<~\$4>~<~(MG/!9!H!W!\_!J8>2!UE!Q0^Z!D9V!M87 M#1WTF!>IAY!YXR8/494\$-  
S&V^CE5K&@OD0&=&3#)!>~"Q308!4A!YE2!\_!>53KE5\$W>OK^R/M^MN+BV\$60XK>+J=W^QY&L^Y-T&  
!^~"T)!2R^7.0!HFWC!>UL.G!X4^TH^\_!J8Q^E.4SY&67^G.8WP&\_!J!\_E^?Z!F9^49!R4/\_Y9&47Y=S/MW>A9E!29SDTOD(\*ZA>FNF?  
9)S<87AA&6CT\$S^TO\_ZN!^!5D%VS@9/6!>~!D!H M4.5V6:P!T5S2.3U.KT!A!CG=6#BR)W!AMWYWL&^9T?H%H!H!+Q(76F9AZ@\$DAZF\$E!U(S  
M^02DSQ\_O!^YV.VWBK^U!7.10A!P!M\_0 C!>Q7F\_Y>@2;\_M!G6A2OYU!(\*Y\$ M%<0\_/E3EY^E\$^S72.">Y(TW+JG?M3M<~<  
J\_603V>V^~L^!H0VM0T^62!U\_U M^9@<RACD3FFP=(=/\_!+!HWT8M2^Y3.3!U!H^\*X!C!GROK!>~+!>S!B!1GPP  
MC5\$P/#\_+9!JAH^\*W@!8)5E!W-!0.H!>!O!A!S\$RE=IVY!H^W^C^@FY6!4.K56!H ML9#.#.ITZ(X\$ZCO!O85^~(C9  
3!FB20^D^Z7%~\*X40S77^20ZV>OU.CT3?& MOLN=^S=J!E!C^G48P>GVSEN>2QMR^YZ!H.C.ZV!&L^0!8!0U7?<2D!Y9FM!MSF?<5!\$O\_M?  
MUU!+4>~>3EC X+7&BV)QU^0>H0H27.D6!<~!78^L+\*~2\_KG2ZX!H4 M7KW^@Z\_X0&L!+6/7+3!3!U!^K3-5KCM9M!FV7WS MG<~&  
<3=Y!+RS!L(QKA>SY&X2X8.H!HV7-BER+Y!\_~!<~!&Y!VY==>I<2)G MO4H#5!9X.FL35+ 6/\_9\_BH?LL\$W8!7!S!Q%ZT^N9NLWHQ9!<

M%Y(R< BJEQ)R E"LF:HF# MV8"K2%K3.4K<#V.:UD1PCIE71=J#0LS4S 2/GONBQKNMWT8GNO;5P)3K+1+Y MUKAD%74I?<br>FEYVCZ9FA<BB=<=<S//X%FIOO:1+7B+1=LUH+>FDT."SY.G.M+GSR6>/%T9;IM8=<#<4+6A2AE&IQU?%7FQCJN?W.M-:JF;G:H+M3?<br>5^<^XGW.EBTU/O6M WC2LQ64\$.\*CK6VLSJP)!(KSZ?O 5D M27+WJ8E")VOEQ:DW3M9\*J/^<5?I^<T%F5I?>UNCEVOYHT. JH3C360=2-3J<br>MR84F<V-T<4,5.EEXAMIZZ9R.G.\$?+O\$&K;Y:(#<C9LC 9@U.XKFD09(:(Q(AA\$@R7YWN4-.C7)QFVZ2H>EW<br>MPJCTXH56D5QQV9J0)\*O#N|XB1541>)UQ:.)YWR|><14HD@M0H125L5D)3\*M>F.N?&-5UD\*6RJF=I5Z\*ODO:I\*|D';R8,+Y(6?<br>Q|Q+4=BY&HDM.N'Z5@)H MQT?>A9HJ#27Y6IE?4)7+1B12H8;0P2;THH;LO9R)EON0L9:SC5IE&L;\$.# MBGXZMYYS45D6?<br>LB/8F7@#<\*<6YW2&("8.L6.J|BV7%YID&+QUT MI59SGXZTU|R4W=-FX>H2?5JBM\$(WYI^|RL;Q1I+ GMAJ0&^|)\$-O)0!O\$4 MIYI+<br>M3831\$<?LPY%!(QYAF@E<8+P"(?XCM:IXW=6MI?GGQ2+^<Q0M2" (GE%>Z|@<W.YKNKCO">1MZEBU+IE4=I:T;=PI=@H84 MF#.P%<br>(-YARNJIT=SW>O(2H6#XWR;90.K=N-V<^=<=I \$%+1|NB9X@RZ+VLM.4BINKH|H#3K|<br>I|B\*2(F93N5%48Q)C%EF900!:=GI%|GW'T86>XG;N+T M9@VIAYU|ZME2IA8N>ML3.C5-GQ=G8T-Q.I7-<br>5(DLOQJ4Z>T1!0GA&=M\*9SNK^P.OU30&:HJH2/9>G^!2U M2E^7M.I"LEUZ^C("IS1GW(" +G.F6+\$.5:3?/HJ51%477A =CP\$Z1FE&A<M<br>A!\*"ID^Q@<L1%\*UU-XXI-6>1<3MA?R^\*V/ M6X(CT:ION|A|F@<|A@YQUB5R-9H5C;-#7F>@1Z74I=I#+=O3==7-<br>SJ4W^FA<Z|ROY%2%4F+ OL(\$X(XD#F+&7HZTU@J)S06I M.EZBUQ&#N+.)13D1HSM-F7\*OV<67RA+IQTQ<F@?2:D8IQ|V+I5D<.;9QO.2&<br>MXYG|OB\$Z@0 @JO"N>098-.P.&.\$@=Q>;M.OW:D>U!+|)4;596)-CN<9G MPL<3OARJ1&\$.6V@2|<KW/B&&ASB7V(M|O1<br>MN.=H=VAY27?E(=(|GN^I7S2.M;N#SNTCBCL8EO%\$S2EU MJ1;OH4U/ET9P09I% 4\$-I5M;=QSI>./?AR+>Y.N=S@.P.A|UB@-6M.;^3\$<br>MW4.DHM4<KF;NG4^(<H.U"BDH?;TS<^=E@&=M)8L7=ZV4LMK+!-GS>|AB|3A? M-0#YI;)7A&4\$\*4)<4%\$DID(W93<-<br>H9|HDB\$%INN9)^+W10I;V=(^G5;H|R|E%5H@\*!:(UX|A|&42J|@I^<\$SILNASB=&&^<IPOI^E1WS2<1JX"8Z)>^B|B9?F0 M>G<1\_Q-<br>BYWJ|OOG^0LMA+??LY3&=U!+ # MJQ|E3K=10^<2SF);8" H^|Q2Y#""|6Z%>LM=(D7.)DI^4.\$>B.|X|I|K%<:<br>MCI\$U-2=\*<D|GOPWK|L%>PISQ|BW6SD;A#;(HIVG<^Z M#K%<^|Q8^Z0 MZ\$U|4V;+I%7+ISN%0|N2 ^4B"#=8C>8S\*L""|CT-<br>HPZ?>AX^B7B1-XASB7I M<SW %0&K<2ZXG|Z. &00& M32&|H(\$H&Z0 MMEIY>YDN0|BHF#RUIN%CO|F2.G%U\_X9HA%\*XV-<br>M92"/GDCP)6W@<LVJ|B|T"785OVFISAS%X;Y)H-.2R'AJO|H#?I7U?W|.( M70<&9SYW6.;JSFNN\_FC-/#>=FIV?NL;1U7-<br>5\*P\$\*\*KQQCBZD:..S^R1\$ M^6#CX#|<0I9YDZX# XZ|5|O;Z0\$G9I<I.X@MY)|5LW;GR20K4B7KN=H.L.M(NHF6B|X7\*<I M\_C 9PFI?<br>A4R3FXH?>P|HW%5M2R|&\$\$ MED3S1X+1ZA)\*H|XZ&NK<.;/6(&=<KY>=<8LZ6+RF63ZMQX"9T0I=-G#01 MS?TXPM-I&X(&D-S==N/I+<br>(<CG#?)TLO.0|AQOLHEC?HSD|>G|X;VU|O&| MKR:).XD41R8;I.FQW6SGJE ZHS=^W@)H|X#T0?V6|O|RB4&@FX;7?>XZ;<br>M2R\$%8X>?JFW=U+&RTL)\*ZIN|BRL6'S)HJX+&\$%V\$\*L4\$4(95FZ1LSO4BOG! MH#>(^=NWZIN2?G^T\$Y\_P5>6MR)E?N\_FI?#-(G;-G.17.;S"?<br>^WKFR@) M@8CN#R|@H<90G<#JWN>?)FO4I320+@<8TWJ3=>EQ6-CP^10=FVX7?R13%WOS7\*1ED8DV9P;XP\_H>FE5<br>M0)Y=KH^O#>YIAD&-547I|<@!Y=>RODG.44K@10+7R5 ME@<E|E;H8G&LW:@E|T|HG)H7\_NNRZ;\$P>J87F8HPH.0<br>I\$EC.2DV(H&P\$Z6ST&NCO?S^0&5|B6+I6\_NNY8YT2W|A".J61 M Y\*6"2""\*S^BSSM4\*TB"#<#U|OQOO>R0|N3KLIG|G()\$ELGVA0^VR+I;<br>M\_5GROYUAJ9VEN|8L)C22.)9(EH|4CA%3R\*YCA1DBAH(HK3YH| @H-I2\*\$G<br>MOXB;X;R<|/99^7KJ4VZJ7WY@I=I-GWZEKN"ISB8RZO^CM'D\*|WF=::?B\_P7 KF#12R=N|IY/I.U\*^Y6A=|<br>M.WOA\$\*I<B|I|VPEI|MT2#H0.R|@I|YXGOB|\*K1RNU^LD X^?I\$7%<N%JG\* M)|#|=6V8A\_YN3-A64E88T\_\_OPP'O5\_Q2%=MI?<br>D.I\$|Y8H+;L#@8SXL|FWL7GCRW;FV%0|HO0Y%#Z4OS|P..&78WHCMU>L83 M-&E(ES#K%\$D\*<br>|B^AL8P;F(X+K1\$%>HR:170Z&MD(0^2G3C15\$EN."^|+N M>.;?QSNJ;QW:76QTH|NFX;782;1^P)LONS H|FLOKR#&JL|EQ-I@+|= "P<br>M@R-YPP<#<R\$=OD^<@RCE=1\_ DMUV8:L@C8K%U:Z7C3Q.5V:Z?Q84I-. M5|L|BT\$|N<Y|P3(6E+I?C+(N7)"E.|I2-S8?<br>Y7S..R;@ZQ9RSI#N(=0 M?+;FUDKCY.GV=3ZIX4 M1%U\*A?X"\$L>T2@(<@RLUJDA6Y9T4+V-1GC<9W5;\_U=\$K=>=RS\*>89E5<br>M/9.8W2?I|U|2+(H.F3|NB^|P8\$"(6K\*OOARL302I2.\$J>\*GVFS?2W KIR! M&L<5UDK\_H9?&I 52\$>&I D58V\$1YH-.\$6MZ?7<<=<%V\$|/;<UH#-<br>+YF\*R52 MG+FS6%.C10=YN|U.#M)V "Q MEf#06|P.+P|3I>U?+QGE&O.WB-IV=9N%N^C/;<2PQI>Z?7I.P)A6|@8: MI?8QF-<br>\*&192.FE\$|+B^N TEACMYDR4K\$475&IZBF9>5O|AM0!>U7 GP MU|L9VUH6GDZW\_#&KUK7L3R|H|Y7(2"B^5V;T|5D3(G%5\$S;5G^IC-<br>"JHFF7 MI:Z2BLN9L">>|<7TJT"TH"==9HV|U7L3FH;6I^DOBGLK|WS2.7>OZEARH<br>M9|YV8H#>I0E6Z4S|23C|0QKC\$<#I=1KQKH.2?OH\$<CF6X CX|9M;D 4YM;M%>DZ9X;|ISV\_&A29+VO(V///3JPB3%>B|HZR=?<br>W\*F@|T?|+J@DR<=<IACV\$>E.591|HDM1M^D^I2H^U3|I)NG.PY:5 Z>7RX9 3 TM\_%/5Z<^FGO MWAWBHJ5B2+&8-V7Z|E4-?<br>=<#<\$E=@A.JPB2C|>N|U# #=>I9H+I^<PDKRB MNWB#Y#I\$OC..BBP8K<# 4T)"V\$+C|B|>^<TGB;=O|K-T+&A40PGQ\*#E"<br>MU(^#0\_!<=I|@BY|YV|\_|=J=Y"5\$KA&-00E.KSO8SB6WN9#6<6CQA9UC%46! M.@?WW(I;\$Y^C;@=>RS2I)#^5SD0H\$<57?Z(D>(\$D\$=<br>(OHUF6@68 TD\$+I M=6MYI\$ZH9B)\$<3R2\*YXLO49AX4HC@U|JRO|C&|<F?M"5\$JW\$<6WL+Q368CJ ML22AD9(^="@TFH^62I|O1.7SD?YK<br>@.?)<R9XUY.06PM#A52 "E+WD41W0X2HO|@<X2;=S00 7I" HXP6;=>%<C%<B|B#5 M-BDRL 22KNM|<0-2%<(&UN|I<br>@.G135Q.U|160\*A.M1(CC>\$S6;.\*Z1I) MWR\$.L|JOY7DY4M^\*7Z/ FY,+5 H+&K|J2M)9C57IY4FL|I^O|QM<%V9B8Y<br>MG&-1B#Q|I+7X6&CC4E|NBU527-SFTLWZ V|W|B2^=6)%4F)3/H;A5 MD&#<E|TEM:27PSG4PKURGV OBY010\*=0?<br>A4M08.NO^M82TW8;V+?AKOVL|Y6Z MM7OS&C:I%IUVI0G39W;DSFHT;O^J^ITAOD2U+TK9 MY9\$S|KG.H|8C|B.G.8 FZ;)=+SK\$ W?<br>G|@<.# M0H0.TVB+7Y;8%N4W""DDZ;MMC7+K M;=QCN."2 8'H|@C.2W4MT6.3RICE#5N&Y5#22)E69\$JYV(^988..MSO-/TX?ME6;V?<br>3C0.5FH8DZMP|ON(8<3C.B>(<AAQ;<I"P%<^J3&@GF.@5.MQ.OTIU\$ ZXX;,\$<^@R<|W-<br>4I^<2BP|3FIHVL4G^U\$5\$VTTI3.CSG)R3#\$|UQ92K6V4E.S^C7Q5@<E ER6HZ<^<2T\$V<br>M("WL\$CH^N\$5J"Q|FL&C ELXD.FVH4K2I.P.UMU|S;Z2EN (=6 %DQC M9\_<XSO.Q)>+>8ABS;W57\$=\$0C.54.B+K=5I+ZUTGDH|QHB=-(<br>"/4;<^QMBRT.(0M|JZ<CG)Q|; M'"(3^XID#& Y;Z)|IQI?@.NSWI9?OYZ.#D|J L 7JA)7S9%F.S@<5C2F7.) MB6U|Z7!==<br>I|X)HRR9@SL9:ZK>AZXL\*MH|E%>2<^PPN;4GUNM:OG\*9S\_>BZ M|V.X|H|V9E3U6HT|^C@XCO\$BOBAC?7(O)NUBRE??Z?9XB|E|EQ|GE%<br>MH77MYU>\*(^<+TG>@>3JL IY8O(KI;IZ?ZV?H>1D;OC<6LLHU?23OM?W<6 MBUKO3H>V%X^H GEX.4UV;JFD@R<3MPG;TFQAEJGC|<br>IZF>X^<XXN&Z>FV|PY M2I EMZ+&2BBDHWE0Q6\$0ZC3K.EBT|C|."TSB"|K2+3UFG3H29)"4)KG MEX.#A)N5%RV1<br>I";.J|TKL70!<="H4B.NP4=-SYW.\*WZ7I5L MCF.BEQ>95F\*NV87QCM\$D:065>\*)J?MYA2|| RY|Z^2+5?<br>=NNR^8JN52M.3&IA(CT@<7FC@<+H+T)=X|@>=& MET.6:5"5(F9)5S<|K=878|L5\$!%YQ.42H+WR\$F)F\$D8\$S\$N^\*1@PKHX<br>MNH\_\*Y\*WJR27 S-ZY;F\$|@I|KE|0H|W4.#X8 D;L5FPEN00(O(M|H|E45 MLN)=W0^GZ&O G7\$UBG;#CZNR&3N+>W>S?<br>QWZRUIS#@W4I4%I^SSA|G|\_M(>K0D8A|HH 00HBV|K60#>P?CGNB>0QHNE18.6#.8AMV1@"0CL5;<I^H^WKA M.RK R9W&N0MZPJ&.<br>/t\$T.013EZ2/2I\$77<4OT.|@>@)\$010IX\$ 47C8|T4 M=I2KY\_Q<^?B2Q;|ORJWSZS M^77JTYK3AS.DA^C+<2\$>\$J"\$G\$ \$B?S|X6H6'57(I-<br>FOG%)PT1?X=OR M1|JWWS;VJH|(\*\$I|QZ|X(D M7>|ELI>\_ZL^T"SR2V7|M0(MD>"7M|=I+I6". E"U#<I=I@|H|W^<H-S<br>MDAI&BD3HJOX(T?2#;FVL2Q(N;|^\*M..@LNQ=<^LY1R>69(I M60|"@K;U#ZG14IDZYG^W.@VNW;T.8L;=KEJ M Q=D=MOX\_N2WRVR5)IY%<br>("W(AZW&Z^H..10/\*>D) M9EW7."0D|)\$33>H3.3Y"/SCC.KK9)\*E?\*JMQ<^K7DWQ@18%&>8.3#2XE8P( M|I^Q^R(&^W^XV#<br>|YI?<^S13^<WISF<3N M+|UZK; G\$Y\$Y|X<+<4\*<I6;8WHH)\$FB.H<=4H6|3YR.N(H\$94I\$ ML+KS.GY7|I7?T0=.=.A9:3%<^N7<#^E<br>I3G.T^4%G.R>8+1^\$S159VM90JDM/K+&#EUT@P.FA 5<I|PQ>?NYPM|I&10N+Z3Z&6 .8-M5BMRKH|Y|9L)"|fT<br>M4|@B|C|K@ZP#60YON#D5SYHWR1@>?EH%>)> M@|EK\*|O^T?&6GN|8;B0F9SX%5|66S+^PG J&EH|@N5%IE5-RSB:L \$E\$EC2M;X MY-<br>MEY.2 A|DCWOV|=Z."|S1|MF@<C%1ZO="HN7+ MZ|P++IWO|JHRM MCWBS+?>U@.1PZ;Z^0I=9^<^TPT|\_M.T;ADL?<br>8I)#\*ORUO330.G00\$E5FY @M)3&\$45VWX1G1H;N|J;2+I+O RS2FZP>(>BVX;W7Z.CH<\$U6?I;DI" M08|KQ\$9W\*&C?X8<#<br>EMDONMHOQDX5|OI=\*)\$|V4NL<I^H4#FOQV\$MQ+I8 M^<^7;I+I#;>5V6\$AW M6VB BM9@<C@I^TF^HBM^RMGI+I6RA|LL9&C?<br>E8N^N^35PR\$=V(I^QAJ>FN MW>6AP+AIOWI"@SWI1 76AGB3Q.YI+ BHO^WB%LA(I+I"BNFYB%B;=L?M<br>MB3Y^4I6=-VE^Y8\*^7S|TX6G%2B|+V:0\$^7+JTH040I;6UUL%I546B|ZDIQ+3 M2G S<5Y^U.8E\$<CY\* EN1^R2DU>4%.\*\_\_1.0L.K?<br>B3J0LH\$O%I^9V41(6O MV|H)C;="G\_LH441N|CBWQ\$58;LR\$4;?B#G/\$>V5XW0B.\$L7I)6P4I4S<br>MWZL^X^E="PNOKY#C74(C.G5V(8K^U|O|H|H9<7HOP1)O>3)2=84+<^GUOE MW4K FFN=I|GJLY@Y^CB8%<br><I59.PX@)ITGTVK2)K^|B&QY^@>2.1.I.M.X M&YA5.\*QCE)2Z;+&N.3KX6S03A/|KZ23A|8HGNQ:N^GF&K0H=S\_ZI0\_M;I^@\$.S.A|\_7S2Z<br>MH|DY74\_WGWH26\*^I|Z17I+|JHB&(<U2-E^B|C+&B;B|C|H|>YX7?I 1 M8WS=L@L+<C>R:R|VM7OP.FOQ+>YP^<^M?Z>%R^0-#Z|WK<br>(UULOYH-R|TM) MSI|<2H-<I%2)>#|H|=+@EQ^B8>=>5.8|H|+I;2(A^2UEF5G<0MZJN.CGH<br>M^T5%80.>5#="B28\*Y00ZF<Q2I^N72?";6\*WRW|YO^BUH?JPR^XUVIL(P MG;\*&X+Y;NOFB8?>E200K\*.C?T^<K?<br>\*J|E.G(|@G.C(7I.;QBE|R@""4N#5 MN^H\$N>9FXSB#H1D+1="Z7D?+0N<I|SSOZ(8B; 25L8>MN10H4G;J|P?7QI6=<Zy8:5S?<br>P0"&I6^9E|@8Q|....D6\*4YH8F3 MW(A EP53P|Z).3U\_BG)|55%33>V;V-8=O&Q^O^I^VX\_)I8R\$? 08IT MV^X^4G>8V5"5+Y.2<br>4^=<=2R).I-6I78CJR3@12 OA2^4-|B\$| MJ=JAQQ&^J3^<60?YK25^I+O^T+T4^EKT|@6(J<5)P|O-TV M^W^E\$E.2 MFIJ8>M?<br>0#>Z'7K|F|T6M%\_N-3PSQSZPYE).JA=I>?Y"\$H#0.#6=TX#0 MB\*IU;G<^43+ KZ^K;^KR6I S/4EZQ3=EOIN9.9(O2F;S|H U(GIA\_X%1<(<br>M|V#;DA=W8T2 05G+YWB?2Q9K4=SI+|B|(1H|H|H9R.4^OAJG;AD\*4<I M|H|W+?(00EK\_R7?F@CS.Y^6#XDJKQBF"/ZQO2^<br>H1|5|K4="I5R6 MSW0L6|5RZ=>25U%|T|ZBF02;KR@&^&OAZ GA62PTC+I M|H|E=O9VCU\_KNS6\_M7G^I6A(I+<br>|B6;H|C'=HNOVS>\_0+DTI\_71Q/W35UCJA5-MGCFQ^I1E25ZN7^7M7(UCNZ%<4K)#H\_O#L78W+G\* 73WD^C80^6VL^?2?3X M7&?V1^R%9?<br>E@M%PIXBPTSU7^ZRK LZVM=YWQF%8IY2.-7;S^V23+ZJHR4 M<E|>=>Z>2RZ)P|^V|DS92R7>AG>\*>X;..K'&A\$@QY716(OX0^&I2)>^C<br>M2H^<(<7>+XZRM.JE.NYO\$?P2BT<2D8X0|PFW>+;\*)=5U|IPOP?Z|@>@/=>M:(XM?M^A8G9\$B/+B^H9M(\$1Y|HOC#<Jf;=<br>I\$+^92I2^4GW>27W|W MAI>+I^P^\*X0^WH.9|SDA.\$<VXF1YN^Z2(M2>2I2\_Q0T1HMMW.T.6;R& MAEGB|BN<.>\$.FCI9=M&EL#<br>C|=(C0;<2I;IOPV MI&Q(83>OJW\$|N^GGCK>=1#+ \_D+FA.\*AI2>/\_WNO (<#UNL@:S O5RCPIVL MGO(4I292H2K^G8W>LX2Y5Z^O59I M-<br>\_9=&N=B5TKZ.8H2L|KL;^|Q|H|I=Y&R.NI(4M|J22NIU>B7%1I1C M;2IGEE7FZ^92-I^S|YGL03^IZO-M\_J^?<br>Y|95^KO^<OR^B|2|HP|KPN|@<I+I5A1M+QX46P\$&@<D^C<6.E\_!N| MW\_C2?Q|@=>?>MBOYRLFO?<br>7\_|LS:D81BK|IU;74|7|\_B^PA#4DSB\_O=M^B M^?3.BE.\$%MQ.\$J|Y^E|96I?BH\$LT|OQ>\_LOG|&..01.W7;R|K+/\_UK'=24 M^<#?M^<br>\*N^A|\*X6&E|H|JON^U8GKU|UUO@H5;.#|05P3.^Z1|\_IOR|2F\_O M@%<^"U&".S09Q""ML)Y^HOXOW?9\_W<br>M^Y^EUX|23?W=EL\$WQ|EIV0T:L6^O? M^<A^3\*WU=>#>U.V|272JK|U-/HJC|2V^4S+^S#U.W<@Q|!%5%#5#1X9TOZ<br>M^Y>1X^X^+1#13UCX=Q9|T|TIGQ274VJG\$O6&7U^JR1619;#DS@TVE&8M;?\_LAQ3\$S;I=<EKL<=<M.)=2UW7WOM;JH=+1;BW(H

MWO)W+J6FL/X3F6"CSD9XZXYM)?(C.PB)!#M^MKJ!U=L&397Y65X/YWT-M=J&9^>+Z(1UH6\$%T+77-S\$1+T+Y\*2!AF\_3PIK1H'  
MB3\*B@!J:YDT;QC%URG@%O"N"?\*(JSZIN5-R:M5PP>IDL!GA=4L?/(BG-VMDGV?1VNCVY6G!<#-  
\$%9#H87SLD&HGHQGEI4/>@C8PQ1>K%U) MG0W)3&W= IKWJ.53>Z)JW4-7CYRXG4A1!G(A5^T-9E,P"K\*=@=&0MA-U  
MDCZ5N6XG=^=)K) V=NC>H/5I!\$01F-RR.\*<7?ITY"BI@+U-G=%72-2.8W-M(FH102^Q2B205LCY%HIHQZ-YK29E#GZU-SYX-  
\*B!808UO\$N7'2U-(7)\*?MZ?O38E!09HSP?AHD3M77L=1JT.LP4EFNKVP/90\*JNP=7@K3FLM10(SLWG1G!^B9E?FV20!EL9RZK&H;  
M0-10T8!XTF\$LYQ<1+L.GXYHT8F-H""+QYQHFE9SX70-6ACG\*GYVFG?D+Q+ClV(4MO:  
DIP"61&0OH0MWD=8)XHC:9QCU1BQRI/D!U=;B>%CYILCEZH9=JA2)8V-MB9"ZTC?A=Z+S,I@5(^=VPI:F?LPIEF-"E  
2,DYHV\$TKQHSGL4HIY@41-MG/EQB6:~%\$B=L>MEANQ5>A7FEQVLE@%H-NB22T0U?QOE^2H85-XWJ+S=H-MP0-:\*98&E!%Y4.S5!/,@7RB?  
K0#%!.\$524-AH-C&1>X-IT"5IP.W)!"! MVGUVK!^E8J255AV;0#H"44K;R@X>#&(N-!S:GIEQW>1=F5;EJAN(C=)  
(BB0HO@M@~./Q2PGYAAAL>Z MWK:WIA\$5!) ED:~!+@;UD%AN\_Ya\$!U>BV7!<=<%AUOK5("W)Z1!AHHK5(O;IB M)XLBPTOJFK8TM=^?  
CP^+HB!LYXNH47!2%6ROE!X4ICBIS/95W7-M.4V&%ST)&16N"G:Y>-C)HJH9-53X)BG\$.8EZ<OBZQ @)\$H6(/-?);RZJ-M;JR7P&?;  
N%#A5U;JVA.F6^).@WJ^/A^M!RH#TOI(E0+58/>X%IAB4X\*MV5-MBLQMPKG(+KODBX:JH8KY=48HS!H"J8&5-TO@-C5-VI  
!UAU!RD!RV05.C1 M%N0-IP7>O".P.OITYO/^+@+HGRY<07<+3-K6-O@TPKBL!RODSH!+#!KEI^MJ\_#61N6W8B.W5!1FL?  
T.7'U+!#RXA!6D)WA-"EX#\_8X4(BJ;)U/>Y/M=X MJ#<6T-6!S?NCI>;SN!6^J.97X5HI( V#Q27A-097X77CXOL% JY00M2' M=2?I-  
[M^LX=J^M;OM4!1BBC?7IZ4Z&QA#G=3.(> H5#14%9K\$.8L<1\*M(2KY.D:<@7E\$2RNL&7"R!>6HQX.YRX\$%6EIS3SHSY!8)^N^Z) J2,&\$  
M%Q@-2R&A3'0)G.%8I2)VP;.7Q8G#1LEFT>\$OW"#!O2,&TOKTE=4DL!L'4@-MXP3W18S^<V<72"2\*1,+1"1\_0X4B+  
8Y\$RF5.XBF1!@MMPEF-C"#!OY#!(ZFMD2'-H9;>3HIOV31N\$@Q+!JAIPS\_O93233TR-M&!=,"@NZTI<35BH!8;O2&-V:17!-=E>?  
PY8!/\*MB'N8D3HYU^UWQO8<=0L^MPE'B2GDITR:XX#HJ641Q.T2>N)@\$(B)N=9HJ-1+J!X80S<~;TY\_558-A M^H,2)  
(T2"!AF!)TFIT6#+!@VY\_5UL!@("NC.O-M-B#HX@4C%CL\$0@/E\$B+;+3\$!\$%L\_80H>%\*3RC\*L^A^MMAW12%~&A\$!4%\$3KAN-&0E  
MQM!+=-EZ,"KETE,AQ3F3 FJBV@)!)6C!9%OC!@#6C9(P7P6SVZZ;^L MXV0P3H!\_3<2PPLI+7.MC.5!8NCIOY"Y-R-  
(X6#WF#\*7B!@R(OHC)!4!0I" M5,MV7%F60)&R\$F#,M!"@UT\_@#5&(/YI)"(#{;Z+\_%HKFI(3#!LAE8B-M-6Z3^S!\_?"  
^1+7&\$\$.WOA!<3=1"A'6%NA9:-+&B!DX27.COA=UASXOE@A-M\*CX.QT+8WD.D?E6B!<OYL?MYSY+!GPE9<7!&OZF\*WG'/9G4LH;J!(\*7="M  
7/7!K!V!P.^=-F M^VCU\_#\_SFH;V6\$2%J"RHJLTH5M!+4/G&X%L.URZ\_U>TA="&1>8SZYV4HS  
ML7J!5\_L2M6.KND35%Y!T8C@L'+0\*2>?6N!92PH!AH!3D@Q(Y6!M\_4>G"FXP<B;4O:T0\$8JH/I4R!%DZ.P!%-75MVR  
MEZ\$8.D8K&L.R.GF")\*K!>M\_!WZL\_JZ6FH/YX!7'0U>=B/Y#-U6!>\_G9\_Y%E) MO\$V/^A S^IR@Y?=<EO)D^9\_E-5COHP!2TH4E!3ETWA07.1X!HX  
TY.WU.P)N MXE+!HH&F;O.^3!=<?#KL'E2"G92HYKK?J-B#N;N7ZTTEX9#9D(4!4N!&6ON.9W\$!"40'ZG-70N!26#\*M?>Q2H0/+B5!"ZF.DV.L5ZL-  
!)?E.LM\_#PH!4ROG+ MB+!F-MZFLMK:ZO(=<8CRAO-JG3(?!\_X1H@-7L4PHAG!\$!X5G21(4O7-MV<I=3WA>  
<<[G6!\_"R\_@4=,8TFH/W>1(8U6^ABP^+@%M:/\$HD7JO(%+%UX1T9\_\$!EM42KZDAX:4!=[00607?4>\*M=QWU\*^&"GITAN  
M/0<[H4W(\$CPC.)A2YCG2+!<^L\$NN#D.L=K\$15B6\_~ZIZGH!>ZEQ=^U<+!\$H.F.M4+!2@T'=S.Y#CQ3\$!^K^C6I2%ARMD8!&O2\_@KX  
!W2>?9..%19'5!9TC L^-PB7%W\_3+E7O!-(1\_5(T&#&'9'TFP-JCM.M.C!)Y@E"TL0.OX3O!JYPP@GKJML+RM>@>^J\*T!D-UX^P-,R.O>;DT;  
M!2!2^2?EAO?\_8H^J;VO#=#T6S2)-SRH3K!M;8"10%\$A!B3(?!\_DO\_!2!6)M#M!RG!@>2M^C^1MFRFEO4H!>=GR^JNWJ8  
M\*CCZR;EW'~B62F&@?8N!U@9=B\$SFY1\_.)OMB&3/NB!O.N6')B>7TZ..#7 M)S53\*JEWN,>9U,2'N!47DWO!>5J+!  
MX705%HH18405-8%6BX"U!35N!6DX8!FK1@!\$U!A8ZQ"~;~A:1HD?@K M)S=S:G9;U.KM7\_PX#I&V2F=F2<.  
F\$;T+J@=IKY@'E'1^V@IVEDYT3+!GK16-C?7#J08.GGO8U6&MAHD\_#FQ\$H^+ MYXEVG/AS#";(VJA.ORTIWN2S<=SU+OP?  
+7ID&YHV=JHXRIK^!K\*DE3EG\* M4&\_5(YR-D'6Q!4C!FT CZAM6J9!EVT3;U.TR0>XXQ5<=IYZSEPF18<Q!ITS!;WW'R-AQ!F3LWJK>M-  
D&D9!AQ^830QH!@0!0-#57!L2P+!#^7BX=S@V!T963E4<!)2T#<>^7U2!M!Z<=&9"!ELR!+?>4)I6CP"JH(T"H!@4^  
I::&4+!;NBV=G,UK&8C.H.MT9HB%B!)T\_~UJ/OXS0>./K^%?FO1-O'9W(EQ!K\$SZLW!7^<0 J3Y!="" M@22..1.8L38K4A%MK?IUO.G(  
ST0G16\$ZK0;QP26L!H@UR67>VJ.@.FY7!M.UY=ECNH\$5W;X.XYS\_..2)Y=0^TL=A:TAL\*HR8&H4J!W4U\_~5SA^+M/OGY<=>;8-  
!%<^E1<@88+XMOU6!N^7-B/IBHY8U9/I\$S Z-<#?CVO"M?Q/FX9-M.^/MR\_#\_VM^V5Q7TNA1E)A\_XI9!+."><"\$IX.D7KP">^!SA47C49Y!3N\_X0  
MC9?YLN!VH.#9D!SIZZ%8M!JU(5%&PT"~G\_Y+X+!0%\$%2@/MWN!UGST!N5>?2+0E:Q.8MH\_!H^HH!9U+!+Q.QVRS.H3.SI<14W!9B  
MQ8N&ZYBFZLWJRZ0?(\$!5-!PZX6+2M\_HV5,4!\*<GOVHEZL\$F^6PMW4\$J!4BS425T4 M!/?PI^#Q\$V#BM6%T!X5EQ>+C:S#73T/CBRW3  
1C3GOU+!W-M)U7=O1"8Z\$B;Z+<6HB60 VK!B+VH!<-!^OGAE= M7-1!J+YH!GU4  
MZE:PS!R\*W!XSRRW,NX)TX=+S6'G.&E<6NLF!TV6S&O4-MUO/G#!HG/P"FI\_M(30WJ!LDA\_ZZ!\$SYL\_+B'?!IA!90YKJF/>.#X/\*?CB\*%  
IT\_V!>M+^+H!MM"9^!@!\_HM&#&@9!A502^HML#6W?A-MJB\*63+!<=>Y9P!6\$R0@V&H2WW-CE663!%L.DWY2S%.EI+\*C-V?5AC-SC  
MO\_).JTK?L!9Z82PD<N30?>2V<@!H-WIAYMO+!XTQ!4+ M9SLSKYUW/704GGM=&9.9%\$")1KH!3-5""D^3+GGJUV+!K30V4!~05:S2  
M5EOU;T)=V!5Q@:'!'" M\*%5!WJ4O;JTKX72OJ!+=!BNEQD/\*2XTX)009H66\_1B/ARFI!1%X>>)V3N7S MOU/9H@HMP?;J:D^5S>  
K6W6NYM62J.A,~+W/YHS@73@IS!M-C#\$E=\*)-MPYMDQXJ?C+HS&2'TLNG>AP4;IVA(I>3NJV..T\*#\_7A#E2'=T@I6ZS\*K)!+~+70W%  
MQ;0S="7G@3XS\$LO>AN\$\*3\$0HR2<@&#HM^M5@/T\_?JZW MW=F9J.094:&FYT9B=L!C-  
%1V^8QV7Z;S\_\*QCG=F42\*2\$16OC^T@R4!4 MIHU!\$S9CV75OW3LB/I7QIB\_@D%#70##17E6C  
MNC!<)P;BM@X!4#K:AGA!^LH6S4(3I9Y%W+!G93WKJ!B/C-QQ%^R3\*23 M(2H(+G!XD9;J2M;F!0=GJ!="#XD95BS\$4G?  
8%P5SCZ06B1/K!4.3@C!O<\_<2\_!JO46+!19A-M!+H-U\_!T\_K8Z!O=02?%02.@V\$JK6Z;2LG\_1%B5O!+XQZP+!4\$L#!!0 M(-B!9UD<=<)JV"-  
0-0-3\_8VEA+3(P.COP.3.P7V!1+DPX"0A\*\*=\$A0PT!^V/&\_Y7ZY^!<=3!O!H.\$Y\$WAFSGIWU!\_29#CX<4"" MG#32-J2^&(Y!+D+-B.\$GKCU  
W">#N\$'<>A@&G(#PG+HW\_AW9/DWCAS^M=SQZY,CA(I>."COVG!G\$S@9.UF/V#C9V#G^#?WXYPCA MPT?089Y#!^T0\*(COZ'\_@8+!MW&(  
MY2"!H!<=801B+V!1L!BB2%VZ!Q<S&B\$H)PB"GU.10!G"G;NH.F9;T-7T#6X9 M&EE:6=08VMDN#YYP<?PI/("P\*#D\$>1K^B(R\*CHF-  
CGE36L!MN.S-JY M'\_~%7PN+!JHK\*JNP=:?6U>VM7;T=GWKIAD>1T;G\_@Q.46>FU!8\_+6TO+)\* MW?JYR!M!H!C=^R?7(-U/W7SQ?^6<=)  
M=\$0!B!R\_UY!TP6&@<6W=4J4P2\_XU8SK;CBJFK87O!WAB69E!5A;C!+Y!P  
M/=V32,\$VFC801;^JE00CJT>B!MB<1L!A!H4%Y=49FC>3CGJLJ.T3KKK#;I MJZ&D\$4!DKSGDPXY\_0KKOWZR!\*"!\$-\$!\_!K^  
L8X!>+!4X!R!TQ0!6HD? MO5!H!T!>\$#\*G?F.VC\$5"Q"Y/&JAB!B;J!C)=QU&DAX796VN/5\*4?)7!69!SAE!I&/%S.X LB%M"#\$ FK8D2Y3BF  
MAHVYX\_7\_XCIOL=7272F\$GQ;EM+2G79Q--<%P"Q#H?PN"3!GO?SB>&&X.MT2;2.WN8+Y  
::NAZI7!G/9K(!T)L!B=&>J!&=O!ND@=FYG/I<6-BK\_Z?!"MX@!@/WP"LI">\*D-1!WZBI+\_P!A1ZO&60^!9ZW0:-0SZI  
M\_#3\_L4%\$X.R6E.@I^IBR+!>!2G!>D!@-1H\_!X).?BBK\$?H;M-RJTHWB(M7"R00#V!LHCIO^X48LDFN+%"J;U!U+!M%\_A/!2BZ  
"7IT:ZUD!^2O"LV;=MP!3;9T-Q%BLA\_."PG&"R@("H410=S-R1-VK!K!G=>L4W/D1BM?N8@DF!I MXW\_J/<^L&1AG>  
!R9\$A5!XS5WH@>FP\*MIY-EP6Z:(54UO#~#!J.S+&:SMZ5-M!\$6Q6!HV\$!^Z  
!)JYD0C7A9CB^7FY7D#1!6AM,F!9BPIS:9\_OVOM4>\*K7^4;@N6DY?FNRPS\$;8J82@?DT#;1!TUY"!>O^\$!P!)F!%LS^!9TX  
M!Y3D8POBM^2>29L5L0C!U/32\$7X3/H@YNV^K\_&7.<7-HY)049J\_8>-VK!VXNM-M!\$Q!^L\$CM  
%9G#128U1!GT4.B5)CL2;E!E!069J3CAK>1>O.ARS7Z M+B.GTK!L=^C?&4#H!S^V.BCC8!H!M5T:(YGN9;N:<F;U>T+!WF\_9/  
M!<V:7GWMJ!^(Y%YH7K;-V3K;7R&NL32DVW@OQ!IGVR>I6"ULKPP;36WVMUI M>MY>H\$K%2#CV= S4B@\_J\$(2E!8R3J!D5<6(VJ!5  
F>RA5\_J0\$B;\$R&V!8\_M7W.OU" K>PV!CYU^3TL0!17N!M\_YM7VLBC8N8+GNJ!2X!H"POY!HDH5Y2-M<7!Y^7ZL;K!QU!7KS^%C?  
LN3TJ!CWL+K;#M!D!1=9NM@-(!8 MIZ?Q?T8^?J!T8+W;XW(Z\$&D-):XZ.SK5;DNETU6)<I>^VLJ!NMC6MUZG~MEF9H^W?  
>KP.L!\$!QO!H!9225>7P!M5A4!EF9!7ED33S6!9BGIGH?7K\$W-M.-D.7W1 "NM(BI5!@R0!>TP8!>4VF\$S;HBJARS;1V:9!VJ!V!>ES7+XO  
M8\_K(-7YH7.\$BZ48TM(5H^MEI<)&M!X4872A.>O61^F'Y\$ORF@6MZQ^.<6!<+>(2-WYC0VH"6<@N&0#P5-M!  
(\*#5@YTS(2NE4H!Z!0N!JTRNPO.R2?E&=YU\$;J.S-8%G3!+2^E!L!>FY MBJ!TWM)-QL#Q7!D69!Q:P%^H!S\_F;U:F54?Q!QLF=;!H MIONET&  
<8)B!M=C2&D\$+S9!G4O3@VTX!H!0\_ZF M77!K?>FIWM+ZUMBCGEW+T7ZGKXZ!R-D6C-PB!N!Z54=N!O4>?C!M4H  
M!2D8N!ISS>M>573S82\_2G!5QR8!XW!>5U^QTV/49A+02SH4#6\_33^R4J@<%G M#P8H!GGMX<)M!K!>GJA(0.7XTQ\$O3!O+!UW2U3/7  
S!YBY+!/8P3JF!E.T.SN"15MA%.\*S^FIHJ!K!O\_#9S.M&I<68!L55K\_&7!459IY9>>2\*6:S.M-(HNGT\_610VP4E!/@.REG"!%IX0  
2!;/9@B=&7!>=>E8>@0Z-3D!8EN-M^G\$3#K3Y""2^!R-O/FZ%E=7>"E" T+VQMN!P!W\_FAIH\*Y;D#\*TX\_NOFD71 M\$Q)G@?<  
6!&SOW.TT>9!DIY#+8K!4X2!T!K&M^?W!ULBAY(#X\$K(Z!Z!L\_M?2#+%ESNBK^N!ZHEH!H!#E2W!"F\_!J!\_GLXO?+B!18N5G@9BB!6#  
MDJ!>DP!@^P.2O1\*"(!+~+5!6^@+&@)"DI\_S9!=(OH%KTMXUK!\_8VZVN"IS)B MIS10%HG^\*(^!9EWD;ND.G2"TS4!XV7WGSXUO7<="<  
@>@!J;H50\*4!>T2FC6!MHA\$V!/" M#15MYVN=HQ\_@!4L\$D2G>J!L!PUP#!0M!+@%\_1!Q>MO-X^DAO  
MT\_HCFYX9F"RO:HK"!R!C L!KLAO(T7!705<6XB48-8HJ!G%7H8NB.P1PV-B MK?^~W2+~@FDL3K;U6\$ !GKXGZ!Q=^<~  
(=R!P\$IR#<^UW>B)JL-C MZIUB+!EFB!C+!V!ZIOV!5+!0D\*^WM^CGWP.GH!26\$H@!ZW2#M4A1^&NX M!4QW\_R0!0;HZG2,N\_4!"UBB.">%  
(=A:72CX.#44PP+<6!Z,SSI2Z;#H+! M!G=Y;IV.MS;=S.^T"O!JX\$ R!DPA%A!9>Q.2D0+!#PEZ!061\*#H(+!9VK;M!H!H!J\_3!&?  
E\_8!C0!<@\_HB0W!WU^SA-Z.(P+=U0D^ZV0!L\_6=@!AH4 M!C9"1%6LYY;@C)X M91BLM;IU^E90+WXO!HCMU/?O?0!O"!#S\$R!J!G.Z M<<=<  
(981!1@F%)B!J7V&7GEF9\$%M0>\*(H0=G!&A\_O!WDHRO=ULA2!M!WEZ\_"ZT59UO+1+6+S!D!#D:  
(Y\$U!KY&0%647AD1G6UXU!>=>\*G&9K%&'A\_ MVMR?8.V!&-S!\_3'3!80\_L=IX>-8!9%OZF0#=#G3!H!SK!J!8EBNZIYA\$M/K^M.10-  
!5W86.E#&/EXNK!FQ\$SR\*<99CPXM?C;)J!8+YMZ0\_#VU!0=C6D&R^N M3!O.%3#9@!8!U!8\$TO\* @\_!3" 2>ZR@%CY.Y!QN>.\$E!+!<~  
OYJ!E92%LY^<K^C4!HB^!4A MXW\_K??(KZ&5!\_#JS<+SYU!UZJY;^3^T>.)>C=A\_??F!T\$!H9E6MNO7EM MA5X^L4\_O32&F4Z&~+~  
Z3P?TVYGQ"BMFF8F!T8!43B!@!K@N\$#%#&@?#6 M!B7&27=VEAL>FW#000E!+3S+4Z\_1ZCXU!869\$B=1=L!O!Q?<  
MZ!L7P2T"TN!4C.V.PVE5%#&G-C\_G<I/R U\*>R3Y!Y80S6ON0B!# M2U\_6VGW9+!H8G^Y.BTELA:~X@\*FER-T^C80!PTU!S-  
Z&5(==\$.SCF5\$!4KAM!8>1%U#XOZFM7!6^COKF+!MOE^!63\_S M^@RHE!N!2M!C!H!O!G!L@R6\_5!<=<8C;Y^!+4+Z7VG;RAX?>IMH(6ET!H  
MYX:D^<@!>4)AMY!(A&4+G!GTF7PNSFQ+!M!6!F(E!F!>=>\$/#C M3\$ZU4\$WIB!H^SD\_84A;XC!P#(0!>0TH\$%.CX9Y-  
5T!N1<@O!56.\$+ MM4G!V6EQ!V247M@L?%RCL!#;718L!2%9IE\$B:~^BA0YKG&CBQX+XO:9WWIK%~F&G  
MR!6+!#H!;E>=#N\$S.XG3GL>1^#H!36N!V>#\_2C+!A!OJIAA@O:0\*GX^P-F\$  
MM31R!W!6K!X;WC.A=SO)"DERY@O(BQ+XK0JC!&X.O>8J!60WF(C!H\$8Y1W-. MF2@!'!1N^O\$J8-VGK!\*OL1ZOB6^  
(A\_C!%WP&VED!Q\$!<=UB"R7!7ROY!\$."UIQ!R0X"OG"8R>T!P@+HB2N\$A\*S!@8J!7T95KZS^D-A MD



IB,7MSQX\$:M\*8THD/H3SMLAM\$W2"G\$PPY.>\$YX5.=BB13I6;B:F8L,OUUMY+  
MC12OI1?IK6IXLLYIR@CMY03IG?>#3M.F8KMA0ULG+\*6=GO&DJK#E  
MJB^\\,4N@66SP>J7KJZX9"K6L+J4>|P6SH4PB)|\$%,\*0A5KFW.45>J MZ? "TJSU0GW""[,fVF>=7MZ4A;I9DHF?IC;N%?)6LORR7R%  
2)SQDE;6C&O M0;UIN|V7(PF44PA=F;B|@H.;P4|COVM>|~M8|1|>BAGI2"GMB UND P1AP+ \$ M'K<^@D>9)50J?|.X4H|-  
AG.L^197^GY6+KA54=-15.M5\* KO"JF8>&I3 M/O?I)E?I @-YHMI=4IAB9"1?TP.D0QU"DJ=RLV9DCOTA3@V|X0.HTH?!) M:B)  
~28.O@ SEV%NOFO.U4H|GJG.8QAI\$TP.:S"4|IMPC M:~\*IYB@ELMO M\$H|20+ST.O095^9B=  
R>J&5O+|Q4E3|LVZDC%GY2ME!21B2<||WEE@AL(N/ MR3C&%U4Y%2AFU\_ON;F&G1<%EN=<6(2;#G\_5GOI-J>\_B HP\*66L9XV<~)\*  
MI2S4I534?P26PEMOTWW.KF^+GSA!=P2H<%(V8.VT+DIV\$U"VRT)?>E=XN MRG&8D>KE+^>2>E7B15;58';Z%N' H/IQ0\_ Q-C|DIXLW#  
M.;)E0P=#XG.UUIB55G<<5%UMTJN#2?SJ \$T)-AHT?~.3.MMA@C=\$.G8 M'CN|LPX08\$EUX?I%|<G.BL@ 17\_9NE"FIU".TOF MTXU?E/Z6  
D7?H\$>&| #GP\_9/X.;%IH\_@-0=0!:#D#@&R=D;JL"\$4AM;28WIK\$;STO M2I5YR..N4.2G"QBBU^CRGIAE.K9E\*\$Y@F@|H|U.C|KOK-  
WS3N|ZM\* @ (2"58.L175P( M)GL271GE! A0\_5@HOYLR|SLRZ4IOFK M'3OFI>3.5"OG(!G) M <2E|VC0X9?  
&3D8X9" LXZ"IC9M;G.7|HV1.G Y.R@0IT08M6O7-J >D M=Z \*0(Q^YH80" T..GNT651A1."Y7.^<LBD,3E3NF.E Y6FUM?4W6G1>;  
MSVL3517%SAJ+2UTX(OSEB0-SO)2PIP>~>^EUJO4R.T8Y2"Y\*\*3)2 #DIA M\$H|U'DIXV3>H3&(IW3F7I,ZME+)=V^L?QI5OJ5-%QYG%47M  
H\_A A(%"ZIK&P T HMG90C)S'.S M^!\$TJPG827?@\$EF%,->|M^NB5MH.+8FE8L^8V#DMP EN9LUR^"27..8OMU(#|B/M4P^?>  
U^L^@EJV0=|H|N2 2 OK MC)O\_3\_B.@AXOG^A-82.PM3@J0\$ \$ 4>T.2?D6"O>5WT^OL<JR^T4^.@I MQ01/A.YHJ228/C^|NOZU<40"Z-  
S.;X^Y% MC0CUI>N.9YR.;JR|W+V789MCR?%6P..182"L A?&SM!@ 2960B)\*8%6|HU MG\$!Z@SU|NK("P\_GAK=|Y?  
L\$)2RAGH!~ RA"=O6F2(XJ=27SO@IO)CA M\_XXHM."99&HOR(Y7IB"J90!PS"D4I+P#P3?\_5DU<^VCXV-?DNN@Z.C  
MU3LP8="UH(BB54'D'5KNC#=#C^\_Q\_5'@/14|C|U83^|COPZ).8YIT3 M.;=M|Z?  
4A=R.Y+G|F.VVT(E^\_36BOHW+Q\_0.8#PZW(A\*GEXES'GY&NUA..MC="";34<f\$?+|<+T)S;\*YP#.H|&V1TIZ?ZB/E?^E28B7IR|X&S>M7(U\*  
MWHB <\$\*!|UWX|GW%R-88).#8;#>@U18U<=DUP.S;NX8@229P\$P.C&4Y9I"6 M;5M% BZ4C9&3Z\*JZ9DFFH|TAI+VC3  
M&F@C3EK2|N|^|J7D&2W|3D M0XQ?EY<|(ON3UAZA.MWQT M^E1I?|W\$2EQVX/8K^96I\*0R3O8U\$  
&0+&+SX%C"7#R0& J@B""@1N.NR<P^~MMC4=|D\_!R"H@+&K>OW|^~M|WEI"=|^/LO20WV89TPFEJ>3+ 0FEYTH-1KZ.MG%-  
F+>|W.EYIT IR|1NY(?)>=YU|O>|~A1^N1Z)SR4~"IPC;@11L|U/M3;9>Y?J|FHGN#=<S/>%(P|L)XNVW\_O-G6|SSR|E@&@.F/>8%V4?YF\*  
M&90&|EKF|N~Z+|1JDE4C97M&DBYGCF&.&EOR.Y2LMQ|H|HNHKNQ9QI.M.E3OZ1~"##?>  
E|DE.4W9(>90H+2NO;9^H/NO10'\$+G)F"\$F0\$A(J+OZ3C\_ C MX|EFK;BIPS2/ 3PP=%YB\*3.GY&GO|O/00\$!|\_&H|AG3;9|P"9D|8D\$/|S  
M\$N+|A;RE TCF\$|@36Y"~H2"MH(Q<^<O UK(L.F"CCU=|(YA5I7<+DPHJ2L MQJ4B6\_\*WV..M9H33>?;F\$V@|O?GW>O+2WJ\_<\$..;|LS3;'6W-  
S43?9^ULB3@ MBW444YQ?35>+JYE.G 8!<||\$XUM+O?Y|LN&F@IR?2';G|^%<5\*~ MELOYIR| E2;I?  
G"H7834T74Y>|0NE3.O'O;#~M..|6ZN@|\* \$.@LO:0(5(L66A.Y@7I6Z.H|F5%(FW^H.;)|.T=2M;EIN.MV.6\$|  
|NW?382"Q^BR%N0O=D|%.AG0\_?KL VA0\_1L+FE3EY|C%8&=#GN8X/=.M8HZPZ&H|1)BL0.K@M^N+4A|AFID"?  
S\*BXNV<3C8Y.;&F6N~16/2BT|^.=M^@7UKYF\_!>^<GLYFX7QZB5\$.YB"8 NMB|ZYP?^NG?>&S>? M76@RE.( C24\*\$DBY1.H-&|O#G4)  
<YF^>QC91M M>2816D|HARBH|I|Q?V JJM;#2DUJZWMD|Z&Q\_A DNB|E|O;\*+KLWV/MZ+9 NZVS)I2&FRIV:7HOU78ZV\$M-ID.Y;@=4  
|\$;#|F(?\*DR%\$"+|8D5\* @ M.; VA\*C=BKJ&1C<)|JB4\$4\*3YXS>R8J54PY<^>)V1BW^4A|WG4<\$4W>I^A68Q.O|L=6AH1^O|EUKIZ)PGS5C\$  
M3&4L0U3=6LENWGK2BS6QV\$|@&|(6X-VZ M0#47U@W0V6 A V>=@6L\*LD.MI MKY|H|995P2240Z^|RZG0R-C+P8%?H|\*760|7|  
CD\$;LLABUW|U0W|96W).M99HFH8G2%/T|RRMO\_DOW+LVV^AD-G66= JG"2VR M';M&S/G+T?K6N.?@+L2T\_!-1HC2  
YNX\*5BBHQMCMC(X.L;FNTL6? NXIG@ MF^MTU+B=P/"X65\_ U|HV|Z2LW>^&#IK;B X@L;HT&XZ0XB>74^<#2K3J M|^ECE.AWJ|  
(E0FEUT?\_0@%OSG3MG9=|HT&+NN02=..SD\_H-50QX|^ZGP' MK)PID<^G1<^TFH53")CYWM|O1R JUUH^/K"~E5F\*K;5\*+^&2\$-GK)\_JZ\$  
MP^V7?F2.Y@&@F"2D+|^Z8JDI|OTI2?>^AP258M|RN>|<|^?O7M M^/M23#;|^P?>  
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<@C6|MEW2N&&X^OKP|PLK+R> "J3(9V.C4N4B"47^NG+|^H(0|FE9>:3>.&I% M2<|OJ>.&2?Q6.H4G15"1;?>  
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M6A&1&CBO+^AOR\$AA|XXG5==YY455\$R^W|H|P.F.D&.%3>\_O.SN^<^TB4&S@ M^C.O|GPFW\$F4 MXTFMSM5M?  
QZ"OX15+^FWH@8HY#R\*\$L5D|>^"O"FP\$LO+DA-%0T\$H)BIVRZ>PP M.ZX==2O+|=W6'^#S?Z^3=UK|HE?M\_59CD(#.2V'\*.1/8#(D?  
8!6\$F+^\*\$ \$ O ME|O 4901O|C;U&.%16WBCU?3?DMFA(HZ2Z=O\_KA") OKLT|E55XT>^;#H|2 M..K(E|85FN0.1#U0\_!|^C9-  
M%KEY) X<A|;C0TA=(O5@H5=H|ZS&^J1G8 M|TAN(L|L6\$) OWE="GFVU\_<K|T|8|+>JZNP>U^&|O.UO7O|W32|WTPF6" M JV  
Y@6)&R1AR=&B)VX0<OXI)B\*H")#GU| #EN1D>@NZ 2J%ZH+MZ5(M;RR\*JTM M';K99/ZC8JB ZWF8&38=^PE L|@#=-(\$@R^%AJW?3\_+|  
M?ZXUS1^D~.K;K<^C\_3+|^|H|WLH<|K|I2UP|N&OK"(S.96&S)5U<~M4Q)ZC3FDC-FTW\$DQW^YBXE|/\$%?"2(5GU\_!|G\_X2H|Q\$\_.04#\_<\_<\_<  
V=HF&F MOID<5P)~B^ZJH(M.GR.F+>K&D|8TIS3JF^%#A\$T|4?Z0.9.#%72^6T Q M2)K^@DIAPNR^G<^X9XDIT95AF  
A^R13VF AOR.921.9#RH^Y.U|P(PTSA; M.L\$)OU?Y+OZUB>6(=V|EBG^T^OJ&M.LKV.O)7+^Z9^|4RW<8HAW"SU7 M.OO2HL.PQQ\_6D-?  
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M)VY|YTRHL 499^UOENZ=VC0G1T|+Q78IR.3UX\$UO|GV;O(QP2U+QV5^Z9WVA M1-QV|F6+@&S;O.P%|HG96|2T\_CZJB;Y-8B^<L|!A);ZK^<  
|G#04 M^E7P.#\_,\$&>+2T%@P;1(UN)&7.F/J1M |4OF(YP)R.AE99ZW+&T+I E;MRK9H.ON? Y.FC6EV%.2&7B|2..EZ%34Q<^>5EU"  
(O&L|BWN|R8LDJQ?5MH?# MH6ASU|&@OT.2A^L05P.W8K00|J>~<|C34GZ?^EEU"";=P6<^>861H\_/D\_YOG"1WA->7GS490.9.XM  
MTU)Q>\_3D|A|H+T^=^4BIN4FXV@?|P|CZ5|15ZBT86 1.5%>|<|F; MUEF5.2MR8U+?~.#T0-G>J46^|H<|;F5M<#X.WO-  
H|L.C |PVP%50&5WH M;UTAEA\_\*UXI28XA.C\_H2IR0&E|H28R8S-WJ|H|GG\_OB|<8VIND/VN.MT.JN.V|KHL^V~|7T8>B4\$=#R3  
\_T0@S&FTJK\_9'<|^|JDHO6?C6TIX<..7+9"/\$+H|L6\_04CMA|X0H9%ZUX KA4BFY4% MUBRI|J>|ZC|E\_H-M?U\*OH|^4+|KNTPC%;2=<  
=H.V\$QBO\_Q5|0TKI"8@< M|P|WGI\*|TGOAL/4M.E|17KLYT|P7R^O8LYA23|3LKCHAG\$#3(6)6A&^<4|A MBG.G8^V|B>+^1^WL#<  
R<1E.&3.WEKE1+BA\$QO|LH|NE(P+O/U?T29 WQ.M7K5 B\_Y3<^<|~2CPI.A6%<^N'M(G%<ZK|=@(H".88I9\$RG6.C|HA>S0 MT""^I(9T2Z-  
3USY2Y4+71FU|N\*OR|5W\* MI(F"U-|\$@;Z.X\*7I-75ABP(1PX|\_C5I-1LRJ5HXF|50^0W7+6|YRF\_RWRV& M\$OM&V@\*>QB#7V6"R2\$|SUY%/  
986H|6F1WWG(\*GALY|G9A-T)"TA^G3E^J M;EP1=Q15D33E"IBX Y|T8";4W@P&E<^R|B |BCXR.8WU1<^XY|^6-\$F  
MB|NL4U.^Y60B|FC+H7S?Z\_K^V=|^ZFGS2Y50|MH.XF\_3M8\*>K?F)">G<^; M%7?"BO5|%.M5|3|B=45+V^GOO=|/5810^~I  
U|R@T4>=>|N|2H|K@N;U M.FV9I\$=>=>|5>YG<^&Q^3W>GF>SFH(HO4L\_6U20;2N^O&63^|+\*S\$S=|<  
M(YV87V@0^%MK^AKLK0C|5>%W2A<9.N.\$+28+0P.4216%W\_2P3.NQU\_&/QG ME EXAGS1ZBL4=+Q\*+ZW+9FCHG+WEPJ3  
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ZXR.^7H2|QB5\*^NV6F)H7?&5@BZO/RG|3V&C9;M=^7L7&1CK;O6\_~^E&?@4\*  
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|^\*Q/\_+^|D7NUO%T.(F|G^>OYT^|UBR\$4 M|H(NS@Z8^P/3&J20C0TZ; 56%);^"EU|CG;C3P0\_M0A6XIA'5>  
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MH@EMRY+0%Q3ZZ|^|^H(|WAJGV4V7-5I^>0?LO|:6 IT(E=Q.C=YX.W07 MG<^|IQOMK6\$LS6;|^U60&C|VQ|  
(YHU.2TNNCJH|^#>|/I@>|4|1R1D\$4 8 MMT=OU^|EKNW4| M4B(V.WHUUCW\$|7 N|..5\$#E= D4\_?|JRM1-J>>RJB=MR.X"  
LHM>E4P0|;\*D%3^@|1.K6=MZX>\_G>PMM>?\_?A.2.BFWG|KZRZ)W|F\_ C.M^Q%<^\$74XVU<(X Y>+O>~  
|Q>1^F|<8<^WE9Z|SVDJWC^@AP|&4M>#8M MKJ\$Z&F#^E0|)"O54G65"?I%=\$.@.(V\$ #ND. MGO|V..4.2)Q%252/D;L;N&P;H..GA.0Y?  
TA)3F|TKK0FI=|I)T\_GLM=PF>W EP"N|OU.8I(=|^V#B|)D7 M^P9UC\$>=T9-B3\_|IE7DNUKE 6F>F3CM\$0LZSZK29#R-IPD&>DDZ+~|  
H/@A4#19 M.%X09HT|J)C=0&^9Y?T0A%1="A^E0D8788;&U#%+.U3DOB.PIW0O\_OI=I5L&TJ.W|8WOH|^6DLDE4WQ5|3|3\$\*ELH#  
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M|H%T;C|G|HRVZ|M|HCLW832;XX H:10TJ>&NCE)XAPG|L&L\_XU6J\_UO MW=Q%CU2Z/M+3""Q7&|<6A.LO&@O;DB-DK12^PI#R8|0  
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MN@;S#U;1VK61317J8H>|T\$ \_QQ>030>1D4FP=4RU|3A4M/;&I YU.YF>QCRVJ MY(Z|>6"!RTNT\$""  
&M&X|950\_)B18R+^|R^ATZS|L\$H&@P#|1#^Z|C|EQC<4=|^M9Z\_ECH\_UXB2E8;4LAEXQZ^Z>%OCZ|P%VA?H>S+|(O|W92L-3\_1\*  
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1^N|N-D+4+T+Y|O M.8V\_7N)(|1P2\$LA<E.%Y\_L2R1W@.36 CB|J28=.%Q2|S|K+AZRZ^ZV=  
MO\$0S05UL\_!Z|YG|I99BP@D|A>XC4JP0@1IRC^XD.YT\$IS FG\_~^(|!+7YT MM/PU>V|>GF M+@^~P^|M|^\_V|L0+\*=#|^"WF +  
(WC2XY2<1%3.G|LY#&GBN.M8\_?G|WY%|JQCE/T4|6=DOIKJ|O\_Z09^C^4?O'DG>PPOB(K-9)|5KV.1 MZZCS=>|KTPJ2US3ZV%1M?



^D9W&?N6QB7,SM5)1(UO6\*.HZA:~?L,INT25'S-D64"C"MI"KT+A1P1JV/O"=F=?W7ED\*C:(S5"E:4G2Z=-GN=Q&|<<1-"GESQJ=E\*,TL-ME/?@F:U+6>+J?PES,2^Z+M/SUK1U)\_F=|SH15EN#|+T@T1%61U%|P%6Y MS8JFQM^Q5 N49.G0-V>V.E:AS8983JODLV?+U+Y4XGE+4O9MUU^LZ=5046 MA+2NU0N^J2 X15&6\*W@A=^GN3JH-EDS.DYB)HUL\*1+FE9:U5=IOL02"IP ML&@/KY1.5:~K1Q+7?OPH3QG?H-1.3|MI3D\$Q0^:QI6&QOZO+##|IGT@A)H|U MU:~GBHPJ:F: 5T3JL=|0=07>1& U51%Q|H|S6&LR^YU@A=Y7@6M-)HYXV M:=,|X/<%5#1|=+>S|L N7C17LEKEGA4OGY56:2&L.U.2U#>R|>@>>PB36F M7)4|A6@C|G"^(W25/K|18C@+H7\$H3?H7BQIS:RC6=?Y=FQ^V+5)2?WKG>Y/ MSL>9KWD)AZ~WJL:~555 C=O&N9|TDH<~LW7VW8XN2I<>EJZ.#(R~X MCQO1XA.15V7VWSGIMDNG>Y0AD|H0/HMTJ:~LEBZH 174CQ+K:W6I2W5/Y M/1 BUKALIA-MC|N/S-3NKN-#XC5:W-"A JLF3621XST&:<61=4M5)W0?1 M+G%1830|50TYZO-2E:NWLQZM%-O@>))2L:(|U5F>+|59G-|H\$!@72 ELJH+Q"KFY|8Y;\* M8+11PK:~4 EE>HNG=>C&@X|FD:~7L0>IYP?1+|N?L0+|DDY Y|B:~&K#1 M|RKPE6\$|SEG?>=#@XZK4&\*LWW>|R3A\$)C|Y|=13?P6KN#;D J^+P&9->~\*M+Y|OE/RAJ\$S(AS1R8&:GC~|R|>)>@<Q?Y1>R:R~129=JY|8~T08 MZ-FJ>D@T+Y)-&P|P|1~YOH^AS I-3+1MN<%+FU.^D\$4|H~N9G&W|LXC M^NP7?Z7GO(|UDW6|&VHTC)^YQ+^+3N|16#QZ?23H(R2:5|VNM?K|&FU-XFB|H M7L:~|NLX|LBT|D~\$XAO ME:~UF43O@B|J~Q|H'6| M76-2L|M<1>K|D=5?NRS\_E+5X8FC>6^WF|H0-9VJ|H7O(4MN^V^)^@N-7 M+CWU5W\$=3MF5%OND:9^XFE;<7.C|H|~"9CAK:~|KY|A1L.ZS'G+C&\$S.N M-B\$N4<@AX(NNB=~/^""T|9/DXXWC.=B|J.DV=S\*S|L64&HF33HO.6 OB0P0CM ND="K=FUUW#C=2|2JZXHRI=8N<4GF+M|9I79PYV:~C:|XNID^VYVXT<)^~RP?| M3EOZR0|0W5X|? 5/P|JFC5%#C:P&|5Q9G38B|Y 8ZC9YO:4W&4(#35|\_ @Q MER+|5185WALNMYU)NB~.D|40:W-X-2)/JV6^UVMJ22-O'RR3Z8|?"@|U|H M1A\$7PV+72U|Q|>^D8T|ADW5^IU9^Y809LEV139|UQF+M|LM:~7:12+G@W|MPPY.^EBJ9^FZY^:U%M+YF<|+N%|AN=09=Y0H| (A8\*G&~LW5?>^78|A0?>^4Q|@|N#N&ZT|OB.P0:DI|O0H M=K|M(AGAI N1=U EXH>LT^LZ(|F|B?~\$FLFK^=ZLF3L^~HS6H8A%PE6%>8|ON7|BT.FU2H^J4Q\_O<(&(M %VF)(KKJA"OY"(A\$F2ZDD>\$ MX74?B-~?|H? YK%K#EJ5E3<2C>1% MS|0Z |HBM|PK|V9|PD4|5FC>F\$T3 /7KFET12|E.BBI&EIT\$5\_7|=MP+4^A:C|\_OK? 6VO.K.C.O.L.K~4#NGR@2~)WLED(O.X<4R3N1\*~.|R4RW M0%PFN1TSEM^F:~<17.2PWN%+1O/GV|O|AEN|LVJ|6^W/GG:YV%VE0#AS<+~P M>U7BWJZ>0^%V\$U@=+1CCATA|&D'TL3COZIELU+3<108 MC48C%ZE5=4E'HEQWS5N%9-88'WJ?H8Q2F\$|X^6X| L@#:~&3\$HK433=#)MH MI+(|ZV0H^7ALO.&|W=.P47|DZ2M2%QK:3DBPU,|H)DGP%@BTPXCAL.R3\*~@ M54)&"B%~\_\*&#(Y^J- J=+|L.KZSH6|Z\$SEXS|90|F%>O56SK7D9D@(\*<@ MUJCC"&\_IZFE^C0X0|6:DZ\$|U\$GON^/51%|VGPN#H|? MT2|AYBTN^YXTHM3T|92\_X^+X0=64VFWXHYVRN>NOVJ\_4HHYREK|R0C\$2\$6PJ\_\*Y55|HUT|GR76HDEF/5<3|O&E56|+-":Y>L- <|)UWCL?ARK.4#R7|J^E ME%1XHX2\*RK\_FIM5N-H^S)P|D8K0O|0\$U="IE3(9.(FR#O\*A@8C6|"MK%G&^: MW%7:~131- E|ZVU|H7\_6Y6\*|S|MKAK3<2?Q+#+=K3)#.IR#~#DZ@UOXKPWY/\$ M2%\_A:2ZNV3)A#A.W"O"@- .W+0Z^9X|7H.O|JMW3/G^&KVKRM#J|H>O^S>K M|62%5YT\_2|06|I?ZGH|L5ZC?|GRGK<(X|L"AVN6<'&UF6DG-JZQ9&&\*: @|LS|L|C9B1XV6?ML.O.:2.9X|+|H^=^KC'L4|OXXZB+RE^NEYQJ8-|H|L|1X(AD|MR5-6|&-M2~EBX3=? M7L9|G75)P%7KRZIG^G2:~G@O.A<2-8MD-DE^GS=4=D=VD>\$ M?L>1B^>+|/\*>A)(VACTJZIE=K W|52^X)72E>|/&9.3^CP=B=M&|6"~|?+ MS\$M|/6LEY0>T@~V7L>MH5)&^&^~\$8A>~>K9|A|<#&Y5~L<1>EQ4^B.M5Y1RXZ20@~.035%\* I7:06R.%6+0)AEF^E#1%0/FKN3|/F9W73UL^7GA M7SS^W~MU2YVC\$3|04IX1>@X|N?>Z:~L=|BZD'|@C@:/A?|@~2Y2S|64&' MTD:JZEB4I^60W2W2XRH?|8M\_M7X4N<~>\_7F=,WU@Z|^??"W%WD^~K9G|Y2 MDX5(NT+SMTHFVJ4IX3>|G2OM3HN7CP>:O&E|? ZT|L|YIGU|L&SR&7#U#&D^"M(N)F\_0UD|N1|D|MMSO1HW^X>^%&8^&YOR0^~F34BT.D X5|KE^#&P:MR-%X6'0?""MHG|L4E'X2B-| !=%Z@7/>D|+)=TPWJ?U ME|NPV^|H:~U7K^5+M^PDX2|07FE5.U"(I?0\_6243J~:9|9-H=6/+N<)=5J^C|~M2FE=U<~|4:Z|S97COEPHOJDL:U\_A +\$<V14 MX=U<:2^1YFY^|YK;T#&#)S<75@JH77G=5?>7UK=K~")M|YYQX#B-8BUS5=PG:Y|HRV?E|E'EO': (X^~89Y5QEK>>MB/CUWE(51QGS|HO^IUY/W6UMS>\_I M9734VOB|NV\*|9Z+6~(83262F8Y887R+MOF+~+>@4|VUH&J64ET|3@#1>X1 M5G|L^UWQV29?2L B/GYY9?76W|Q8XV|TD^|OP# QG31&+(&?)@&~&EEQNA M^9BQ7+|B8M~>N>MB59ZESK?26VF:18^W- 5=JS|XC.HF(\$~|JTL~#~1VONYM^VYX|L)O&M^G3>NSYCLORBD=^@Y9D.NM9M%:"??Z\$-(SYO|H%L&~B\*7 M^LR|9|R/-K C7J|+J%M\_2:RGXCL|2%=":7@^55>W79\_1?KAT|O2+~+M| MQ9:H<\$&\$8|TXV+@7+QY(10|SROJ\_/M M|0&45VL5=|U\_A^T^EE<\$U2|62\*~&|/\$.@66"(T4:15|H6CM5|K 690N#5| MYOW^Y&2NB\$QS>)|P|S^NI:64T\$>X0H?F- H|10\$&+~|N|Y\$UE2AF|J3J M|^|G/G|V%VR^HT=:"9<|B7APSZ~8)WE?3Z-B5#|@E-H^/ B7Y+|D M\_R7Y+|E-2? YOEQE&Z84?~PE~EP~#~1 T3Q|^@|:LGH\_9%WD.<>K7+|P|V M@UP:~?|10B|H#^+|K;U:2CPLZAADY(XZM5UE=Z|=ON BF 978BI7Z6~3 M(C+|)EASH.Y\$2TYM?VENU>0^PU^F5V^?^2^KQ<=&~"V#(D(6L4O|L^FB-F|?3U#?2X-TUO97>N5P2-6M)U:AS6~|84UQC^8W8S M3^OP.K24|Y.VQ0=>|7S1\$|E^H^C^0\_4&Z33P|0D\$|U|P|D M-ML\_ZIV+3\$H5&F^IM\$E)&K%PLA(8#19EN0TSL:(AEE|D|1?7CL<4V31|AX^M-B B=TD#?2D&^C^13Q&8=RV.13WPD^N^B.W.SHO.#M#Y^C8-F M-5L^6~8^6Y MCW^I5PY>T|X|P|A^7TU#8|IM=E|FL/%L|^+2C5L\_W\_C|H929YM|EV%|11 MXJA|XP.IYTC72&~| (Q37^IPD^RCIA>5M^P26#\_U\_53%+A|G.KA^\$|8\*GA6D ML2&H-H=&EAF255TR3<0\_N&07:FE:~7<4\_TY2#4(|PSCV\_5IM%9\$(V.C:AU^\_O=3- 8|>9Y@~33|H.3-15LB8&^RJE&#&^Y# MYWZSZ|FA.A9KE?8Y: 7TZ89-E\_904|KD|H|D|TJR6\_0~")?\_FDL^JR^? M|RIVF7AR3PE: 3ISUWYJ\$|\_T^Z|Z|AWPDD^5|@T=&FEUHMCCG.&J|@A-M.H+LMZ4TX2@&V&O0~EE\$:.?~5ZU#&A>64<8M|JL2\_/P5W MIA2VOW78

~CTH^I=C+<)8F2T>|SHH+~\$9U

Q~OE91+JODR+ZM8JKFB%FHF%~%DIHH:Q2X"D\*M\*8A:~:UJ276&CEJ=WFJ-ANSG:>^<=>WX8ZU-P"TB5:IO7O8-MA7WB"~(4=B)6.8I<5% ^H6<^(Z)Q:\*A2FC@0^L@CSJFJZ\$VES:AV:=OC"~M"QW?O3YT.S:WE4H(\$%N M\_<&A\$2"6"18- JVUS)! P.&L.G22K:V&(6%DF)5WS8-1!PQ:\*WX6?0TZ.. B M#SBH41L/O:O0\$YPH!4-0%8% XG#6AY!O:4>Y1F<9NJ+^XRW::IGY5&HO ME-4IAB@S.S.OT3)(ZE+/GYA4+D:W)QV! JW1.X69."C!~914:H#@+!DZ+P M""@..84M VHBCEf%>L>L<&3O)QTVLLA)YU+=+ IJ"%A=7UG0X~,X+>QS/? M)6+18-^>GB?O&BQNOFLB5TVE@X%\*XETRE8 J(64XMG:E82HNH.Z&3I M+!A<^IXZCJBYJ"R=K97IB+OMV>KT@H EL4\$T=7FVH9)R"X(P5 M%>((B46\*\*9)CGKQMD-2B-^((R0RB7UQ?>+S6IP!L%J>>K6%0\*(^N= MJ-B9K.58I)E~9"~9#1"RHQ5%\*Y?6YMBI%FK.#DA@ZQV@SE-7>?F5-U#L<5W M!R1RY?OQBF\*CGS8VP5G+A\$J:.\$#PR.A:8HJST>?Y!4S:~ =.HV3\*SP2FV!L~U!9.8196YN4+RF2@:F%<1\$!..9!>="6W!LHAD9DNA+D!>QW+AR!C!SD M#-PJZZIX+ISNK9-NU5ID ~NNB-5<=>#8SZH!6ZCJ%U+0A4T3GB-7""C17=M.M"UJ7O:M.G\$>U@:YX"-H#40@.5I2:3N\$IA)13&3L2#Z=E(#7Y+K%40X.MQB?BA- RIV#1BAL^0\$5+YD<@/MW-7KN-J!F8B:6T^JF6PWN51-"KDEOAM:MCIEMI&B!O-L1W\$YEVFDV\$%E/A!P>>T9I4%2I+E8I!^TV.N^ R"Y3@Q1A!SN.GB<1IUH#7@2:~^7K=VM.M~.1LB.FV4NV0I90.7~.B6I+^ANGTLH!<(L<I/ I3?OJ13IP=>0M3K^YZV1>=5RCVYX^YL9)P@C072X3%!"47-MM-RC+M'R#1T1\*#BXU/N8I60TU2ZIO5I7EWXH:WWK.N M\*=0S0E/B"P\*6XB:PJA=8U(!>@9LXW"~H/T/5ARRH9-#1?+5" M.MTZ)>K4TE\$5BH@I4M.Q:~O!A!LPQVBG"~<Q!CULZ/(MX6H@HU"R=12 M0226I/(D39)P)G@/(DU81Z"9P= MDQ3IJ-~6Y2)FI2.8:92N!BZ\*RA~3B.R=15% W!..(<\*7\*=@V!ZQ6).MIAD)J(PHR8)KZ:DHU:" OFH<>V>P!ZPS8: A.Z@<3#>.. M.Q>?O!>(Y=7(!<K'B8)XK>>S.C\$8CGF&X %\$1G/^2!-FP.0GZ!~B?R? M(%BOPQK8\$~? Q1G0DNJ4K95T@J2=GM-312IBNM=F.1!)B19#0E MN.%IVHU<\$= BH LEIDK!K(P&F-2W0.\$K-@>~LB.I8)#05-NSWQU:~3-W M!H~X!~9NJJ+SPiG4B"Q#41""L/M+&HJR=7#W-.N7N8#TFAF#9D!"K MIGYHB- 8H5@:~?5"LD- YMA!03A^G<1S? 0E.WOYKPHI2!KG.PMH@+1IW.MCQ.D\$~!%X8\$+R04!1^CM4WYN@+!I)9:6D&IK1S!0"/V3IKTA!I9YU.U5.BFC MERN/JZ78JFU811F(!+F^>N!UPP)LMX>35Y^3@5EIGIW!F)XIT6-BIH8: M:~1D?)?G=K?NE>7#C5?5F!~QWC3!IP\$+>6>G77\* KS- NS8CK<\$QU#@C(B&H^@/#1SIN?>4 MFUKMA "2O!F+P>Y+>9#PP2Y-6G.V6182!P0!Q!"D~9HLA?S!@+1.6VM.5H)Q.P.M^# ~OOE2O!5W1+HW8QE423-D~5T.3HQJ?ICL-4?O!7!R\$DHI8<33 MX!L)F46LVL3B8C6WYC+^E^N3D=LY6F!PT!+L/SWYX=? @VY^~LWM.MQDMP@DYG(WPS!OWHNJSPIE?>5X+Z62&\$MSJFS:E43.YV<33WTZ%~K.P!H.M7G28R:YPUUBTAR!GP4!H\_@\*NRAH\_-R IQ3+FRS.HB8X=^470H!IQ3>C.MQ1.C""?>9FI3IOH9!UT3YJ.9<<1%=&7IC-RI%656ZX>3XNJ9>47P49=.C6= MP)\$XGZ4+>..HJ!B"M4=)=\*)QI(HB7!M=>\_OIY.AVX8-!E7N.K)H?S7V!MHU76&7-0J8FMT+8!)C ~.8L3G."74A.S=9+P6D\$NDS!EF(\$STM#MGPSDSM) M=XPRQESI#5\$!<Z58)MR!TR!P!%U6&O!&X0/P:~!M/QITJ=LF=D#7= M+K'K>T.W\_KBSCQ:O~/23!~14&EK#6\$&15G?C(C~894WM^E4R\$30!"75S05-6.&H:~\$A2Y>6-Q"X!1+4/4)=^Z+K^2+84" M!\_Z82D5-J0@Y3XMGIBJ->~>S!N"U>85=^%<=<8C-BQ8(AF#ODK!9"EB7U>>Q.M!P5)PG.FW#~JWC(BT!+K>5KQ6P%MF& !P0!R#H\$!5\$9SK=MB!490.M)YK>~?T!>+H.M45.VF29!"E:A97!"X7(6UJ:OL-B4\*2D7!)J>=~W!+CEA7+V^C+H77 M.WYO.W3IX)N^FOPIAB4)6R.PR50<3"ZY" M4MIE2+L~/3" O2.M(LNT^L+VWQV4SL3L66YL^5VJL.V^F%>~.B+5H: MT\*\*AF+A)QX)OO?G7H/LJZ6KJ" UY9RUH-8E.%YMH!>JE(HLLOKTY&MHC>2J7G8ROH5-5\*P#N.IZB716:2%1V BL+0^ZLJ!5N/LW6"(A? YJY<85-M87ESJ<@ZD-LOYF8X7+HJ9T13H\$1ZP9GRLY3ESA+6FX?043+\*ELG>0!+G!M:0>F:(3L!4K6K0#P~> M!XXJ!YGC=9(K@~073L&S.ML^+7!981YM=X+0.M.OLN"S<4IV+RPV!"(IT M^Z:CN:79KA?>@CSV+!6X+I)SGW>L&1"%<5XJZ(I-X .5(K.C/EQIOF!M")/4\$E!HX#13,~\*G?7!<@)08?@SJAPFT:@KMY\*+S\$\*~%97-7-VI.MVINV="PID-#(=90-\$9-? DNF+U5QIR50E2A1"XE!H#>@~9S=WXI&@~9&N68 MC5!U=1RJV?BS2D^Z:GU2077=WI>>^GVEYK!"XK!V1SY^1RU437I(F2# M!W!H!?"Z~9GZ+4!MCC)E2%#Y=+!+&+!<BVL%16/5K%40Q"/%X&G)BH>+JH!S!OSO72!5Q.MV4K&8H>E^K? N!^TA:~F4BSU..W887P8KB#3+LF3")\*YMJ<1@M%VMBABEIX.MYX/TH&1ONC9WQ-789L-OP+7FU9I6M^AO<1\$7>"1A ~#^0#~7ACEFH<(62\* M18K7=\$9)P?4TIN-EV!PL=H(KID8G5!>=i8#4!ZMX69U:Z!@6'8W^!@:~M-C> M2AR!1V3M.J0(A:5X\$CC)TUN)@~ !G.JDSCM'R=JKR2.MTFM.K!WK<^FA3<!FDQTO.W>6)N^Y!GXFPIQOQ?2.P"FODL#LD-(%HY\*? M!1=5!I(FUD+VP2!U!H(SG15&B7\$~%P.110W?Q)Z2&6X^B.C1GR=2P!H/ MNYS5\$C^@JL^!6KZP+R'M)%S0S6"HWCAH8I3IL.ABWRNY(3"\$0OF<%)0TJ.MPU)X9-L\*(D45;5-ZLUV/6ETH!L:=W\*HJNN+G&NJS>N M4XIT2-52\$JYVIOYHYH-~W3W8!~08"5.9!R@9=6&BA7VP0@.IKD! M1~2H-!8OR6S\$ C=+~B9X7^PX>J4^Z?9?YJB4.AOV!~? ZCAGZ0>-G8.M.4%BV<~>~)J#(=FVH!K<8+~+VWHL27LYM2N0@V6CJPD)CNR<IY@+%=FFES-07Y6BIX+BL/7:3 M9H/PI\$5\$5"ICX#RPQ:WNS\$WXO)E=4Q7%7Z5U~~K-H+ZF>YK2-FWO1&~ M1.VY.A8~@62N5#6<\*L4X&CA:0B%OB:TO)~\$&B?~Z.00@KO? HX^T^!<L&M38.1K6%+6~(26^YD)Y^B.PMNGU(^@H!~T!~3!6%GE!&6SF6-OF.R80HO^GJ^2\*1J0R8%1HWQ@M>#<MWA@NP@X:/!A"> 6:~(S0)!P/#7VENWD43JP.MK6IOM=S4IU/MV2+I4Z1(GX!6+~A=L\_0<J6^=??M.F\_+2K%4Y3T!J7?(M95IST73)46LZ>7..5TV:~50RM6TZ M!W~2!46WE!0.8U\$#R9P.AIGGS5SIAU4JE<2E!LPA-~M.WE6F6YK9!0%N9 M!+LXZV!HNO+BD)!=>9E2?74>L.O6^+~CL!NBP+L!%>NYD H\*8/H9@V.MJ&20>8.W.N+4G?L@X#ZO17UY>~J+=65X5-2S0!O-OV0^?SEAVMOY\$K.K! M.F8.F6.%95+39TM?7UH=RN8D=..WKT:0!JO&AO!"X:WH5LNM!T(WB&\_E^MTW.MP/!^KKGXBB8I.W6BLD)?AF< Z@7.M:~(E^!>=&8ES@EG5&(0@034!+J~22&8-RGL+HJX@M1(GBW@.WTONS!UHXMSG6700Y47GW097L\$2INBRF-V>9-RE\*STWG\*K+~ M4UP&Z5TOHDT.36?D-F14K0:SL>8I/OW&(\$8>?M2IR/L>K&1W>.G5PI9>R-FVY&F?!)@ MT\$Y4MQ.EK9DFP7ZYAJ9Q)UXLW"WGC".ANY=XXV9-6Z%VXOOY!>Y"~F(4O~C~M"? @+NHHPYW>+A:536N95H3BTU/F43\$GL0.5I6550<%HO^H4LYWL!N'S

EKS/IS\$J@+Q&H5@J8;C?A6OAH3.%H8I>70IE MY1^1/KG>ZOIX12.YV?HIP;X5X 0(AU" 2230;Y83AMK&L;G1NBWQ8-YIUHW/KDX7; M1@25<-(D)AJ@WP64(7\$VD;W&S;V(OA;NBV(C?<+9+&12"E1 M1L;US;U-K;I=NX;+Q?E?IGQ=AJ\_ GWV0^0+4#7.\$00GH?MT \$8 M.T\_B8A7<9CS<@IHU M3.2H18D00HS;\_P<(9XB<3/ZGX C;L9>6&&5 M#B MCVU"/R&S;H=EYSXG;\_W^+MZ3@25Z401C;30)DPKN\*1K&U/R%>QX6H.1JES+ M;HC3KD/N^L+/1F)IH>\_P->N1^1-H N=-\$OK M&96H8X?SACIU="I/N\$NZWYT)#. MIAT@O.285MK(GPI-B\_I\_L2M%-LI&UO?O^@\_""Z7VXT0<IRKP&?^O( M CAH^1^N9/M'AVB;+IF@\*'+L&SL+ =>QI>7->WZK>(4^H80IEH&M%/\_MMOP#YI(I#N\_YM\_YNC\_1.GJ0IG(5N#=\$6.0+42IV+PTIV5F\$IPLE\_2^1\_Y8= MC5C1L@8/ZFU@G9/PJ5HPB1.6H-.?3.L2#180-93AD21 \*9KPM/J316%V@\_JW M;2.3IT85S)\_ES;-.63QW8-@#L1A74=>DO>OG?APK\$S'- 1^D^1&J;1^1=113Z MPE)&= %Y0I^N0;B16RM&=(1^#-2%RHL)2G97I)56#<&S;VJ>Z1^1&M;X; MEAM(LRNQY/WZ#RF=WA/H5QC0H/HJH>Z1=,=90#6\_ GGW1?O(7\_U=J/PF?/I M\_42(M#W'&A\$9"#1,4D= MH#1FZ"&RU(<29RT^6&=1.C% I>T4X>DFMR05&S5Z?Z@\_1JFB+R#% IYWA)2^ MXI0R-P.KD^&F\$&LJ.0:8NIDU;\_4&&=8DECUHIT^6JX)BRT?TD3A;8IN0;S6";A1 /&SA;2K3\$I(KU?I46;=O5=B@\$NX% ^ M2/Q;^1\_J53Y.YH<^UE>108W%#1I^20U>ACD+GOC^4<)G78I&@S(MJ; (GZLX^X8=3&DEQ6+VF=&.%8&LIE#8.XB;@\_2(L;M/U5@DE.N7Z&;9 MI.MDR^S'FF>JX(N)7#;H23;E^PQ0D-R5YF#S4 "MMJ"?2IOYAYL6G2;=MIHAE>;2R M-J&7+;N13\*7+S9SBSO>4RR^P)H;A07 G.CW&>.;1\*\*LE48I M;HCPOA TAGJP^NJZ1(IU8I3Y>U+1CS>9IB=M-IG=F\$)\_0;\_//L;K>3;2-L M1&E)I@MOJESB;(VJ@W;ZT^G<9\*4^RZ+N>HL\_WCOD?OLF^Y)Y(G6+N MRX02/I\$Q@1FBNRE.TMBK#WXYI08H<7IT3K\*SW4IC0XUCNQ%;EAACZQWD\_M416B"<\_059K7OZC;2GD@?N>-7MDMH;8IQO# IC^ID<#QS)\_6\_O M\_MHY5=RSY;\*&?1L;5SY\$>\_OQOG^V\_#1#V17U=O1\$G(&O<MZ\$1%10N1Y2%0;)'6RQ/1M'9I/ M1^1)3%1 TK)"PUQGY8UHK88+O^V^\_H=#2ET<=SB#;93^"<0OJYPT7&9^B MWFE2P3I5W7^K3NM7K\_#ZOAMZI VJ\_E\$M\_B7@3PV^I829JIM1>2\_A\_P">>L(MW835\_((#@GC@\*G.?V<^QFWA1^T\$;?XZ^S\_+ MK\$MBFD)3X<;6YF6GP;855\_VY(0&\_1VG737/HI- JHEZES7NKG\_Q\_L7<3 M5TW@V/DJH#H\$PP;Z<=^W@=6IZM#60"(F#I(3D;WZ;1=^F>\_/KT=M&=8JYK\_ M^&XNM65N4UKREN7#HJ^QI(P+@ M^HBFVY13H=O(^F3^<)KUKRHU@4L""\*%5WZ1^1^7AIW^M41^A=3S16IT^ M1UM8RH;V7S)H E0H.9%2@9F11B"J&9%?OX/P3;9I6/4S6\_O1N65C2IO)QC!7.QA7+OA#W#+IG^Z8T;YXYP+1MZ>J%+NCV)/S! 1.57DZK)I9;D.ZB9A&PZ;JFU I^&3<C859V^+N1%0FKYEG3UQ>=9K\*0 Y0V^D16)X^WVJO#L9I^AJOR;YL(HFR M9OU ;W96\$T\$^LZ9=J^Q2778OAR15Y>67>D<1F@7/DJHZH5N>B45HT-? M4C@SC9Y3Z^N\_6@\$YZTLFKH0#BEBZV;IBD1P@P(T&HQGLY1;7XD;JL M+IJ9YN+3VNXSG+QWV\*^#R#1I=2-- <;##3NJ22#ZRB00\$FERRG@K82;@A1 MB#)YH^M#JX@LP+/^?#J.EQ>1\_5;L;DNIZ7S^K51Y%U1S\_L@IUDCRBUDJH IJD=DXU;^VRG;1MVC2%B\_OG3C-D9L R1^6B;\_6P1Z^O\_ FQWGT7E^RH1;GCG MD&1607VE+2+CPE6I)35P\$R^ (S;Z)\_8R(^QDC9A>KG@;PHLY4APA002%=O1G<\_M^#086#MNN^B^M HX@OYQ;UV4?^GN0^&B;\_1- =L/AAP1%A^0@>JD^REE(^?IWL<^\$E7;I\$-VRJ-5;Z M47HNZ;?I7LIGI6!\$G4P\*4+I)^<"E IV3%7IR^\*@^\_@6B+ENOA@Q7DGV(CP&- M;.%%#6Y(G;UMZ;0YV)I\_N7@GL^=GIOES%NKW+H82.A^S2=1533T%\_Z.B M@\_ (=SGLPVC^E6FS=^\_80QU+TL14E(W3?E5#=#Y1 @XO HL/N6A;8^YK/I1PV MRTV>K^K;HSHCF7H?A")@I5^U-F5729+HS%6N"#2^#6^W@XHI^P;?K89 M!M2;\_<\$J? 8\*1;^1X9ZK0&Z2IKHYSXT2HT9W@DY6L5\_-MA1=5H MO\_-2I JNAP1(I=(D2 M1O@BRK;@YP^?IUOZ^XF8/\_N;IB\_OZB#S3\_M;I7" M !TXA^8M;O2IA6.P3>?>1U\*!9UGNJ?I2)Z\_@?/Q=Z9HUMHY&JZ+BX\*QJ.QXY7/T\_0F\$#9; (QDMJD1IP&TH^=N%6X^I)E%\_6% C^IW>\_19L!=-WT<5CJ M^N1HEWGYKDY.P^KKB<1%I>\_JZ5ECXU^"B";UD5=B^U?Y2U;ACN1ROZAN MR51L EC>?@0CN5L(^\_92\_15%;8^Z^\_6+5#QO\_@JB2IY1+2)RO+\_3\_ M@W\_6N8<7L;\_6O;V%78I@VT?)YWZ@H+5%;)4!^!CT20X&? FM;^T#E MS1EMH#X&Z M1TJTR\_9WVFX#H5^>^&T7^2;#2R^ (J2N!0Y^Y4;\_@?026 M&N M<90I/H^IT=A4JN^1436-(X\_!8? >PUHNL2VZ0X@CL M7;XQ@\_H05&X^1=+?GD3>3^T#V1PM0A0=H2G+^F>X)DDAD&Z^O+1^T(Z\_ MCM019;K="QUE^IT2^FYO+Q84FR? IG!60PLGCRP;MZ;X8@^IM@R2XD^?S MBWR=;MUT+15TU/HH3\_&F37-KFZB MSL8)4""=5(F0-\$D\$19F\$;7\_L;F/? =1J6JUE0GW(X6RIZ9/^9?7L)F@%: MQ2D^;P1X8I0V;PH^JL^OWSN7LKN16GM^?T MR8SXUKN(K1%MC# >+XIP^P/T/\$HEIC7%X(^QE0\$3G;0H;\_1ZK\_-1X^E6JW MITG@;1ZHJRG^BB1R\_1F\$Z8S;\_G;1LM607>7W15E07QO;IG30X@HN5)HYOW MRLMH<^&G&G4;DP\_VEDR0I^?W;8O&1V^EXZ#00KIZREWI8;146!^5 MOYHX1+1=KIQ;N+B;IT^I50;""EZH^#1^R\_1OPOT )HFP8!>8R1^1K21 M^7O3EEK1^=V\_-18IMS\_OYXHY%G1I2\$1WE^12IOYX)AWI#\_-G@D\_M6!6#M\$;IGLXFYS0\_ %1(L^LS@H01^AH;60R<0\_-18^7=V;5SPAG2G MSAQ&(^WHLC201J^IUDREQV^#0P;\_1AY2&R3^?M^DED^H7\$5OM;B# M>Z;18;XSN0611O;MLORO\_4GH1\_1^G3X+;ZM\_A^="^?T.S.S08ED15J(/&))0TZD0>W&9V;W9=J MUE(5857;O9LOMU17=NWHBD^3^J(P+; 5CFH=9VYV L#QW#3^+HJW;Y+^ M6%AAQUD+2\$YMSB9D;09OKTKI;ML=RPD10K^ENBWLC#1/51XI1^RREQ;\_ M3;RBUPYMS&941S1P^W#X5^P=O#SDYTON4^R1RSIO\_6LU\_OIM^XBVXMW\$^Y&F^WID;^<3(D;116A63LK)+IQNUV M; <1+^/I&WX^RCV#18S1^39UL17<1EINK3.ZHV?"2X%SH^K6ZA\_AN16WWH M1P\_1ABSRD90Q^PW> (Q;B@1VT415C\_1=T9IKIT(6\$<\_U+^#9C>Q#21\$BX8%=T MX\_E95X^"1^\_@9^N@#2CWX29(AZ2^587A\*\*2+P8H9P22Q;1^1/#8I1=#)6 M^98E1/9#IADH/S^1KUFK4OF;^D=8>JF7WP=VWH94?5^N7^Q>MB4CQJVK MR5@JL#T@;3^N9^O^GX@L<>+MOG0)K/T9FWQ5+7 MWQ2;TON>TM;FCKZ;=KTS&WJFKF2\_Y;+ZAO&8PIA=O^\_Q\$O9U^7P>J> MB1C>") Q1^<O^V(71^LOQ^FI+<^8+\$5;14UCFFM\_O M2)GG%- 18^U&DV4.O18&X>M;Z1A@EBXN\_D^Y><884&\_6\_OW/I E M+LK#JHUYOPE0/<816^9S @O=WPM9MG;11^H^1!@M^8#(RV)8;)Q40#JIOD3 M&TQ0+1^?TZ&R\_-1N(7\$?T1SR50P^3/@V+Q^8#)KQO>?KXLRHIMUM+@ M+1%>S\_Z3!\_&\_#1^T5\$SHW+S^K M5K18/1X%>#^176+FM/Z MDAZL2\_T5H^2085K\_XMC#^5^R^""IN\_+E=5^1(&XW1#J\_K1^G-V MWDMD0^BF61^H^I82^M0#H^YJ(FQ1^ALWS;6)(B^1TCHV^D\_8 MR/Q93CEW\$SC)G(T&C2Z% ^ROYD-INK100VAW)<^CN1^C63FI1S^?V;\*>2%(W\_MM2NC<@Q^5;\_ JM=S=B)P^@F(X)^C#)JQ^T=;>\$(PEM@P&L0EXOLPF\_SM1?J^97CU MO3? CCD;6;6UW1XD=+Q?)U^P^C^MXA51O)PIYO\_D1V9=FDI#M@MR=HCR 4I>;\_J1Q#AH\_1U>L\$LSNV?JX\_1^<^AK69WR^13U?7ZEH\$V M;=F?? (#+&\_6XWFRPGK0\$;QPWA(S2&QGHDI2N(I=1\_ K0DK(KB3\$ MOLN;\_Y1E;S^B#KH)=86@\_P5\_1\_F6A(YK93\_IC("B^191CX(Y2P(K2X#1 MYOJ P3^9I&#1^88L3L2VWCZ^1^<\_D OR\$;ST+SI\_52I&BU+\_W^J;\_QHXCN MI-A2-WS64O.Z59""=JM^5;7^-T^&LX^4F@O0513#1NU5>%)I? WG^?^2K;^MH3IRJ!>^RE3I+^RPJ515\_>^F^X\_3W2^WM14H0TH\_3G6H70KCU>\_>OP^O MB^SC@OP^1^F;18.K(9;- E9^1^HY(YVK=15N1=GFU;5;V0LYE2^C&F+1M1^AR\_<D.851M=;(KC;1K8B>YQ@J01B4P;G>/L6P61WYW\_RSBM>6I&6IK MJNOLUF9I?E6E;L7T^%<8DDD>93V^PDX\_?%<@C4O9;CMEU88\_#S/\$;@>7^N MAP8\_1QIJ? %Q=I#S;\_U42MA\$A8RW^Z)IGX1;Z16;JV+EB6>4EIE=\$RIA MXIT&FEW3.9XY^G)9^(\$\_EY>E.9.T(6>#@;UVZU2K<H6FY;\_CH5^#K\_A/I M@-5I/ K\_Q\$S35\_D1+^<\_8A\_Z@91<=LZAV\$F1^F^ML<^?7X PZZB#=#?< ME^#1@AJ\_#WOOX)W\$590+>7 F\$;B 7 M;MO+D(N@M=7T3^Y;- (UJS-9I-8^<@941#321(G8\_)E1X6Y;QTBURM^LB=M=5YCVI7205O;1BR;HMU3T^WZ5\_T61WJHJ1^1Q<\_>J6T^D1X^9\_EV M? 15B<>/#WS!)\_LML^?K48R3R<(^246UK6<)-K\$C71C> B-(G>^TLTS8 MCSWE7=BVI>S9W7UFK%18+DG^;KHV&CY;\_#WJ^<^ZN/5)3I <>S\_/8SBSZ^Q\_MJ06A/7INAQ^6>^\*Y>GJ9O13= W7#K@;H3W^5U;PLGMHT MKKD0%6>S^P2^21^Q)T4\_\*+16\$&H(N(T?;F#1DR2%#X+&\_- ;RYW^13CA\_ M4MBWIZ1=RW<#%1L=T@B^)(3VAFI+153MNJ/H;^<S <+S L+19RJC;B\$U6W MG=90Y63%AY^KAC2?? CIEVU^QJ23G;MYS;U+V>KQOCSEHJ@ZPOUW.CWIN MYEHK=9GV^6BWS>\_>W#34&N>E^#P5G; M^G@D;1^35UJ4\$N\_5;1I^F\_A;1^2^>\_>8;5&78W1PS;+%;ITTA^6GD^1@4^@\_1^SF H(C)>1N^";39&\*&\_1^=Y.F6Q(&L;H1R=1>H8!E26AL<""@1#RZ96 WX^ M&8\_@XL AC^F(\$#6NL;1H0L1U(<=>7K1P.XSJ<5^0+GQ\_8WM21B);0%83^" MV>22\_50H^IV@Q&1^F6V70128/B61! (9QXJ;WYYV=;GAD&AMOL;1L1CXKWA/ITXXG9I\_ML#%&46EH8^W^R^X5\_1G^23^Q13K(A5I=3JV<\_P\_75%<E15#NT\$1ZE\$PIQ^G MSXZ4MV#9+C@B3;SND(&1;E\$1Y2)""QL;L4;P6ME.P"(RRH2.ZG<# MH7H@;6;V4S^4?;">5; XJ^>M^M^&S^?2JD&%^B^RPO\$;U=N73D#^>4\_ MKMO(CV\$6E%<C0YFA<10E^X;HY+14K5\_-E\_"(KG/NHWZY1V7^1GV)1=R\$N M1XPI; (+B6QN;M.QI(XKOR\$EUWFN/V?TPI.OXY;#(0>\_Y^VH\$R1=;KTQU M3;MZ&1513#)05/&WXM;+FJ+Y9GDEJY>40QW1)JW1 HEK^G&M0KK3WZ0;M(^1FR+^#J DNS7V\_2D19RXI;3P;1EL^E=4P;1-NRIL^3#6>10/S;1^7Y\$ MB16LY>13P;\_#E^B1G/2E\_10V1# <T;^<^JUI^20>>V1<A@4HIGU^P>1+ M-BA^BS=\*Z\_6U0#R-U^S^ER.XZ;150E6H2F19HU1^X<1LHTQ\_AY5QW M^MEAQ\_NA?MY?\_Q1B19> P;T8IU0S^GIU=;3^T&BG&V1JM<7VL^&S^&=IUX@15AVQ MO>PQ\_ "RW>HG^Y)YK061^I=Q\_DP^Q80B@Z5G;PL7SV(9+^&\_ W2^2&V8>^<1; M=PEV^WCY8C71^B.612\_/5R<7D#>;^15239HX2X7Q182;\_<=> MCGP^YI1=D^2IA=QN3HQA(CD16M\$9E9M^FF8V1@ G2LOWIB)5I)<^1I(M2I^GB)=59UG;O^W@-S0ZTK&Y6IR^1;T&1/D7>U+ SXO;NS=\*O4D-IWOA^1& M9I+1JH^1^I@6LDQ1&W&8;TNLY@ ML7&FCPO\$G;1=UN5I2LYVL\_YNRB19Y=S2#0X;D#0IQ;TLH1&54L<1\$>T27X;DIZ.C1X= M.@UKU53;TOU.D0.25Z\_-WBDFUHM6-QJZ0+D\_- MJC\_N=1YQ-49X1^?#1>1@YQAFQ43616N1 M3VJ52MV/FP)&(E)MUNKL4E^=GG+6F\$Q\_RP E0(CK@8VDX121\_-%6>T5Z MJP^QA2 U0&NRR2#E5DOVUC1^>\_Q LO^W?2^7S^RM/ODM\_HR&D) 1^IL MAY1.QBB0^VIG44N71^HS916^89WJEL>J2I^Z^1321G/GGFFF3T7E M;1N;JX14VIEHJ^8^58;X#JE5BRH%5T^51PM>R(>\_C1Y\_A.3M&QIN;G M=9Z^CSK4I;F>%<3;+65=X>)\_! M1QM\_A-7^\$8\*@D^#C- 2M1DN)&=#\_1H0N>N>E7^C1W<7KJH)D>#JHS>L M;QE^FVYM M011UGH^4FH@OBK=+1%28T2^&4QLY=15L35IR=U\_E1^RAT;1^1^ MW\_6NLVC@;6L139U1<(<4I0F1@&);UVU^S\_SGN\_4V^M1M1+1^X6VN;8TVOG\_89J@644JXD4SE5N+X+WJH K^+#+AL>"W=JHUBEG^CM2 MC)=17OSANK%1?D?;1S<742IM83^1^K^T^4^4^1%3;5K\$=N.^X>\_%DI^85LKP M>\_N@^W@1 MHI^;#\$^1#\* (B;YF2(Q77;GJ=DY<\_X83Z+1N1Q1>W\$2^?E8\_EM6N;SI^ MAWYN\_E521^N;@6XEQ^T&E;146; N35B6D6F^L;M1A>8\$FS1%GL\$OB;G;#D#1;CW1BTY;KODTJ\_K01^<)UK4XM;97MO@E1=U6114M)T\_83\_0N1(OH^Z M>E>LEQ%>7<"6Q;Z;\_UI MC;21%7LGE+83L M^AYCV+861H;ST;MN03IF>VT\$;8H18&X12FDB&1W1J M1=7TG>21^S9^W=1T^+Z.D/XT-7)20>O<(KW# 10FX/58(8=BI388RE;L M8>=\$ZM1W?2^1^M^L2G-14X\$^1KZM24#HUBIYGM^R-1^VS=16ZMU0WL\_A MO\$S>PXM;R;~%5S^&D=1J;3I M357A&\_72H152H+\$5\$M1^FE\_13N2^1^ MLSE1 E0H270^@>PFHQ\_0V%#YI^PEXSTP=(RO\_0@W1#1V@)F6K;#\_YH1 M3^3H;LG(1M0BEX>1WFMH;PUZ1H1M1U9LDGK2^GY;1A30R-6^1A> MGH\$13P0;2HHH(%2L%; MFD^BU1^NQA;3;S>)\_1-X^1(G+1/MQJ S3SX^\$#DU1 M9V;H-6-1^?&1Y)1L1+HGQJXUO<L8WVY@X1W1^\_O1UU5=D9AM^6F@/ MJ&^ Z^MA=5;3M^DH;WARCH7^IEQ(9\_G&NGNN7F6;912\_YTM6Y;5+;HTLN8(MSZ&79&L+BOLEH^3D1WG4;PA&81E;2KWD;PL;+;WTHWF63;6U MD7@\_DS\*8;MN2;1M2I)\_L40^GIP^0WB6;4\$@7\$A\_4HD@>?&7D9@RX3J> M^<@&-5(2;FR(S^>)1ATIGST;M6FH^AUKHU; SJ^YF;1S+14@1N#%0)2R1 M19ED01OGZ^L>KK; MA^A>\_ M/P@RW9FJH)U;TM1FMH80&ELEX3^-\_6H=QBO^\$LJ1^=

L!&Y[C7FP] (09^0H0)X8>U1L Z-Z MNXKFS=VZ(I6:~8 C>J)\*0<+ (PM1L0PAAV"Q A\*  
M34#&LW90G:P6IVA0;YH>#JJE(HZL&97="E,70LJY8E!HGRC[K VC 1 M3R6L8Z7C67%7B\*EA(> NOGGM+9C(MBU4+!+IAX?  
I+R@KPO7GJHXE(JGV.00G M@YEO<3#11 GGLTJ/TE43NWT)3Q.66(C(0Z6J(PAYVCV"5 M!G ?@?Q(# JHC5K65#\*>7X/M3SRJB-  
ET.IPCU^B:~10WJYWFJW#J-Y 0\$4 MIF&LJH0&KF\$7<75!TB-H SNGU^Z&7GJSL:= YV0.0.?^YU1>96?  
IRIOC@U+U=GXU010QOQ2\_B-DH4NW.ML:~7%15B9RZKPO)!O ISY.0EBD!DSY5C]@^&^6 M+S(D^!#T+IAK.2H!JN3(IZ4E6...CPI?  
6E5>=YP(L:~L S0XUJ13M148!= M-U+LN)#^<:J2&S:ARH!<:D!E+6=:JN^\*#Y<~\*6\$ZJQ:~F8JHH?70&Z..KM MFP6\*MH17!WTF2;  
IXI\$H2\_W:C.RM;IN64\*3JD0H-KKE6!9?? L3WL2D)M!M-XM)G1F:SIKJ.OO Q\_~S?K)Y\_R2-!^U!-/BR-H6S.S 1AW")F(6"5\*L MA:4R>.  
<)>W#B5BJ(I6ICB#2+D&\$%#JD\*#+H<(<5N0SK^UAE2REUM!M>+IRW M P:~(I+RVIZ.ZF"G>J5V! BYG53E!BGL9:K-  
(0C%SCG~\_BAKP\$BP6?4J\$# M>UJE!5JZ78>BR6+D WY5E94RJMM<=<I!IT%#XIF!IXA#H7X#F.%~#E87Y82?2U G.W:D!X3  
MK7H)Q750~"MEWC#K!~GVQ(UJ2.EROEV JLL\$E+FB&?P55>LJGJ)IH-M~.CFM6V\*8DJ!MH4Q!IXF.3QHYE.B3(L:&E-?  
K X^>N2M1UQA9YTYSYDP M2!0FLEXA\$!+KPP!-47532I+~L.75&^!TVY56#B M\$G0:B7(7%QRIF&8LVRETY\$B:8Z3YX=V%FIK= M^.?  
K6M9&KE\*YH.3%158."B4^O?V75?Q?WK@+00H<=U(O39@~!A)?E9J.%Y M398YM<5>C:G2VPULGZ=?  
8UNT.SSK+!1^!EJR!NG2Z!>FOI6I8\*8MG-M7+!L.F6!IA6!+!HQLT(2I^2!H7@E>.0W.K4520+!\$7\_0V!1HQXD(Q:~BIU\*EAKA(D(9-  
!GT^<DY8J M.MYESK^VN<Y>1NO;\*H\*^7^!OQB \*4+B8@J/..\$FO+H-IG@/?C9"=DI<=I M1V4P!AX^6":7..LIC?>XI@\_\*S!H#C!N-/L-  
WL=I28C&4K<9G^63BCS\_S/M#V.PAA1Z3K8>\$=I@?<(EYRN0PSP)1C.VQ:!!<1+!>GYID08=5VQNPJD.04  
M3L3QHHS(4D)LZ!<K.C:NJ17X!<Y0=O#\_3P+47"!SID!SMFJLZD\*#UTP@ZP^K>Z:J#F:HHHSL"?E/F6\$FD#.MV@/>LOR#6Y1".8OZ  
MHL)HUAL-#<R!8CC!H>DXG44019.8<(T(I%CX.%>D640/YB> <>JW M+5N^8!NJZ34%&07&+YF#6%FE\$J ZPS\*P7B>8J0I-  
QHDG>3HT06H6\*LU M#T!2R7.Y6.^Y-YN1Y.M+!4B6DV6!6JLJ@9.\*X!OW>CMA5542IS/Y2MVV3H8~.3(GHMYKJ!  
M@OSX22XZ%AFLM+SB^8-813H9A1SC!K!U B-TA50^FJ!>D!QHT!W+7LJ MWA!>N>("OZV^K(UQUHJ^ZYFI59\$0IN;>8"W9^V1CRG@ZO!?  
UBWCN.D:~7T M>PW3MU)A28QS3;H@K!M(Y::A&KCN!4<~.A%OYL=FIT00I7E93&4^D M.LZO:4^C+!MV.53DNP.NB)<>M.\*2IZ7T9>?  
J#5PYD+SQ4T)BK>I4VTWFM:\$ MW3T?7I!#^!U>^8D.J8GQ3/8.H(B9)/1L.Z6VD\*10%\_KSMY-I0I399\$".M4 MZ-D55Z77?7^!N?LJ\$7HZ(TWK-  
~L#2JL.K(7G!L.V0%T\$R00?P/8=OPP.M:=A-YV!@!B\$S2+!<7I944)JHXG&XGZEDH1!RXLKJ@~\*KJZ2@JUR5#J MU4:."BB"V07JHA.M+!  
AC+!>1.J!HE!5W.S<0!+~3VXF.N&SE2VJZ~\*KZ.CF!M#EQ<1G%?2(7.YKVY3Q@WB>#&IY7P7.7G!J>U6M+V.2F#8&76&UWUQ!~MM5^=?  
~MXJE\_~5~\*PKI&!)ZB3\$8=>Y4280@~N\$O@FGH!H0C~R-T\*6JFYD M;ZPQCX<~6ZP!YQH!7DBU!>U08!+K24%YW>D5#&\$!~(I925\*~0.M  
MEU.NIG\_)3S.J-B.OQ\$TZW!XVU9RJDR-NI9ESX(G:G3APFUQ6#~<0!E!J1K99^WO3WIN\_TL"O!H.M!BN!@A<2:02@9U!~PB^RL\$!0G0!GS;!  
(P21F M=75X~!TWE0BL=)~M!&FKW4US!M!H0H!Y.D?>FU@.AADC3(Z~ MVX+V5C^09TYH)956M!M2TBIC.6V<~  
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ZXZ5ELR<~!Q)!~(C7D) S\*E-MV 1AV! M2!~H5KOH3H.REMGGU5&G<+>H3H6!/@QF2/2!T96!RS>~!P!Q42>8%Y ML7!  
(~.~4LCBG<9>4#C@/@J%JEUE&E~BJW#.\$M.N.7LN.HOM\*#RKY\$Y9Y) M~3ZH8#DL!&L!P!X@R-MFZH!  
MR>~1C+&@~(L!L!5NIDL!SW@FMB+Q5!%8JCA\*+E+Q1Z>"R.PY~2.).VX^! M^<+G4.BE.S;T2>L92T" GK<+! M-GFK!5DOJ?;#Y  
9.0XA06PERH2W(HHW)-9!<KB<&52\$+F~\$5)K\$F@.KH1?# M!>H/N&NDV.WGZ1NZKY^V!+!%TE40=8 Y481W.&\$9 R)H  
MF)4L0(4@P6PO=YEC\*J!~1UN79:F9!)\$N+E>N@~!~0-B!H+V~!J4ZWN-WL% M5\$7BLK\$-HF>30.-QI2\$O>0.\$?A+!~9T" F?F  
6U9YM#92!U>02MMH(Q@&AM M F+XL9>R4L!6MD6+!08ZMHX\$JL2CDF27+!N!O?B2AH!NG\$!7AKSNDU@JZ/ MK9Y~@-SH\*~@#?  
96S29?~E7#>8!EEHVFYXN0\_S4M<I7K&HTT5E=+!~TG.I MEYJ~E#>0~H C2G(A2X\$@Q!<7H^X.O!~\*#?&P<ISFI%QZBOK7R1W  
M&I5TWWA\*OE&ZNK1!@X&6.2%!.D8=J@ A:0!78420B9B58%32I!@K22H\$!ZH MPI<+!B+UFH\$5I^!JK5!OJ2N0=GAP=&2T\_6#65!%N.=K1  
TFDC(ZDPU L288 M8Q:G+~FX7HHMVBW1W)TS8@:4M!JY!~JZN>A6TH@>5QML9D?!.GL^~.@? MC!0!R29IMW7=X8-4KNH?/PMHJ  
M1#UJ2!1 LIX\*OO!5Y9 !FA:DOY\*\$ZL=F5D%DOK#0JOKA>^@2T.O3R7!SV3XR.D=GV"C!2.8 MEE5J!~O2(0XUH-  
Y@A=R^T02@UU!E~VZ5\$Y\$Y.AQ4B+<~!W+@QA M4E(23Y!<+~26WTX\$!)O!>:WNH!U!+&4E!Y+G+!OZ#A4YK!6I9Z7VUB==!3E7.  
M^!G!B.0/KH-2X!3QEPZD>K.G>ROI>L?5\_U(9T9!@&J!~1M!JAUT?F7 ML!T2EY>2!L!~M%2VUYE;U M:=P.YR V=DYEK~64YMI!T%BY!<F?  
0W!L.76R(4!>~!L!PW~45H4.@/!Q M2);~\$M.D+!<+>6\$=9#PEJ W6!O!2<~4P3DX1#K2TPC~\*~WNZ!0^Z?7J!X!N<  
M0E.RRKS:6A>+!\$5JM^HWA.G!~RS\$N?<R:N%6TDM^!~(DOA!MZA=&G+V4 M.JMH!F.Y!0JD+B05.66.P!~!+?  
\*Z;JF^90!~^7=>0GC+TJY.S+&. M/2R\$X9V#~5\$%~\*KPY=H5YER@~C+!E~WDJ84M+!L&6%9> Z~JW~6+ MJTZLVM)3E~.3 IP4P\_~?J  
!QJ~\*~\*6 X>I58 JX 8X~\*P!)~\*U6!VN&? M23C"GI=KQ!X37LX:D3M;Z06U6T2>~!Z>O&7DUNV!W!>#2>%M#8 506 M)!+~2T.%N#8Q:)  
(=)K=8W%6.YK15%67MICO\_PYZFFOV\_XNYG(H!5\$~4> M5X^JK4>X6C!&YM9L\_4#KE\*P+7VG\_L5W#9Z.>7P>@&I(\$!5?9?  
~M&XU+IK#~A6 +!~!BCL.M.4Z.4!<J!+~\$40!9>9Z0WARNZ0% 8TZB?Y!1!/B.\$CX!FP.ENOR+L M!4L.00R8G!A.WNUWX=&-HS864^?<  
L3(EX7+EB#HS45;(#8.D)HH M&BU\*1ZY)G(H\*W-RY.6IV!(A.LD:E)D!>0VRO L@DLLQ#UAV?LBV8T-6L M83T\$S#I  
!Y.#7GRLWMX<~<I@B>~&W\$TM&5!+JOU MZ\$=T!%TC?>+!>(CO&M#>8HL1#DM8#%G)P8\_&Q%~36T!#BH P=F^  
V^<N>S<4;5E==~1G6C!DUSIK MLC90<\*L0D+~NOE J>~!>X7^U=6UA2VQ;&2WDKT?62F!FG>RM\$PA-5#  
M#Y6Q24M!~(M!516>~+!96J!2MG%WK!8K0U!Y\*WK!H!6!AM@POJ2^V59\$~M2EQ%G@6^SR>J!SNOY^LAS\$?QI?&6&O.~7G'.#.&~W9-  
Y#LJ7#FARI0.C MPDW\$>NG75!&O\*~2\$S\$U!+~DJA64\$!OZYEKG>9<HVC%#FK!<CF>Z=L468!MDL%V.XZ\_(!7Z309M2.@\$!2L;X  
J9\_(<M~6924ABU?#NG(F= M!0K7~).8\$GRI~!RC2.MW\_W!W!ZWYX@~PN!RE/Z/P4U^Z&TK\$+!OFU0.8Q(0  
M!~8W\$>M~\$5H98E.S!XU!>C^<~9^D\_0Z6T\_6A519^4E!J\$H!0!UY0 MZ5V5!#C B70)!M!~%29%I=I8MV3Q7=&T!9Q! M.S\*B"U.2IG  
M?>+2U.<J.E.548.T\*#CD!3-D C:7D^H!@MCG65%(4M=G!0>HN<~DJO0TB>TBYPEH59Z+R.^\_@UX)"+=KBOX%ML!^6W8TX(Y?~\*)0RX  
^H!\$4RHO>@M!<G!<HXL^~T!P(X!<~&Q%#ZD7UGM!L M5EG)EWTEORM;JVL0!P<~0!HUC4!IA9@A%<8TKVY^TJ~8ZZ""XDA;H CTA  
M@8F6:3DQ.OIS.L6~H+!P!S03AXX%YX.3!<=E3M!AL?QB!N3P8.P3@<=MYD7EIOYVN"@U5QX"A.A2\*NC@F.F^~  
E0!2HCQ.8!7T)Y\$;SK%9\_ MZ3P6Z@~M!V6C72.NM+~B8~)7B\$C.%2\$2.2!D#Q.QO!D+PD0%XI>I2X(C7J.MCER"G6<~!~!L!U5WTE<0!\$Y?P:  
E+4DHH!5G+?~Q!>Y?OABG-E47<9!R~MVAHT.R.BC!0("YBGG.T(7W%>^@MD BD^FDIA~"R.65KHJV2!U\$QJ  
M#X^9%GN)EBQ\$~H0RTOK!)Y2WLQ5>!W^@P!2!4ZEJL?>=OXZ~M6Z!IZ+M9^FFH?>X4U)=B!\$M!<4@9#8V NV(VANZ:EI"?  
5Y0M^GRKNT?>=J@.S.6:(X!<8\$J4T?7Y! M~8P\$>~L EP?7H\$T.F6=(?~RMZYOZYKFA=HGEN24!29.0.%2U!S6C2\$;P3)?  
MN0E&F%>+N0IK2I@T^U!~?>(F9XV=H!L^&M/Q\$!Q4T?W/M".K6~!Z M&=I(<#~)=!DQ!U+FP!2.W~9I S!\_3NWN#G#~I3.P=I6<  
53P6K\$~T M419URUBH=>~D!8!~WTPG0)GEU46DL@!P~\*2.N<HVMN7=P0 M.LR T2\$04LD!F KE33)OO FT@WPH!  
!D3F"RM\*1IN\$@<YT.S=R^AN=&~D!#%#~#JW25W15C3@<V=I M>^410J7VG=&Y&A;~&9 W=I+8J^5NOMOTTON^V-  
>~YOW^GOE3.R<JHX.M#&~MPN.N!IO17+SLC0~0^DHHFE 4%>?KWN+Y+LR^U7UK0W!M!>#PK3N MDAI+01.Y59\_%3\*CK=IY~3-0  
7>BMD%.C1(#DT!HH>~B~J~JVD?H!MWIWD) MVT^H;%FD03!~!EF^1AF!\$!\$H!V!X)P5!<K9K)!\$~V!OUNBA>Z+~L+9&JR;%2K(XCB)O  
1K)3Q3U&~ZE1Z MF3<~!<~!D~Y2Y5<~8^V+8V!FRL!~O! N!M(UVW5B!JFW MZ=UT^O2?~!  
~5!>0B.IK)B=G!69IKQ+!\$U!UO02L!Y.;+K.A.CX&~B!M.L?<68! 67+!+O+L>FL33!+U!+ P04\_#8@6=9G!#!G LV 0\_%P M%&~I82TR;#  
(T.#DS.%H86(N>&ULU+U!<IPXDB\_Z WX\*W#D;=IT!0C\$+~L!OF%#EL!@?S MO\_SO\_R7? GW\_PO"~ZRP?  
P9!FV MV+5@<(M~D\$9PI+UL:D!S!~UM4Y3<~M!B)4ZKR6PC 4S!VLZ!K!KKFP9\$083ZK\_625G\_EM\$CR.&\*0TYA~%#...VLZC\*?  
~D\*KY0^A82N!U>W!G?B!O3E!<U2!^H42Q M!2AE53T857&)9=AJKC!7X>~(7~!Y!X;9!RZH\$Y+>XG7SR.8?K)!M74D!~  
MZ!D>D#F9Y2%>KOB~!V!6J(GLS!X!Q!>BW5#EC.V%CLR Y:7Z@!2Y\$!<~370 MB#~+5=&C\$BHM66S\$X8!3V!XB?UHL.GA~R-  
WBG>~B(LMWFO6OWQ% M8\$WY37S!3NZ^2^8 BELJJD5,<I9QG\_Q02B@&0PCY\$J>~BK4H.1#I?XM~!L0~!~C2!XHX MN)1FPTIO!~E@~#<  
XDL\_N!<~!3Q@<~K.R~!3@P3+~WEZ2!B>~>~!~5!~# MNGJ.P!JY!<L+E+6\$0(M2D)H#~KA2E\$&VR!BY=3!7Z~ZBUZ9-A!>2(2G>I  
M9\*1B1^B^!8Q;"T~J+L&B6HEK?D!0K)W?G9W! M~>M^B5-Y0B;MHU M5!+Y\_6R9!4V6RBK!<4.JLFJ\$X!+~57FI!N96V-2!~8(K  
MPE\_D6R>23D#<3!7ZR!\$N!L5^4MY5&0!E&9Q#E\$BC6~.0\$>~!\$@N.F^B M.R.A.F^M~.07=R^CN.SL~9=SR#!>=Z!9T!S3A0G~%KA:  
!6F!>Z.9C!~MM=RSSY~!@Q!<HYKS!EFBG>G8^Y>JDSH#~9Y^YTI>Y20%M-T!10FIR 8X# M0=%0W.6!~7%2N/K-  
U(UZ!<NK!1>A8^7J0IZ&WZ\_8!M6~R!Q>D00E6=4~<=J!Y=!BOJO-DY^6?P+KG^Y" M^U.S..L%FAXSGGC!7?C!C&WY  
M!9!AT(7BF?>U(2!~Y^<D=9!V!9!&?~X+X!<R6~GLX!D XZR!L M2L?GZHF!>6VR!BO~!L065Q51!UU?5L\$W54ECOR^9&5-  
T^YW4MFOI#N1+O M&W%~+SC-\$ XXA2S.\*42\$8HA%<D~"HY S@!@.LX+16!B=#X4ECNO.Q MJUH!<F^NN\_T>T47%TU"VU4=^?  
4.125!0QY&\$800!0^2OF=1^A%~M\$A-U!6C1WZV.T~\*~6^A\$5.V!Z(VK M6AU+U!OZ35FSY5!T)7XT.R6?/NOH"~H"~H@H#&40!1P)  
~!A\$S\$B!H!D./A%\*~DOW.#O@OP?X M77\$."L">=W( "SMW3.49!VM2!YO#~!~H.DDOI&2OG!4KQ!5U)4BB+<~.M+~YW6A?<  
JWD>~BW527(L0PP2=7QZ+4HUH(3!E.14D:D!<IA2D!2HJ00\$~" M 2DF<1!%~!<L.6#~L\$5>I!H<~&91!~F MV3X#~U:YA7LF 6~VS~!J  
M.FSL (R!W=3 MO H=F<#!%B2HBRS" 4C(A\$SB%~(C5243F59.6UZ2CZ)C!MKE-  
E/D53!+~R!) VPEI2LRWU.R>K=2!HMLN7W5 RNWV>I\$9-474 M3549J034!~^33/ M@&4QYH(7.CT3 A\$3.5OD!4XQ?Q2~  
MCPZ!L+ M6N!1.8.(BOK4 MWN^N!L KWO^SD\_Q>YFGV?ZJH!3P4ZY5#S:9FKKYB7F!%3T3!VZ;W(>2T^9-0?2ZGVW:3.5~.E7HN5\*.KFI?  
WG:LTW3.ZM MUH3O+ONRD<~2!N30^C!D&1 AH(YFJ7RIR@D<~"SIFRL4E=&)K9&#  
MEC^0<~8ZULY4.L+!>C8\_~\$TGE&S+4.7^YVOPFA=A.N9^<CRJ!Z3Q!~3@ER4B !N! Z6KI<~AC!K""01CB!~\*O!+00819SG.24BH0:  
M9<~!&7EB=71 BTQ.X755!Q#7^23^8JP5 A7T.\$OV^T!P?CB2+GL+~ZK2ED.CZJ!<80!S^Q!@Z M\$2Y!T+~!~1NMBI.C~"2^S\*K=F#HGMT?  
MDP\$MS(D#~<L2X!M5=73!<61.9 MJ7G!FHC^00T20%G2W!VB9D.6R O!L! KH!4+~UZIO<~!S!H!X>+~ZMXV7=4\$;~9AM8=N!G.US@  
M5L\_9+\_1/Z!4GL~<7!H!~2E:3@H>7%KOG0Y&+T%G:>S66B^<Y UP+=. MZ^7A2+~MG+T^#%?\_B^<~MS^EE0KN6LJA!7&U^U)UZ0NV?  
F^ORE7Y550=W\$ M!AOYSD68!Q!BCF~\*4TB5/85.\$E^!<69J30SCC(NX2~C!P8U!0Y3N<~\$S5;D+~HRLNE?IW<5/H+~E5>T=ZT-  
M=ZEX.%J\$JRP!~RWE^ZSDW!>=>~WG?M63!VH!\_0!O4+! K2.NB>~(P!M6Y!UYN3D C!6@A9V90!7J8\_@~A>56=~6=7&OEN3!J  
!PX!&)S1-%%2BR M!OZF\$#@?D)X9^TO!~\*~2W6!~9\_~\*~>CA^A.Z5!P<~CQ1&AA@>~M8U^U+VMT?  
!B\_~9B/WYYW!HFK67TJV5B=ZLKKOSJ=1E(0B\*P3D!E^Y?>?R MC\$!\$!4YS24G!G6^3L.FH FV0\_\*!^<~0?5X#!+!L4(8^TGXK5!M#.  
~7!+~0.TKYG@X5^TOP 8!RH!>@R\*ZMSVHMC52/7 R!HC<~&@!O6Q<9< MH&%9&HNG^&!POL^UO?  
+=2VNUA!7=Z7\*~+~&^JNX.C3^U!PD35D=~\*~MMH!+QT^@!WPRV6QN!PZ#<=S@!G.#G=8RA;~S5\_BZV#LJ!<NUWN%AY!04.RK;



M@RNIX|~VMT3^MKX57T7UK63B-4K.GJH=F=HDM8F7N&('=-R/+4,Z.4NSI'1/ MH&7J#&BVS'=F.YR&S!3HF>G&.R!<I!MK!\$TMW2F1-+  
[O^X^EH90:Y(C)A\$ MUD;9B"Y"CLTEYS'L%?5IU?21%<32HJ|169=5>BN1A=-;CT^Y%PG.<9;B-M-81B2^B^8(DRB+(TJ+(!)UI-,%Z-8D;JG-  
7MC^H.M- M'<6WOE(!^JGFI3#=&.;10#LJ|N-|L^N"~W@-U?J?^DWEE|VDO7-2E9I\$7.MI);G9?5S)HTC2.C0X#D#;D;C(2A^%2  
FMW^Y\$)EYU|K\$K0T|=,17E#,.ENBHHMJM MSD=23E-284P>3TMR+XE95^\_8D(17XNAW^4LBR&6!7ETLY3G@O^O9!\_SK\*4-M4I2'\$+T\$5%#Z  
D8Q\$4&6QT&K^/R2FOC/3!\_79LW^()HN.)K0E@BK;S&DMJGQO^4QE<^\*U\_,"Z:9^O3P22KXX6!DJHHL>=8&U0O<^5  
MN^TWMY=5>5YNR&+YL%7Y4XWE8K4N;UN^7ZNXK+WN^2BK2&S4Z8W\$+C,%=   
M+Z,\$DB);&.Q8^(').DH%G>^B>+FG5!\_MIVZ^4Q|I9+YI60/\*D(PNTQDC1R-M^EL->|8;95UFI^H6(1%)\*!(59@%2L(9=J.A.,%G\$24!^B(@-!>U;1?   
X9-M)W5-116H!94!\_"GGTVQ?>5\$S9+=-&54Z^Z-70F5\$="&>@%P+TAG2M?IK^?MH?MTF3HJ|ULA9FMB(-W>+N"~WY=4EL?  
-);U^SP2MH^4SN\_ZXBWU?L;S74-M+I#-U+EC;\_IT.D\$2JHT^D-/D^M8Z\_NMDAG6(C3;+?+4C^0MAAM(3-8ZXV-M|TI<^%FUOKG>\$Z?  
75AN!\$19YF2-8\$WGB|L)\$H8(X2!)@E0IH(6K#(JN^04H3-M^TUBH|NNEYUH"=-+!\$BXY3F|S#^+9|O9O!#OOR\$=F|>^Z.R!#QX1^G^  
M=>P!AWU^B.K7;KVV7W?);N^J<+;W5F=WS.F-8E^A|EXA2KJ0!\_197X@\_%|M0I;L=?@7;J4;AZ7>P8@|W8^R;6&-I<-  
AMQ&-"NFW"!+>;P.V\$+YFOXWB&OOD5K^UYID^7%=>126KPF|\_QO1A+@\*\*DXC&D&4L5^6J.XB!"H@A)\$T^MD40<&S5|MJ8|;(!  
%Z1D#&+R>GEK.WA=-NX)P-3B-LPPLZX-70@<12=F-1MITSISMOIQ!";HU"=-P53W79KE97&^6FWZ|F.|X)+435E4\_"|;YX1;Z3-MI75W(RM  
336+=Y\_"S%,-MXS2^8S!8=4U6Y?\_H-6+!+I>+TNN?Y\$S^AL7L|>O^S>E2NR4K?HJC5>6IQM  
M7Z;PDA59D"4<8AXPB(H@1BA4.J|@L|DHTQ@JY^OAF<\_O1LP.X9>,"P7IQ#-MEM72W3(-EQ.MRF;9V;-1SSI>=#GV6J;(!L(3U^Q>;  
|9FS>D;R)PGT0~M3D7JB24W#H|PL6Y5=>N^5=X8P>&XN^D!";JRD|ZKS4XCLOH6MOOV2MQ-M!?  
M4=4-O-4X>|WPC135WU5>QR^3>==#5D11#&5(D4(AK^S&=Y^BF+&(!+MU?\_H6UM;#D8R>3^!%Q6K/N  
MZT9B|/ZDS1ZRSZ)4M2UYF9HK-B19L|!>#>@7/HXQ\_\*A""""H^Q\$4NR'-R6|SBT\$NL4X|W~);X%:(KD^J?~!\_BUX3;R2UHW?~N.\$  
MR0FPEJ^XETE;J|J+K^|MLKXMKM|W|9+%;S2^RE7JNGLY6K0G\$B|G1&-GKZKKM(29)->%ZNX-X|>?D#UY+!&KR2NUXMZ|  
M;7D#7.GTXF;J.(S0-I)32V|DGFU^#KJ0+I^E+H13^%@-U.E|J|>V\$8\$!\_M-5X|L7|;ON>+>M.IC?A^!-Q>=&F^N;3>V765-2IP#Z4R3H9^W  
MUH8-V1MKOWN>F6L2.GZI;I9?G@O?!=XSNJ&3N^C#AOL;#)C^VI4W;P-MBY/FE^WKS?^UI2!4-5QIVV%<^X7N7+K>  
<<@PZ1(HESA^4P+Z(01E&8.29\$-MDD9HL@2S\$QBW62W.&6?2^PK)AS&=\*\_LUDFUSC^H^O^Z;O7;J|J2>O;@)%0FAC.\$(M%CC.(0H|^  
&4YAG+^H2-(TLCHVO^S)=#A;)-BC89C;.<@3YN^<7-H-D4-MX67-BZT-R29)|X^?D;D;)^C/RHRA^K3^S)PEZ^+H>+%;3&^Z);8(>)-L-Q-M3|  
^97O/Q3|<=>8^X^DZ%""FN8-"GLPE\$(<S^P;4AA!^M^0)HR##=&8B8W#62W-2^TU8JVOG1^UQQ^XW?DL+YH#>N^9%2.G2F7D6++  
MW=MC\_-Q3^D^\*KIZ)<(H/DUP^1-NET(=(14)W>O7KW6HUTUY-MK4JF-6N@^X,>;W/W8(SDB.W#9CSG;^X^SN!;1?1"WXW\_?N^M-  
UHGK-4K!MP^JED13O.KZ@MR51D^WY)|H%HB&+5\$R^K6^/ZH@B^C^SR@/>BS(AI6+<+<MQ3DA5!>)"C""M6HO\$  
MWSV3FSRM6\_VL;I\$1\_K.L=WG|S^O24GBFOY>+8\$R^K6?D0ER\_J0Q^F|S^M^%?TTHS;&KZ+K2=3-FOK3\_Q6%^N^&,>\$|J|.#  
<0I2\$>,"""N^)>,"(DRD-MV;|VSC^8ZEU2)#BQ+|FZWYB\$ZN2KAJKB6?@5I3|^L=>2!^FKKMGW|JR^09I^M  
\$\$S|>\$+%SMU;2R(>196|H^F^("TH^QXP)Z+H|@-0SE|A=%W|(-DCS-B-M.UO!+=O\_JW?K2H5=#<;MG%5K4=;+!6A+&1!^\*D)"  
<0Q3R>>8&R^D>T4J|MB#C)GUP0^FI4|F^0,0M\$>113^9524/^3?V?>+>TR=C;=>"OZF\*(Y^M19Q)^@A6WAMP%B8LA2(.PPP6\*\*6959K-  
VTS5!&&@V^O-L3#H^B2?;\_X%L@M-MCY;^T9P/OC?R|I=AY^;I^G^+&W73&|>837N^7D1PIC.>0F>L-C^A(T7|C^<9+0;=>QF^H^1>4OS+P5(I  
MQL^Y^CG58&T=PW.FXUI>MS&2YW3|3?RZ?(E:(3@^M5>;NY;M-RCK14K2A!\_1P^05^J<4.XASJ4\$^D19Y\$>=IC",  
|S>>)^\$WN#^IWO|SH&O>>A-M^<4CV#^).BX!^LVV-BVWQ6GUA|34^?U^QZXPS8>E=G\_-!^H).&|>V5Y^MF=E7ZPF^IQY<7P;+!\_9)VU=?  
|HKS7+I|J>^E^MDRA+6G|>A^OG^!"/#T3-M|@-  
E7+|EE4HJ#^4MV73AU(E<8HGD&C21FT;N#;0-!9|SSG0K+^4&3-/6^SNF7;+;NOGC>|FK6Q6K9&SIL(9E3.UZ>9(M|^TN5|ABW4|DI?>3#  
|YUE^)|H|WXF^J2^V|Q4Z|WUC|Z==V-!F|ULK9M2AXGB0L8#(|M10\$1\$A&D.0EAE&S;+;+A^H=;|Q)3IR9^G\$5U|H5W|;#%\$-V|Q4+C.V;)=,@  
M9|F>2>G7S4^F^78R^\_I.&|>-9S@ST@CP|(#B/8GP2DRKHE^ZFT^K).8Y%\_MF@4PI3F^B^0^DC@-H.B2-.9)B!C^3(WX1V-|H?  
KHJ9G;9X^&^VX.GR^2I2^A-M)^>10-NO|G|C^>|OYS!M3;V^PC6>|6|>|VZ#%#^L^!-|B(-W|~M^G%;U=K5KXZL>5&A=N;SZJ2;1KD^KM;?  
P%3K52.EE;-@SW0;V9#93M;1%7<|17%\$\*E^A->HS|N8|R|JDS#|(|UW;K3-M-OA-77^13)3?E\$;0/ZD1A@T>EZ2NMW-AM|J|XEX6|BCRF>1#.  
@%E>8-M&-(DXE#U6^904AR0H4JOF0#XZF6CU;\_\*1GPJ8^#>?B|Y<&YCY^7V3#3^I-C  
M;\*=M3H37OC613SA^M3^RPM;AK8Y|POBD)9+7P>UO9W6FT^M-7;Y\$W6-664H(M\$@FI^HJ00(2E^4-YFL^4%\*(0J8@\*;GQ#NV?  
|J4T876.FYVE^|HD|B7&UXT\$^M2WE|E@6@-H;I9#2-NSU15K?I6|IM+K^1^DY^|WWU;S7>;L#R|T^W|F|H|U  
M14DT^Z2^45RM0Y52^V^\_ZU6JFEKNYVSIORFXT<6K\$A!^H893\$B-|HIDR93-M;HA!6<96G|H^RS4E;J13H^N54<|H>GAW(E@|T|@^6C/I  
M9QK|^24PDH0-3X|L^JE^|EJ=A#;CJ^E|/8>#)K+C^KO8+180\$8-MP34HM|I5)7A!-W|VW79MG.NFWH1DS#^TZ^  
19B#\$4AAD1@>1Z+XCOE!L1-M6|W^OLE;\_\*TO/N47+(!C^YBB;OMK;=H=QYF(6%A-SO;(|J\$;+!^F|B8R2MS^8|L^X@|  
Y^XFKT\_K5'+LC)S1R0-M;+XTR|DHZ>FME|;=U4TD;8\$R;#;DM4NL6^Z-UT#-X5Y#|J|36;);F^U;M|^|36|9@M|H|MCRZ|=POF=W8  
MW3+P0HW>QP^Y\$H|10(09-46XMM6V\$U^&G(&BUP5J0DIAA@5^18%30@(#\_/MK\_)44JS|EB=\$\$|U|TS;)>)%9CNE|3B4JBMXZ?  
^6|AL4|11;#S?%4^10=-MC;^X^H|6I+994(3X49(XERF^CSLG4JMN51V=TF^F49P^930V+V^MZ|D-CQ%6/KB;=3^  
O3|8I^N^N^E|^|NE7CV|35|OXJ8O|L5^8L(Q^XAE-MD&8TXAR\$;9Z&6-15979PZ0F5HF-204HV^+VK+P^A@9AK;#POV2LL5-6OU-M;8U6+  
|L^J46|BR2-81;JZMZ;M!1^8-R&5;TR-1A55%SC%BLX0C7\$J16)\$E\$^UOVZC^;S;UK\$O!;Q63^IYRB\$|^KT@=K&X^XK6E|MF|31^NW-|Q(  
M2T\$36V!<("C^D3JEH;0S!7>9TAOD\$4LR0^Z(HB-TYEC@=@OW\$|^F;#^MF;+>4CPWT^I+@R.RVY14(|Y6F^J|JRZ-Q  
(NKCE7GLZZ+4HZB\$=O5.Z2J-M^KY6|HJ71^UP|)(4L;#&H)(H1&E(|VY@%R07^>|)(99624IO.F|!)@AU-MIS^SXWB9QO/^BM7V|\_!;O@6#>EO  
8K9D7LH^83Y>SR4V-2W^OY;^7IU>M^Q3-S9I?B1-!GK^Z8I+@|W^O^;U%3;57FK+LA;TN;=+0|)+X8^0EKZ7|H-M^B^X7=\$%FK^16@|EE.3RT-  
CSM;HHAOPV;7Q|Y^P?\_!6NZUW^M4CH9^ME@^Z4!^5^K5?1&Q&@&H|\_IXG=\*\$JNP^!^3(6V|H^D@9&^WH\$N^J(B@D^KZK7|^17O^TK#8V)?  
<1^D^20)|M4|T8ZKS1\_Q6^(^F7WTJ^4(AMSR^VO|>BE^FM^M+!+A+I6W7^Q-M+^28..)MA  
M.2;T^8H-9YC=;#19FS^ZINE^HOG(6HIG\$^BAY0P|H1(D@247^2Y^MR-B;M5M|XZ-21Z=Z@K)2H2BZ3;A2H6N.SX(X5|S#ZL73?  
Y8-Q&>J99BZEBR\_B>6195=^XIG+M4BKB|S|ARN(8(I\$PE;\_!@3Q.E(6815%D%3(ZQ=0Y-J#S^W>V9^8F@M;WS(%M8^8ZVJ-RML>P^4MQ?  
<5%F)=#-!\$HPGD0VYVS|MG01QMTHURFD<9^V1^Y^Y5-M2|\_!2@F^U\$D;82D6^&^9YV2^2L=^Y5-YQ7W-OH|!+@^\_!^PK\_L^AZ9DI\$Q\$^N  
ME\_<|B^E-2X|Q.U^=E.B3H-M0;|V|OEH-M;9|H(Z^N^S^F8?H|Y|O|H;@OHYD(E|MA;KJ1U-M=N6|KX354^\*G<|9K&-K;N@-UV8^TR;5WN^#-  
S;9K7KD;E^ZNOI9CP^\*M&(!\_JQ.69S^QF+>O^F3HDIWR2\_Y;RFHW16P>2EOK<|5^FPS+W|N;IT^  
MZ(B#^WDW3D|>4.6#X|NUS-NM=F|MI|QF3V;PX%L(G3HYC|D&)>N;WQ|H-MI7-8FY^IY=<5-ZY6N|U|MXV;@0B=SP648CB+^\*  
(P3C^61YEF4|)K;M;H-M849VXNM-MZ|M^V/N9>\_Y\$&P^SL7;HLO^9@X#^#9Z8Q|<^;@+>+P5LP^MM;4C^8;X&B1M|2CFJG^9?  
&Y;L16J1^TYO&(<|AR-016X5\$#-2PT0\$-M02H\_XTO8Q0^XJM5\$+E2\_U)726Q0|WOUK\$C%A@F^A-G^6W7+5^Q#;2!Q  
ME<|78GXX^+R+>=J|@3Q.G-F\_Y;G%ET%+|B|J|>R?%(((@O^H^01+T1H|IGD0-MJX-2^5H2\$TA5A9X@1P6)&(^Y^S;C|  
RV;8R!>1^WMSX|FOZULH010|T.E@J\_N-M6R2-LYDZ>O|9LU-KTT|^?RA+>M\$E|H|HR22/Q;X|FYM|HKDLOHBM;ZO3\$;F^H3D\$9\$RE\$\*6  
9)^\*8^83^MC|0B;\_M=F5@8BVO-HY2E|H98K^D+^15J6|V?N2S@#&S;ZH3Z;=|S%#^M;=R^5^T\$<|P6GNHIX;5C>OM>^7U;KE?  
HD(UYHIV^G5TDX^A;PE^QV^19|A|^+EA@\_!%FQ|D^V^Z13|0|O1^F9ID38T0F7DDM2=#3!^U1MR-J|I  
Q.Q^\*K=|K(4UKV^ZH@TON|B|B.Q;S74\$2&?U\$=>=Z|QMOU#IF2-MUS(\$|HUNBK-1^O&SDI+HS^A>9^J2J="M6X5D)  
(PA#&0\$^IEZ03H3V<9(C3-M+|C=|5CMR(#U.P6K%|VL|:O%0S6B|=<D|+V8#@K.O^(^R|SB27M3=!"|MICH(?  
1/50:5A>GB\$B>=MC^UF=&Q^16/R;+URTH90^K|VWG=;|+!-I%YG;S)"HW?<  
V^J3);XHUH\_|TLSEFS(CZX&NNB+7XHM1W;P.S.^!&8&R9|C;FV|H|JFN|\$|U^X%40X4-J-ME6F%|+V4|1NS^2;M3?  
&Y|9Z-LGR9+L|H|H^SVH3/Y\$&^\*K^Y^ZE;FD-IN#|NX;8BP^\*0<%H@\*A^1D\$-2|CF-4<8TXB  
M;GFH/86=B;=>U=X+KLI^E|T;@-46|JY|^1^38#<1%<1%|NV^|>GB+U>@Y0|H-M-D#^7G0O(W>#|Q1<8ZZPT^|UC>#N\$G;3/S  
=T^<8|UY&=;ACN^K|N+FY6-MUY|7|>K09|E^|75S>JL>?NIF=4674L2WRWAK^JSD5E>A^E#4MU77UY6X-M|HT^%  
|H9@%J^G^ZWU>W.WW4Y^&Y.L79-DJ97MV%IZ^|N02^YOE;G9L-RV^5-MFKQ;5XWNS@.49.3Q.^?Q^7\$N^ZS8|+>E44V|YE781#  
|^\*FOF|H|H2M0Y87Y7N153\_HVQNU|H&W>FKOY7RK5Q705!M;=<fE89;Y^@TBU^\_SB;T#2.&(<C^E)&2CG0GU@;#CD^6Y9-QO/0(2H/  
MN#^Z7\$|>UR7S0^AG3;S1LA-KIG3L=T7F|O155(U^E8C158N8PZ-MYT#4^2(XZ%&<U.T.G76|<|DWH^P\$^4V+3+6SRMN|3-  
8BA""9%F-G^\*M-KO\*)@\_&G|H^W!NT^1!3|V<E#0.8UJ0+K.A1@6AFE\$<f2F7B935ONS4W/O8L^|H^O^UF7W9;7U6-M54.10%871Q\_-N|^Z&  
(>X(<152|>P.E5MA&P55M=L>\_MKZ^J|EX#(7SIE2.T9M981B^\*U09-MF#|HT^|T.V25!^NM^W;-8=H@X;^%|>@12C;JG-VL-3^W09>+!+9;FD-  
9-MN^8-?JO&GEULSAX^CS=70X)MB^M^Y^O^RVF;XC9?77ZO05W~;|XA08AGW-M11SR+H9S^S)^@P1+00D2-B(&O8R&|  
-L;MU1;=>BOV)""L-U8#33UMJ6-49MU;#41^O(V;+18N(6Q-B;X-MLKY52B|K&5ER6FM|FIZ^I^D3-TO^Q2S."2Y@%\$>#;H%2%\$2A-421#G/L3  
M\$ED5|S(G^TWOR>@|LVP;VRRXUA+Z;O!-MASGA>5MA6-/R|F^OB^HM<Y4;ZO#;=;W^A!^3YR;<7TV+^V)M2?#60S<\_Y.M;+>\_#X-  
>S|AX^P&HD(Y^\_A?H8QHE|M&Q;\_#1H|N;H^W?<150-/MZIK4BXG\$@I\$0.9C%\$&YV23R|P^F^J>L^L^MW-M262J  
DJ8\$V%\$;A|!"\_H^H8\$;00QQ^595184=^IR=F5X^S+S2/I-M^9D(^N^YZ\$=>LZ9-.39@2^T.M)S\$|\_B  
|8G^Y^70=TC4(2R0L|OY3&|JQ|6;P|H^W92#>;|\*)^X7W19!1-M5J28PB23^A^E<0)SC#C\$JD4D^4@6%HG=O;C(Y/2.^@YT8JO^W96^Y7WS-Y  
M8;GCRCY^Q6\$^S13BA+ZQ15H2L^K(4>Z.N.6J;ZG=NWDBR4L;W463/O#MK6+^BVYJL6^D^\*D@F-MK2+N&#&M\$F>+QC-PSR2IXJ.Y4@U<)?  
F^PFD<(<(RCE&QJ;^7^D29N|JQ8.T;#;ED+^Q-MXNPI@UJ1MM-OAQ^SFUI>+!+315MQ-5.9A.KJ@J/B-M^E|>QQJP3-E7U;+>@SO-  
BO>#Y6.24RC(L.P)P\$^\*M2B(LH@PAE&8HPB(L-MK+!+U|Y^9YV^)|YQ5YQ|&C6U5JH|>2LQ,ENSTFMNMYUO;X5BZ^4HKGXHT+Y.M2L?<  
3V3>#/Q109|DWX|\_VSIS3>|EU^M5OV^OJFQ|\_6;LOZG?^+HF3=A<05  
M^<=M^K5%;5R7L2=>L|U+|NQZ@?^L4-Q^\*D+;E8;PRK0^7L;K|P(XO^<#DP  
MM5094!IE=AV^9B;6Y;I&+=+3L%CF.VTGCV^|<^I^V-KXF-65H^H^K<M^2X=^VD^01^FA9P.GA=|B>(&  
(U3F.0D\$S4217E^3+!+=&E/K^0&D?^!>D#>MCXJM>|KW^&\_RA;I<C;T^L7YV^NFE06>>BS8AA&|9YZAM\$H2BDA3PC%BB#-  
\$8\$S^G^S2)W#Q5|O!(!66IG+6GD-MA+;<H/R0^5YG;N|MO5\$DX+G^%\$;L^T#NX^C;\*&L65U|QAE/)>ZSO#;P\_5/MLW44NGS@SSW#7BY-  
GFG;KA;=&@O1=G&P4^E\$|G@&J|VADAX)507(K|5RABT-M0W>=BF=O?V^&^SNZ9UE@0ORU^W^FP#Z^Y7.UYANF0V>-BNL;R42IS0^8YKE  
M^8Q^KKK.T^F29L0^O^412)2&XRAB\$NIZE;+;TM7+OB-LF0HZC&M^XFO8F-MN9UE=&1+^\*MEJ%</p></div>



+P<+GNVJ>CX@T#7XY V3\$D1/9NN;X70M07=ZILZAY M1;6C@TP=HG1;2H0409,MCSH/QFMI\$7T>T6GK\@ZD\+0V5SVW\*#!>5:I3MM? KYK-A@NN?H\+Z">@4J2&?>>-!CXCX)"CWZ@+T#IN+IQ:EJ3 J^WX6\7GN7 MQ?FM/+4P2JL:Y00TC0A5@-.6M3-0,|=8.W"YIY%5-2.V=GP-1.K\*# MZ= PVA57<1 M#IBZ>7 =<.,KVY%5Z2GOC\W 50!<\$R\$;>NZZCCR:2 =T8=>MWE.\$Y8\$#7:/T3^>JT>QVA9 3ELT\*H:BQTS8F@JH=>X MN\@/8D&5B-+UR-19\WLC&R?TMTS:2M=60V12T8KU3K\$.S\*MA8^UT\# M.^4IT6TG=ZC^(Q->? 0JIE02<.#?2ZO\*.BKAHR!^H+HEDTA+MQ)+^=,7\*B#C M5GD-J>.@N2&K?N S11^1H%3MK>%7- #\*X-1YGEI\#E#C>3JZMU:OL(=0.05)\$R9U>@P3B75%7A08\$10@F/HQ51J M^C^P2C\$Y0F=BFWU76+M.89?%MHE-VX;<^FC^1^>;NY5? IWRV(F&Z#B\G2\1;2<@MP D+Y T0\$YBC M&.\$(1V&4Y3RAP@J\JX:HU"7^V^1L<-LRHF\\*U:Z1\*U(C\^26&7+Q1C3X^< M%#C9:8EGHG W5 FBJS9G+?2T^U W5S)XW^<CNXT\^TUIZ>.@QF^D^E5T5E762W22 MZ\ 23W.9+>0CMIGQ4/+99\#6FTTZV=H^JHD^Z: IDIB%V((0L)CU7=L2"G M^41)ED?PEB("F^FU\N(4172\A#18JG+L&==2\_?D>1\$;WTT\$#)YRE\*=Z;#\*9"49 MS\*.\$0QY2E&H.661786JW> 3\+A^=M^<..\$S%:FJUQY?1%Q(="!\$JYIU9@ M?C#T\$C7CGPKUM"1GN^X+9K/U9D)P>MWDN\KJ6IZ5+8E51J5\$YB^<K M->4W7356@8L (=<0.051\$)1^22(4%BP(N.1YGSIK:5)PV)EYXE\2E^T M6383PF\*W\Y4N.P0T.VY^1#1@QY&^1.R+A20.84HJ553A\UB.M\N I6G.Q^? 2N5U4U8U>4WT..@?A^3H;9 P^N6HJ7P1\JHD% C"/\$PQ3%L( M9:Q(BW2AG>MFRF6\$E14BV5^TN=0945.W\$BK)Y6T=^J?+N.C\5)E%.LES MG^Q\5 K^A.T\FIG^1022\B87@0/ZN.M.L KE8+TTFQF0Y\OTWS-PWC1523>-IF19K.%GXX=XH^TOHJTCU":MP:I<9&? M5%@W>..3>Q R07^D72\OG>5E\>L=..3@1.DKY2\H IB7=VM^VW G5174GE2 MK3^2<8^2@5F62ZD7PP.I:Z>@NPMB MQ2% H(RTF\K0% 09<@I9.M72)Z1LU=L22\$W\$ HRRHYVFH\R7@YCIQ.8%WXY52 M\*0=Y-PEB.PD\$UIM.EIPDU2V =>IKUMW.NCEL.DBC(A3J6&#J2^J.D1-C56 MSFY66\XXP4F.9MSW\<80Z>YMS^MJA/Q40)W>ZF\+BDE\S IDJU2GAXD8% MM=>+(N8%#0B\(>:Q.N0Q\$!&- (W)RIVZGIN+PUMT\I.W\$7\$S:HL\A^<GBM?<+71GLEC2J56Q^NE\T^1F7Z\$F^HPME4,9ERU>ER-MJ6D)%2DFF\^6<^K=9^8J^14U? 7=Z^NZZZ2\78J6BY3Q=>IK.RA(\A^\$K\$ M;/K\$5)BA?C9-QM5C^PJA0AU\IDL8O\RT10-T3GN^T:"\*910K.91^%(8,\$ MTP!B0G-.,Y05"-DY:D? I3:R%MJ3\H8M V#>@:W;=AP^4S>M-U\!W;+N>#BX M8(VD1.9R:5(QRI7=2E8 M\$9X\H V8.?&=" <@>859;#VS.A^"K;1^8:8FNV14RIEMZ0\>40IV.GN;>8 M^\$R.1=+V(Q^);GDWQ3(HC^>Q)^5%#J7@K^IR.8-67\LSGFM)+4K129\* M-&A>2U^6^ALARC^(T(Q\1)ZUVY\#D8<95%DG."BM;A1F)E9 PW\*.(1X MO0<#ID#/'E#<@=UAT^Q^2^E/@&."W\$J138QV- :S0="G13=2S. MJ@H/98^7H9TT1ZK^3\5>KN^JXY@ZTQ1.W52..L-OTXW6;\*IT5.E)UF MOKOX2P.23EL%GG>W^A9\1^2H5<3^".G11 B:&.&^DF:=H5N667XW.H.7- MGAQ?3SH.CY65?B3P\_UX-YB>H-M6(&\$.)W:\$Y\$S18^T&3Z+Y7(G.1%G(8P^U29AR@6D)(P M@4Q^D&0\+=+ ^AG^7E.I6G7^1=<@9VIV MV0.19FWE\P>EYB9?C^M#<D6>A19T^?27@W2%JLL#N)=14Y44 2GAQ\$C\B M\Z4A5-O1 Z+1)%#0^4Z+.#2^532B- K^GBYM\^1MQ="ZCIR950\$&AYWE.0\$ M^A\_P @Q\$J9B-29HY1A\1^=90B8<48-G6BG+BB.F>ZY\WK-1CTUPVIR^H1 M@OEJ^I2M R4/U5\A\$N^(\3 M@!(&BX\55M0 HG4L# (H^1H>""6E?#CQ.K%<D^E26>@)1+VN#HT/2R M9IQ.HJ\Z8^X;43E?Z11-0)9Z AR?Y\+K.KN\ (@>193AG).1%#GS\_HM MJ5.Z^JHRY0+41%Q^&.\$0(D8%)(EJ^QW0F">Q@NOG40E8E5T8<=8JM M^T(VH&H)TJZ4U9\$#+3U=J^M.PU\>2P2/X2\^0F#Q=XI^8>Y(1K1 M7(HK3JA4.3G\$S? P^OY\$X \$XM=U6WG^<^GLM45FUS18=0Z.GM5G1>D00Q2Q\1(9 MT^P^=>""TT.S\$M^N7U.G0-374%SSJ1\Y"/29S (SXHJ\HDDYF\7XEWPI M:NYSID:QM/@%55VT+G@HBMKH/9\$FHAY^&D0)#1#09P2E".21#85% =C6^EN-M^XJ:0G Y8Z>6ZR!>8E51^G0?KD4@/Q3.K MT.5M+/+G=6K@)U+5ZMVZ^V^+W\$4L3D9).G<#D.A-Q.G.\$(Q951<^! M.PPGSN^P9NM%)&YX@FF.H^\$! JEISN17XHXBS IKD@H=DI8Y6X\$.S\$13^\*YW? OP6K>M5^V(% N6 M1HXKNF8Z@&((\*\*[Z^D=I> I\U.D9GLA(WWI&0\+IXI M^ID)JL IR&I#V>DQP?CBG9\H01?)!)/NNK^I8V\^5JY('XKU4L%)&EJR+M\ S^YA(H@^?HU9+1^4^@9TI^\*=1J42^QXR9:2UW\,2UU2PPVFDJ:P3HUI^M METZ&9^1\*EIR\FTV\U22\59E^)>@/1JZ/2\W RI+^+>OE- 5804.J1WA.GA.M.^1O(8H\$S#(\$Y;G\$.4AWF\$8\BB-..4HR+>11V^C:A-K'VM#L7+BNIV&E+MXX^964#>8+3#><1F.1;22B)W-EG- 1LHF1V(I-#1.F.W-W+G=<E\$0."YY M^0(A.Y^)=XQ\$5^&.48(QS\$F4PS 6\,OSC#18JY6U=>X.%H/H^%;AVC.N MJ=0.3W9XEFZ+R5^T4Q> +16^DY>%(R=K1G53L.L^Q60FZ#N\H=+7=>(H^M\_4&7!5JD 4TZ2FUBI3-P+51B250R MYL:2 ZA2/H\$1RB+\$>ZO!" \$L@XEQ^7.58T^1B88K3Q41<^UJFP@^W^VI MGH+@\*PWA3Z^H4^D@7:#0^ N6E\_\$K17SF6B0-98NL&03K9G7>D! M=+1^V1UU+^G^7.PK\$Y93P^L9^>28AV2N1KB1^7E7RM^BY#54A MU0)3- J&^9R=6B3MBNL^%N8JGKYS^73BGBFBW^\*XJHFNC29(J%\$.O/E.)K=PP M8V(Y>5GV#CB;\$V5.G\*&9/1HCOE5HKD@H)\$J;D^Q7^O&O^6 M/2> :%GXJV4FE3W.9MOLM.#9+715.4 CUW.CBMR^4@Q)^1^6YX&+8PGN5-W MQ17+14J\_.F4CD#1^23RGFD^YIKREA0U^EN&+% H\_0JH117JXHL02^\*,MR%-3\$A72\B\B\$<PX0D^5!"N.S:02H3:QU%PP@Y8R43^2X4=QFA<MGWB3W\$YE3^VT>4DT+1^54%\$ L&JZME1X48^G1U^=K.;9R29^Y8S\_1E4ZL1 M2A\$Z^216MWZ\O5N6NHP6CVD1H^2JGSA7<\$%@E@D^Q8Q8D)(CY\$#JC#PWA00F MUDP;^>-> DEQ+&.Y\+B&HHR+G:YZ#DA<2Sj>#(Y^):GN\_XJ740^N^WXC MM/M)H4F4PZAIMAM2@UMH(9- 06V92\ADE\$B5MQ^U^L^@XNB7+6FHWJVS^M>M1=JLX^57L Y45\IGDE3);E0G^<6&2\HDV\IOWKLT=57G\I^ MAIN9MRH+T1\$Q1=8BT>"V.BUWN^69^FV.BG2XS.7X M8.Y^W\<#0%Y31^4YAPDD 44 \$E\$88ZXR+\*<1981N3^! (60V>0:F0SIT^8P^JM(H.S:57">6V5.CLAM(4\$Z\$ M0%8L0?H3^UA.LBV.0-UVR6\U3!^\*WGJ^?JR^,="C^SW=X#\$8+LV@0:7P M^M^DZXSSIQ13R5@YX\Y69^P\$BOJTI^#XUUV#M;.ES:2>50ZTJ;M4=HOB7 MLOICLY OA3SA7XL%4DJHHA O^\$&489B2\$0@? ^TMMD@B\$#+^Y\+B9>ZP^>MSL^6\!XD&JF@O:0^>F.VTP^3@V^F^4W%SB\$YRE\U:Q)(M\_9FCF\SA>1K9 MY#J0>? T0>>W0EOANW6\$A6>+Y?KJXH7^7L4:4.#2^07Q.KHE@\$(4BJBT1.CNBL\$SRNJ(XT=JW8<KF4WU5=AS MY#F8Z0?1YIYH.5\N^<T2

```
(X/CXCI>$LGK13#75+Y(2=-&D5R0 MNNW'D0J649S&D 2*)LIX 2,2>,"O"*=HX=[N6]>?P M&%,FTMIMW.MI31>J-.RC"U">1>0YW*Y"(JL13#-
$!"CBBR#&(>1Y3E&2AB/((@3>P2E@Z1FGRA#6=,0?M!@P#:#OU X7M:CR(P@3W#H.T27=!=
<1)3B2&Z91:1>I<0Y+L.OID".FK3HUR7179A<.EBPX M>:OI?F EFR1YE403/WVMN?OP&3PH,=T(CX4ZZC.PX.TI$R'G/DER(0I
MNEV-")$+HNB6HV*Y2B6UM>HW@NZ1>M:2<1*E.C:LB^7T@IDYH$<1 M6QC:$6>IFW54=7ACXS)$089_Q.HFVIX_I?
L^1/_KS:JH%:V5IOE6+8_-/B M3IZ1?KJE2X@)WXTKZ70?RP$1Y3&80@9E<4I M.31Y5.F61:#E$6@F@>(2G*ORZRK9>/O#/@%7PNV86*Z19M?
B0M?+=IW2...>M1+M=I/R3XV^<I/R:Z4D^58=-0IH@#A&L:J2E1"G.(1%@0+";$<1V*QZ61HW0YQ*IMJ5;_DMJ^>2-
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17%J:6 1 ML/R8HJW^#E:33F5I2LY."Q1&E8B+&2VL&RR&E8YD:P5@)27KHP?UHRWVVO*DRD.6AY@G+ QA%GD2IU T9@GD41C#&
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```

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E26.I>A14Z|ISQ7UD.WE" C3SAFYK&STY.>|-=9F.M.YY\$?^S?&V^|H3EVG?M4-3\*ER|E|~JW  
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&M|T1.MZ.=T-R.~.W+2Y>U.Y7Z2V|>?41+E%E|>:B2\*\$4RY5M)=@&ON|B(Δ MCP)0(!. @6%-K<  
\*=^U/YGQ1+|^/>:MDG(XM-..K"O6H44)CN-M=(\$E6\$4.XV%)\$<+|+ZKNC.\$Y5&KF"JF9V|/K|)-5C>K><^\*O5X\*|X^,JM  
M\*FOZ5+WP9MO|T947\$AZ\*G&.1L1Q'G\*NQ#U&\$&8E|S44B+.)9PQX-O+A.>QT&-M/6P\$.A1YK.BC3'Z|0#MJV\* N-.85TRQS^H#<^  
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/7L|?8="Y.Y?>)&KQNL%SK\*XP(210\*^\*9C>.&(CT47-M3|BHRM5,T^UTU5-TW69\*X-1H1.PZ4C=0CTQ?-\*U#V/;+1W21@G06L|  
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M\$-7.%,RM|2|T).S%U)6|3F#D&.<+&"M2=4HJ2MCKM#\_/\_<60T.<1CHD\*B17R/X2+\$.?<|XK\$|S\$|SY+""?M.OG:B4;GUS4/;+UYJK';T  
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DYTB<2\$|S18S1|0VNL=X\*G<(>9%#00J7"#H.Y|JK#|7>R.ZP.-1Δ-G M/2W?@WRBSC|H7\*,Z#V^N<#2#Y.@V|ΔJ29);'6YTE|JR.#K\*X)?  
YYDU<7L|M.LGXMM&ONQ02C7QX4;|DΔ|>=>GB>R3-04@N\$50AHG<(6B3P45).ASK8DV-M%RDY-H+OZ\*.,+|BQ>MO9BMBP2?PD,?  
K3S4#X2Z+9\*BH|2V?9\$1%+XAX5-M\_%V|Δ.9G.66K+|HK=785Δ|=U-.U^K+;LXYK|(#G|HDA1Q3Z2=-41-M1MNCZEL|=8AHEH-  
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Z\$.%#<#6|JPF6G|EJR+83|Z#COEP.2UA.OΔ5-MER.Z-L\$M(X.T.L|VXN=-X|ΔZ|2KH01W5F-2>|U7G-W5&U%N=Δ?<  
M\_="\*)XE)\$UQX|G3X|@O<)>84(ΔI7U#/#5P-8M8N(YK'B6+4HYE#ΔW.@FIK!&M;N-1=4SNΔU"TVQF/D|9.0LT#-%1MC@V+ΔF6#KUS@M|H9Y9.  
|P|QO4R60'-M|HGZ|HDS%|JMZL@/ΔN|ΔTHKPΔQ^ΔE.7%F-CK>1HP\*#ΔMN=Δ7M.&ΔP+ΔWΔO7\$)H8,+Δ4.C|2P|H5H7R3|ΔM|ΔQ53Z"<Δ(Δ  
E7-MPFH|E08KV\$6L|B|FΔO5|17JOP-MT6@5#-O|Jv97-M9>R9S<7%75?%YH59|D0-.89\$)+SR."Y1G|Δ2D"\$ΔPW9A#Δ\$8=2  
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ΔV|H|T@>QZ|ΔSMI"VMFM\$VOXECM2|<4EWL;180CH|4TA@+Δ2GPΔ4.(PB4.2%TJ  
MY2|@>S13ZO1T9GWGQO(XΔI67|IM9K-IES|3|Δ4OΔ|VW2=ΔP|WJ5+ΔJNV-MEM2L)VΔED?P|Δ+Δ|Q|ΔS1=-UN7-HMYFX\*?ΔHSX"-9="O..X%  
MYB2B"Y|BSBLT|XTVY|Δ|Δ|ZL39HFK03R&ΔY?KVYA.ZWF|KLG<=>H/V|DC;(M+ΔM/ΔBPP.N=5;\_%A&H|H|+C(H:CE\$5|D664Q|T\$N"0<F  
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|\$+Δ=W\$\*F4"|7E-Δ4.98?>3CW0HX+M2K)?@|ΔX>@0SX-N8<Δ+>ΔWS5S(X-OPΔV|ΔV6G|Δ=-ML0476"ΔF"9>ΔYK3)+JXH&  
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M2ECYΔY6N.3\*ΔUP^EMM^ΔL8|Δ(5F\$S3)(XPTCΔX|X|Δ5Z73)=M\_ΔA8P.K|ΔWΔ5ZCG&NΔW9AK\$HΔ4YZAEQEHRC77?ΔEO+PTN6>Δ#3  
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ΔVU6(Δ%MG=CN8)HRSGC\*\$IS0C.(HRG.<9RS&29\$RB\*19YQ"Δ+Δ+Δ)W"-MKJ"6;ΔZ+YΔ8U\_Δ6%Δ|O&M>ΔS-MΔM^ΔBIMWWIKSHLJΔ|Δ@Δ+Δ1X3.  
U\$@J<Δ9%ΔM|Δ+Δ010\$|Δ>ΔYΔC=ΔR@#ΔMKFW0\$445YFΔAΔ13<ΔPΔA725|786|PΔP6W|ΔT)-(W|B|F+Δ<Δ)0\$MP=ETHYMHZ(2Y|Y:630=MOZK.  
|3-X>G>4>ΔK|Z)=QJ0PE7YB|EUC|RG\_Δ#"BG8+M|JΔ@6\$Δ"Q3YZ>Δ2P<Δ\$WΔUΔE"X\$S:215-Δ)2R.;Δ5HΔOU8H0QO70+S-M-U|HBY.ZV84-  
5|Q(BSCQ?)RHΔH1&EΔPZ"?ΔG-MΔ6<ΔHUUQT=Δ/Δ=?N^C.VEK\*:7)P6=W+Y\$OΔN8W@Δ#%UXE3-HWCU)WΔG>ΔU#-MΔSDCV^Δ  
K455MΔIR.XR|NBK9FP#M-ΔVFWΔ\$V=7Δ4\*ΔBΔP>Q\*Z801WPΔO.#<3(ΔPRPHK.Δ2S+Δ8."PQ"ZKG  
MΔ.6|Y>ΔER/VM-X&X(33\*QUG<Δ.P3ΔI5)C)68CS-M+ΔYG|Δ>Y5J53#X<ΔR3\*JYVX|ΔM&W5C\_ΔTFKPIV\_ΔMB:HK^M\$Δ|Δ%8.C'  
MTZ"ΔN2NΔQ@6|ΔΔK5|KX+4%UΔ|ΔKΔBΔ9TY>Δ4J8ΔΔBYRGΔN4<6T+YQN  
M7GCI728>ΔI>UXF(ΔVOPΔ7=T\_Δ+Δ10K+73<Δ'9L'MT5C.\*UΔ0@ΔZ/Δ)H.-NB./O3EUTAR@.H\*ΔM|S'-Δ+Δ\$ΔY?#Δ!@6WB>9B  
ΔE=02TYΔA?>ΔJAZ0ΔT(ΔHWS=S)0=5SD)MTL\$K\$=&@8F\$M|HΔL<Δ2)ΔP\$ΔJ.H\$W&<2VTO&L2FL|ZH8\$MB@YANNP|V1(ΔMK7|RCUW2-ΔA  
(83F68-862|TN47P7S.TAGA=(M-ΔU%ΔJNU=ΔR-A1@6\$SΔN\$Δ5^Z/ΔBKΔΔ%ΔLΔ;ΔXTS>ΔYP6MΔΔ2KΔ+Δ2+ΔI5ΔUMUT%5I?  
ΔL5VK+ΔAΔAZOL9MMΔF1|B7UV6QΔD30;S/QZ|ΔT-51W4:2U5Q|Δ-MKΔO|T5=W7|MK-K#?ΔPΔK\_ΔJ62|F7V|EYH|ΔZ-  
ΔT)X\$8KN|X4|ΔVΔH=Y=Δ.EUΔHSY+M2\_ΔEG<ΔUOB^ΔO.O+39\_ΔT2=Δ%T-37MAVU02W:@C/Q17008ΔV(\*>6PWQ\*H-MPY2(Δ  
MEB7@ΔYLYH@IT>6FC|R\$Y=4W%ΔVH>ΔDM2ΔPQ?P73MK5FZ98.4FEL|H4ΔD2VYF4G|F>F2G\$R-M3&=RFIKΔ(Δ)MOΔ^K\_ΔSG65./>Δ)0-Δ;  
(N6G8'7|WELL\$TSJG6+Δ12%ΔC\*M@&0ΔV|K?BM4ZE+ΔWC5=Δ)UΔX\_Δ|Z9I-MVBRF-S<9|BΔA(8T'ZATUTS"3ZKJ.08QZ&F4"-M39^ΔHXN  
&Δ5/ΔP|O8P>Δ@>ΔISZ3\$F=Δ.#P3%MΔ'D#JROYBF\$S\$=ΔQAN(QI-MN9R2KER7K2|H|=Δ/7ΔFUZOZNWHARJΔB'N+ΔT7'49%(A.19AG\_\*  
ΔAΔD:TE3-Δ2.9|7U0Δ34W7+Δ/Δ8|EQ|Δ1B4XMD"ΔSΔ5WFR&SΔB|HLP7@Δ<ΔV>MM95ΔT.DNOΔ4-  
Δ<2=Δ1>9UN6'MN5ΔMΔNVL5S1:8\*ΔJCU"ΔH@B-NKCB-MULJ(ΔLΔ)-(B9&G|0>TEP|PX5J0M35P020G145\$Δ-(ΔB|NF&K>Δ2+9BΔΔIΔFA  
MCA24.8.ZΔZΔ|W=ΔJ3U+ΔNΔBNQ2IC8SBLΔM-Z2^Δ#R|THUEQJ3M^Δ6.SRCΔX220BΔPΔ2(8XR7T@W5\*28Δ43PPΔ)M\_Δ\$ΔT&ΔU9&Δ2M|H9JΔ=Δ  
ΔGHQΔU@62R|Δ4Δ12T'8#0-VG|PΔI"-ΔK\$Δ#-MJR83\$ΔQD1#ΔH162'2BΔNLAH#2A|YΔ\*Δ>GMΔMN"G\_ΔT#\_Δ+ΔP=>ΔZG8%Q6IΔM7|Δ&ΔYE%Δ)ΔAP3^Δ#  
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Δ7Δ9Δ1#ΔJZKΔ|QΔ62>WΔZ-FC-8ΔW3ΔVB<ΔQCD<ΔN-7.MQO0%ΔA^Δ>ZΔX2>Δ|HΔHA%ΔEQTΔ0ICΔH|Δ#>ΔQR+ΔΔ+EF8|ΔON#ΔS&M^O7  
Δ=Z2-BΔ#KV\_ΔC.FWF"K=T:E"UΔMM71ΔV59.OΔVHCM1MR&Δ#ΔM2+S9/ΔM429(PV=&ΔYΔ2K3K?ΔPΔO^Δ7;  
(ΔJE(Q5T|YΔZ:WΔN:ΔW7YQYR|Δ3=ΔFMΔ^ΔIDWΔMS<Δ4QG|K\_Δ+ΔV8E8BΔ+ΔBTC90'XΔMWΔ<Δ8E\$=ΔARΔ@)ΔRDOQ.Z7728T9QHIKM'  
ΔA52CΔMΔYΔSY>ΔXAW9=ΔMOI8|=35VSTLF(K3ZCMJ-M-3D9|5V>ΔUKL|6F5NX|H+0ΔH|CNA8|FΔI\_ΔKFA6ΔLMA7VΔF9|S<Δ193A  
MGΔ#ΔNDV+Δ4G|ΔW\$ΔK09DK6>ΔCAZMΔ5P.PKZNAΔJEM&-Z|2'ΔCΔH\$Δ18ΔM|HΔH'5QPGΔ+ΔWΔ|XKS^Δ=ΔXΔH4ΔIKKY6-ΔUS<ΔIG-M49U?  
PG6.6)Δ+Δ6G4ΔTY""S>ΔΔΔ6|3'Δ@F|ZZUBΔAΔC@G1<6DUΔTΔ31K|Δ1M5A/KΔC?MΔZK)PKP9@Δ5PΔ^ΔP  
ZE5\*\*FYX-77|ΔF+QB-7SUO-WGV-V3P^ΔE|ΔMVSΔM\_Δ5|Δ5ΔD.ΔH\$VΔYΔ13)ΔYN78"ΔF+ΔN+Δ(Δ9ΔN9-0ΔN8QΔHΔJ0-O"ΔD  
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M\*\*YU2ΔQO)WΔQ@ΔUT(ΔH%Δ3)5.9\$&Δ4K<2ΔC.BCS#Δ|>Δ(T8#Δ+ΔZ\$KΔGΔVΔJ5-U-MΔ19XΔNOΔ\$Y8IKΔ3Δ?ΔO|H\$Δ15JAB'9EΔI-  
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MΔ5%ΔPT(P\$S\$FΔ1-MT\$)ΔOCV"HRΔGF-32&TP\$RG-EM@ΔB-51UΔ@ΔMΔPXR-BPΔY3H1%ΔD>ΔUAZΔMWΔC23ΔRP>ΔΔTΔIDYΔPVΔK<  
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Δ<Δ=ΔNULΔ6-.M%7ΔIN-KΔ\$AΔWZLWΔ|ΔXF="ΔHΔPBPPT"Δ10.%Δ>ΔEXH>3MR6ΔMA-018AQAΔ+K>60ΔYEYUΔ20-MWT|ORM>O5R2Y6%21  
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```

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5IDW/TBH)WDX4I5G0IV\_7VB.YK@I7088S)=88.6A M!QD8""NN1.LI\$H@<T.T.BS""YX8PFRIGC:KYKX(9910RU7.426P4EAD)F^T TL<6?  
A&TXH/(DAIX#)=@R\$#=#OP MP@((XCBM(FNHX!LV/E4L5J01KP7W9^Z MDDGGUWQ6RC0.#^9Z9W.N:#?KXW!7.3H\$!TF)MK8\$  
MOVRM<370/J)=M0616T3PX9>TC:OX\_U:38.4 A-2B=KFLAK5&TE9Y<\$O^M:L<5+2W>ME)6\_50?P@M>9U;MI^5X)?  
K05V6&=HZ@+!\_U^\*7.91@?(L9PCS M-\$4T83F""IQ@!""S.CKHJGA>\_U0\*^2=9GW?E7W5>J=L%4OZ!739.Y:#=N" M=O.H@EO8WQOEF ICF\*?  
\_P.O>8+!/##:I3W/B M^SCL5^O BKTKSOP2D>G>O5#W!>K?A+=!4 MP^M.M\_LM-4L5TCZ=+2+28/EL"OG0 AFD9#D:R\$9!+!;?  
HDC<+8.W83 #4EV<6 DJVIT-UH:28BYHK!)M>G^\*WW+&DM&\$&2^!CEHD@ORVXTE>YIYZ@<@Q)62T=^CJ^95\_""&LOQ%\_.. M!#  
QCOR^N9R9W4E8#A>^O7X^!VK\$S=M5YUK^6\$?:OJ6.D^ONU"6A:!"H%3R M\$F%:"E1BP9"(RX^45K&V.CN!"  
!Z!Z:IG49ZP=W1%1^3=^TZG<39^C2J CUG M.L!W^&HJ M.%@>9J2I=\_.M@/GL"O<+>\_!L O^&7!^KW=V!(O2)^&^S)F M?" H>EL-  
!5TP\_+>FX6UN5U>DKL 58M!>LIT0>B2"-4QJG:IX59@HJ2YVK! M)!\$!^DI5%ROHUPWQ?="WUVKBMYYMVVBESH(Q-  
FG+9OA>MY7^P3+9@WIC71 MKD+KLB^!W&L37#^Z1&JK\$<(BOPPP^0&F31Q@MRYSV<(^Y^OH^#ZV4W^R+9P=M-Z/ZR7JE>=:'A(Z+MM  
FE8U>M.\$PY>=>)>G.D1O\_R+^LUFH(23G^9WUV:(Z M5DP%7^&PBI+8U46=F.89FU(7T9/F4M%)^R5M=C^!JQ:GJRENV0JQ\_ MJU>\_!L 8!  
<L\$S?Z=BD@F^!XIEAF(2%)F"">+!DH6!^\*2L3S.U4A!VM!KTHP(MT!BV/^X4 M^B2W\$3M%H&S6MSPHFORBS(X0YX8K;  
ME!E+R#W!"7XIZ=(9MM5RJA\_XD-5=-4G3MSM=@38L^8:1!)J5YBI(H^Z&D M94PBI\_5B5>G:N\$S\*^#@ZUNT!L+!&NWIR9HYW!7<^!  
!8RO8L;LK"/007GR MU5"G R&Y54=@=)+1Y\$U73)6\*M!V65--!\$6Y^F6<@%:S=E ME\_Q?FVZGL!T+J^O/BD=OJNMT+7-8R%.4G:1^<\_  
\_9V=^F=V!+6Z6A;1FW^<^!A;VZ.PB^WY!U^M.W? QFIV D?\_ MV!Y\_!Y KT!"H^K@!J^Y^PYX!^QHYV^>NT6G^=;/JUI88!;U7N\*\*9A&<1  
M8@77A^4B1\$2&4^5QF&=%7H@!P9#>WE2PY\_AIG.MW&O;VNL NJ5^5TX@<^CK:UD;IL(2XRS):)%  
MJDFR>=>EB)5\_#B0L8Q&=D^96!^AGMW+10)7@<S2LSH 3P!>4NY&E!PMR\_M6^QL>JZ 07#7>5<1-S=5!^@<G!A\_#T@W!  
((NEJ>/H/QT^"J2EH236W M/RKOMP\_U/G/<"NJ^PK2TL/7Z!7\_5QS MVE92F24C^4\$DWVE21G7<\_V(B@U300B>MOD&O?Z\_<  
MZ^YR>=>QEZ!BSWT^F 2R\$=?N!1WD6!TYF=MWKP;UBUK\$5U^@8IK;JN^>ZKZE^NUO!>WG5-)XZU44&Z>  
!-1@T:17!GY>=>ZC:O(8HRE!4RLT\_>#S\_NJ.FK8P;?I^>L0D!4 MT66GCU4^%EQ25=?Z!NOU9Y3#>GLD2A%+K8,PU1P3.&  
(L\$\*!&=)F#+0!<59 MB9X7@ZW!>FMG\_&f8^G\$?>#(ZQ0(V!>B+X).> O^5KR7:6MLK^9?%!>MK);V/S7!WA0!G?  
3N2O=V7\$!NY""@!#BO(R4WL\_J2+#!LLPDPEE^!>A%#H5 M\_4W60+/+!\_8U+2^07M>2#^<^?PN\$UPFP2JA!U<^\_F1!7E(ZC-  
!PH&!)SU=^2!)ISHN^HYQG M%.\$R)XC@<D6BS#DO>+!+!0(66GA JVKUZG=^&RUN@BV>@4!O8^I7E: FWD5  
MIS""(TQ@AYQ^="X2HMS\$J>7\$!H!TD# V;\_!51!^<M\_VR8D14!DK(7 MW4H1RS1&^T35&8XSDA""<6@VHQ<9XIT^!HMH;  
!4A:&\_QAT4\_\*RTF: M@Q!Q!DETOQI8?G0RU\_&CR^OFGL;ZEK1Q48W6%2TCS\$ M&!64"GU8FR.\*\$X(\$I2QE)699^KJP.Q3A>4ZW  
M0\$2TR^&3^KRD.P^V1R> M9BYLWD(M!4\_5TR&XFY!PZ)4!^H:CGS2EZ^0FSOTE 18LSH2.4.Y9CK H.D0)9RCD>A)^(Q^6@U  
M=J&5!T5H!\_!%\$!+!OJG67D!L\_>#WM5K6 OW:PVPWA@H@P\_!E.M:JX^\$2L3^>?GAQ?JY NS&.#^9RI)  
M=5MSO; V\_!^O.&\_YN#JR:#3.TVODRK)N@&\*\_@Y1&A D!T0>T>(^H&F&V<^\$V+4D)3D)Q7QKB08JU^Z+EM4VYTE2#D0@+\*^N0)9<  
(H13&C0M\_>\_HYH@JHV7 MK00+!D+T=@!PL^W^?#^" F.VDVT%3ZZ)K=3ROR.%&YG M@+!D:CLWJF7!G:6;8QNZM6!4!W?/OC>"?  
JEWK4NV70QH=RIWDN!"Q" M140PPEF8H3(-4!0?7N8^9U&69^%\$JF M\_CIOQ9H?49RV^\_Q!A!387.  
P1!D!9TZP+4Z/MO105G&A@<8YSJL M2P2P2W\$5.F\$!UJ%22GJV2=>M^@HV..T7NBO>H?^XWF#Z\_MM-F&2!2  
@W5E!+&OKG@./+UVL!CD9WB9\_&\_W!N\_1@J!+!C.\*!XJ3DS/81? ML^D)3S+LV9^U"N DG#UH&VJK^NE!55ZM;4^U!G\_KLME5K^R"%\$NHA!A  
M&E)49 RC""!4Z5H>E^!L5V@0#=#.S38D! FSEE7\_!MPTJF-FP((A<=>\_""YZ.A9\$."A6!#A8UBFV\_""+!82^6M/R^! 6C1W49XH  
MN+>\_848S5Y6B""!7Z\$#Y!A!#C!"RG49;=670E4S%< ML^C2S9U1U^ZWR<4<8+7\$W\$G;4X90)5(T0S)CA.N4J8JR)3\$""=+<=J  
MLKYR&2C3DDX""#X9!L^K\_!%<@P>?Z69QZEN/R^!@<^/@<D>E:080""HJB M-8;EM:RX)N@C1W@BWR0.01G6&Z2ZY6\$N^+2\*  
(!B)3.U5H&5RS<(^GGU% M^R20@H^WXS0+#!<Z>P!WEJ?P5^!Q\_5=7R+MOY!T^2FW.P<7NP0=L2^!\_M.AZ6:N^=E?>P\_!5S4WT.N60A9  
YC3B/^<=&80AFHZ=&0^2U)EXN30^Z!7R.L M;8^!L)JWL (SUH: G18^&X!LQ%<^&XNWP4%6L/BW)\_9W("BGS@B6")@3A M(F:H^!\_I33\_<\_<  
ASLW@>!8!G&W&MY45:&F&EX3N0^G?2.DFX&F3G&D BD MZB&WM>J9:EJO^QG^X%<(!TRDP9LYH!H!AN!H.EZ<=& BEKIZH69^GYX75B  
MZAVJ^ZIWK%I=QQM6T#).8J^7I0SA.BY1R62^AF75J0!A)43#Y=>)>^>0> MNKV>+7-FL-5TR^AGUX!(P2LSW;+!^2\*@<\_FYWH^%+M!5;\_<  
!V\_!5FOE\$P!6 MA^<@SD>VJ3@<@=:T3E!ZHU6!%KQ+6M!D)V^<^!N5B..4D!F6.2)B!^4!5)R2 M^M0F27(1!8!8!ZU\_?B5!\$T;+>\_!L^9D3>  
TO<R!G-GZ4 "" M7U086>WJ3@<H?>X+!SMH^FY+!(>!WX^5.0%<OEF.N HZYJ\_94BCO!S3) M2HQB!D8(QW&2!T4O\$)UK(DL>AZ1!HF  
#/S!3<=>OE!EJH^9;H\*G=T93 M!+87>+!H(W2F^56^Z6C\_ZV;LH59!A!&OVGP4M!:O^<^<FVCY^<^!M^!P^<^U^C7V^<^HDDR!>\_<  
(2LV53G^!2%ZD!C3F.4R)E&2@!9S0!>CSFW@<L M(8).D6%FHN62;HJMX5KN 3^8E#X^K<("Z> RUWM9^BIUW!0>^<^!T0Y^W M^\$GA\_H=?  
5U5-V+U5;QTK?>G^!UJ6.C:(H^9M\$4L%X%2@ET^<FZ^<K^M\_K 405=^1!GU<^@P!\_QAK:QX7:E+;CSU?>8F+@ MBQ(7HP?<  
LHH^61O\_RZ:D6RD H5 MMHP&S4 !K.#&UCLNL +FW7 C\_16)M !^Y2K ME!C8F>?U.KIY<0;Z+>="T!7!B>Z.G\$&NU!R)Q;\_<  
M%\_="^Q39ZKZ&+7MH3KT^5FC^!/?WJOAJ.89:R LE^M.T>."YU60/@F^6XEKVM;8ORG!LKH71A=%DB9^9+1A^).I+&\_<  
M\_46.""D8BB\$>S\_HISS""(L!%B!FCQ5\$&BZ!^W7Y\_57P!+HZR>IQIRIMV^X MT\_6!<0HS0V!^WQ%%A<9.M=)AWZSP^IH/MJ^3!+<  
(4+V!>A!52!>)M=^P) M!9D!=A!H3!N6>V<+<L(LBN^H922B^L5XU USXNFV3^D367""?<  
!\$YV4!>Y6\$#3;S6SYQ@!FELH2!B^!NG3+!5IN+EM!2 MLZF+!1BN^!N@XN^M^!\$YZ^!P^8<2L;XW02P7NR^KO\$!1GW.CGFW(66S  
MM(VE6@T^"K0^Q^Z(XO:7;L!EZ!M9QQ>R\_<K#>#R>).6V1!%7=DS^F)XDX; M=4\_3\_)IRRW-  
AC:B@NU\_ KPPZ^MTJG^YX(120G4@O2!>YNU\$M^M^2\$S!NV MGC^V#(HJWG9EL^\_Y!5\_KJ8!UK^9KKZN/KX!IDNW!B#)!#PZ#2.3+<  
4+^7^BO^>U MT B=VO4Z!%:B13FYVG< IQ@<@=#(SO!)^2%FEG^U\$Z7\_O^!J5G!5OEJY#4\_1 M^!>?%!6!VMOQ2!V>GUT\$YH 6>60!<  
<9H^Z8<\_UT7 MQZ>!U.90@=2^@0WKCVDYLVF6P!S4)W1+Z!C/HZ:#\_!VJ!JV.OOX7.VIUI MU\_#=#NSCGYZXE1FP\$32!^YH<  
(6HUY/S^!4C651W""!B.F41^E@6\_VKL\$!\$>MYXC2DA1YS\$B9&16<6TF?<LS5.<%VQ.I>^/3BG;9 1W\_!D6L0:7=) Y!T<  
M%+^U!A GT;+?)D&L=KUO.I+!EL!""PG\_U>@<G;KU?Z-07Y=1NR^!A(A9 MF#>\_4B1PF""\_TMB49LRB!A MW8LC!<(W+L<  
H827^Z+!\$FY!P^9T4Z\_OOHM!M2M^>ZO!FCPI+!A9IDM9!H)M9)PASEB^<A!B%<FLEJ&X I9FF&L7!HUU M3^&A0.#ZP!^!1U9C)LSL^L<  
9ZJ!M..S5\$UP&!^JG\_MY^<XV+>2B/SMK/1 ML/PXJ\$;H5YIM;Z6W;H8\*? ?+NZU.V+MYQ5NT7!608=693)G M2-  
!25=A^OJB.U0Z=YG\$>B43!C.LX4!CRY>Q5U!E^Y;+!B!L=GUJ70.M!ML^\*Q&T^FNYZ!V!>KL^!1LG)ZQKW6\_Q\$H<  
APOIP\_E?M3&=3\_5>WBAV4\_X M/D^E;2!H&RE=ZUN0N>TK\$SXM^M2^!QW^SW08?WY^M^U;\_OK5256FVY+!HM^T-SH!<\_<  
C@5>L6M.HYH@<^" MX&^5!6PD8+84:(BYPWOHT/PV.SCJGX4!8?^!7J68CF72T\$>[B6NM9 M^5M%\$S=L.PS/1T3.D0&>FJ<  
LRT.42?%YQCD=0)YLS!<=VZR%OKXK+K7 M.8CLO!H\$<^+Y3WAJ\_!L^>Z#PGH#E;6^!T\$C1# UD\_!D:9KRRV!<C5L!PBX M!HWS")@^\$9\$K<\_<  
90HLY0&8-<PK8@W>+!6J54Q"U!>!O&L^!WE=N MNZ!J?743(8W5!Q.4HC0A!XP3!ITV4D:9D5DM.TBG-35PN4!<G!HK)AED MS!+A8).<  
(W\_@7XO!V^!Q.(X.0LW^A.C.G.1""WLO.5=2%TV>!<\_BZ6KQO!1TLZB4:8ZRDO!EZ5N M(4@2E^!1AA+ZJ=&#&GCSFV9Z!HY=^!72R<  
R4!T^AG/9^!HWHNLA\_E+ M6!LMB.F!#)M=W!TV)E)!<\_Z2^\_VT+0%<^U.R6^!H.^NYJ<\$<\_3^C\$.4^M%="8%52H((D2M165\$=21-AGB?J!<  
(LVFK(OG65AMYMH.22&2@5\_ M!4^<A>U<S.<#>#JDKF^!T\$#JQ;""B^!>4\_>D=F/B!J9P/Z!T8>D!0;^M^V)RR^D>R.G:="!XY5^+Q!0!X!BCGF<  
P0\*\*\*\*!4 CXNJ/SI5S.DS#EEM!<\_Z.HGC7EYSGOZ8\_8=QM 1S!7.R MXBI.PGS.U;^)"8MTJFR)"B\$)RB\_X\$YH9E1#="QP3U/LE:&7B.C^!2<  
ZZV!K M9A!^H!Q/GJ=8B)L6GD.M!6!HJPBE /HLM+CUFQ@/PD9.RJZKE>N X M^B^C(8R)@<22GNG=BR&^!L@R%19:(M^X2PBTV=10@/?<  
#-RTN+!0!>ND^TB8 M.HHSY!D&#Q.T5M3^KC^V:3."N^UW=^P\_<B8!8=ZU.T!^38A\_&U#<  
\_4\$S+HEH;AZO:1\$7^H!EFUH;OZFW+!^!LM@UF8^=G MH^4-6DTMTZ5X!YGE>P\_!^!XF@>4A+M!7HS;+7)T(XEN0^=6@!<  
MAZOW&6^K050?2B^W02JCI@K0X8^!>(HJ^P34J^"90#FE89+<3N.XIVR^>.<\_<2+A M+!5N!J.O4T5YL2(1AA.D!+!0+&1F><  
<)>VH@.E.!@>OY@;\$EL&)>Z/ F3V^>@9R!%TCOH\$FGUA^8\* \$&6+;\_H M>MO^O=MGYR&C.)\$+ M@+9;\_? !7ZC%1.R3.1)!?\$/;JS\$\_O.O&THR1<  
4!>T\_V=M>9!D>9!3AD)!#HJ3R!4.9\$S\_<Q^+)>(!Z)>@SZYL4%COR3QWM6Z.CID! MFFHSS+> S04!BS^!F^F!HR)FG=QC1KZ>M^?<  
M9V.A^Z6:H T<55\_?M7NM..M0G8^G8X!F!<+Y?>\_Q\_B\_8C!O!S^U6^<M01!KJ M!JZ@A!^!S1X^M3><  
OG:1#R.Z\_T!@362!6.Y@Z1+!%H!E^PY BG^4<3%Q\_4RD NR8D?Q.Q^T^Z6ZQ6.EAL45T!MFVC6ZQ^L5YJ!H7G!X:L9^MH^?>X?<  
SEB+@\$C\_!9/8C!8?^PD8\_?<@W GX;G MNEH!5>?JH^<JN1:7F\_6#\_N6Z\_ HUG\$#\_!9U<^J.X-O!75FG^J.NKZGW73 M5Y(9L!>\_#L.C6K<\_<  
!^T^JAE?H2+!B^M4KSIZ^!H9E.RG;H!H!DJB/W=0+ M%>!9Y0@!H!L Z)B-6W^76H5C^<GBOB!4G&SL@J:JCW?>=NK@+GR6=^"P!8D<  
M3N^T2PESL!<=D8(9%<=>\_FLN3^<M!K1!3CGG8OZ!>T5\$G5\_!2X^M&H.HED4!1QF6A!<XZ+>S!<KVIVOM^+78BZ<  
\_8VQ5%LXAT4!ZNL=DKS.SV MZ=.1@+F>0Q^!>@7W+6F7FD.=O!N^?=>J.BN MY!4L9!6!FW0M+L^R).XYR4-E2!/<  
(L#%\$991%\$&7J5Y!H!Q)!^="L#&\_&N8S<(XO^#!G+C2H\_ M^<SLS^!8!<\_6PT\_>WW\_H\_!>O&LW9V56<\_<\_JAL#N0M3!J!>@!X&P!M?<  
%8G8J9^9SL8FPK+V%Q!E!AVX5F.KJ>+>\_<\_<Z>+2#?>BRZ8+K6J2^>BC(5 M(M0H)+1\_9:5YU85<  
E^=YF(FXY+G!Y.RQ!>\_>B<V^!0!^0XV>=>D6S8.L!M-C!<\_!\$6<QE^JGD.F!O@D&C/>S7P=\$Y@!>)>YX77A/#=37/3E!XQ72!S<  
M8HK^<F8(DSQ!\$P)RA^!69D.DM!90 F0GTGOPY:8PZ.%&@U@EZ!1TQQQ U M!P^N<8^YB\$&D.FB;Z+!S!8&9KAM>CHEFESZ7!B^<  
<=>HJJR=C A ZDKYGN9& MU^!25^B!F729^8E9PE!0B&\_0X0EC!H^RDN4R!5BR!C!<^!4W!2MO^T!6.9K#QVZ.FE\$S7P!2!<\_#>#^<^<  
MN:3 NEW=B4ANGOE9!>E84!63CSN>8\_!QO5!^A^L7\_8(N@H^KU!H!L:K0TY M!L@<\_!^X\_Y!0S<  
5Z%WRZ):0ULM=JOGQISM@WY&..&^<^US^!68?OK.YO.Q M DOUM^#K+GP^GAK!Q34!GWY>O!S\_#IMU)!PTFG@O+@5-OQ&@?<  
MT^!V!8W:D2PVC!W5?UI^S\_!MOTFU\$Y!YYMZQ3=LV?>C\_<OKL(T.H@DJH?ZK.MO:V=P#7M@NQO4!E!O>U\_Z33^Q^<^!^7472-V7 M!U<  
!9:20^07N^TG7UNP:GPT^WQ=YQ^!<4<)>PG^19HA@EF!AD@69122(L!MB1E.M^\*=JZ&#%#K!<L+<  
G7RK.GHWA!PP!NA&^N2KQ&D4@Y@%P!X=H)M@SN=7!^G!<Q5N@&@&E:JYZ^!U!H M\$7DE=LF:\$67\$#5/L=0^6!VR61@<Y^B!>?



N#>H7WCA\$<M%3@K4):36(5NNED+5\$3-IXPS\$4L>@TCMS\$CSIH^-U/KL?MBL+^4Z15^IOI&-M&2I0IS(:D.EE4.?-1%4/14K-VQ9&^3?I;  
(74B<>4)51\$X IZ JMWDI3.2Y9 M@C-\$0XP1#N-8-2TGCJ+P+KIF0B&3172NR5JH8P4Z@>N1O.BI.;%@4;<^<0%MS<1R1U3#S4?M\$J+U\$B?;  
U1-8D+77.6C:(R M#RW1<15^N):A49"Y\$+C8IGD#S+H;?%1(1\$F87BI4LZMI-/5XZQ>=8Q2JBI  
M\$Y9CHI(N3W)1L6D2%>DNDT0Y;>8Z8)Q:7N>@>S&C-ZVZOJ-6RKL@X!%I-MG^>IHW?  
\$LRM^GHIYRL9GA3+MB59GAC=F6PLTMI1Z1\$P&UXFZRE7D34@Q-MA.N,"6JJ\$M.G%LF+OSMB+B1952H)3&.<(TR1"1I41,8LY)^&.F0%<-  
MYT7ZSO4/((ZP#.#1P/GUF@IQ84V/HSHB?7HTAS.UWEA5X7.&^RJ#\$-IYFC MYDIY+!=WZIOJJ-ZY/HOOJ@5V:5N5ZZGG6266SWJW5I-A#<:-  
KX534@SVW4-MJHK^L6BS+AI#0HJ1^..GLRL48#/'8"-#U:G3+5+;3LUZ'R9;6?>P8=NZS-M+RVJYNGIV6IF2;+;1K1M31-)##%  
<=>P)<NGRIJRN6-Y1FIH^Y4B1V?IW-(W-M3^IR+|(UOIV^AGE#D)8ZBR\$V16@L747ZC==5-6%>HP+%;4\$1+C#360(2-M1>J?  
C":1+D.)+>IR>+!"&NEA=M?(\*=2H\$<=A7O=?JK8""KI9^T12IC-M-%M:+!=FAC/F8DF%&O^!%ICJ2?>R-Y-;I.64G84)0F-  
HK0.81+HDD=9%(LMEI\$489P4J\$S#.BI1"~G97GV5#0)0.K.X.V.-GX.NUIB.WF4\$-/0PA\$6P(V3-M%G41D)2LRC>+JFSIHV"">."//4-I2XBFO3%  
IK1^W3?C3=\*KM/SHNM%?L>.;1IS=IW&5VIA-M.L\$AIHY%\*UHL@HGX-J"RBL@1B&%O:#P+V.JXV-AU1^I(Y?-"IOA^IH  
MS"5C"RXJG3/I=T&6ZX=MYD^4X5)PARN^XT\$%)A1"?A5W3P+Q/6;">.-Q^8(3SZNQ-MR-1Q/MN.W3>1%W99>G./U-3J>P!S)T'M<;.'!\$10#>-  
S2(FPV1)WYO)W-M.1X^EH8"931-S.8R125.U.8R6E^A#4%147RW7JW)TFQSW@T+6L)V@OO/N5O1-M2\$14;  
==V^UV>8;.@O.W5^.&P#>.+4UJ>N!ITUFWP2T>IWA?=-8B IQK  
M0\$MXY.PSJOI\_E4C-LRX:RN5U=D:1^5KN8=NMRFT9)&LTI1%>Y@AS78@K-M"HID%L9A&F%IVEI9#IO\$-  
NH)R4>V16JH3MPVBB@((=HKFI89SWM4 M5Z> COK2=M%XXC^Q0^RU+IWE/1L#=-185C-IT/G2 MEJT-T&7;#^\*E)%)S8RY6(&^)\_D=2IG  
>8(%HB>.<4D9)B1^BX\$4HBC-MU3""F'O>I7^J6"U(X)2%O^C^JL^8Y=>5W7Q^F@G6^!&D?%GL)MA>(KL.U"  
M+V10PMR104VB6AXI98)>F^~7IOHOI+>XVC.4XOX2O/5(1X'19@I>@&O:RX-M)2U\$YUIWQ\_JM7C5-GVFF.0UU-8?@IX1N@3?(15,IN\$2P)-1GA  
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<^Y2?TXUTYX\$K1+S^&H1%7FESX)9\*GGR;+H'8I@O.34Z&..G^J3;5MZ-B?BZ&%QYZ5/D9H|+F-5(C)KY  
M>J\*/?IANIOI^..9N4^B>+RO^FY8J/I.MK\_OB@I6D#@I44^I9H2@!;\*TY(BE  
M\$1.RC&B1^LB.97F>.;^CW8^Tf5O;B@1>+9M^9S5JG@.#F10LP%/9R\$9^M4WI7T)\$ (P#3P)I^IZT\_U'9MJH-7G.5  
#V-WXC-U36IV5!^7LM=6X1-ME99;WQI^FUX^KDUSJFC>G8503K15I^IJKRU9U^D.H<^UZK0\*EUD7?>-4-M21^YK@\_10TDS\*?  
XPI^4BY+AE4I/EC8:GJXMC.\$>MAI^+570E1.\*N^\*X-MU;IM^B?TJMA#^OUED0B1\$F2J!\$1RDJ4BQ04D@N^N^2;.=?(SAGUBN9?<  
M990.90>\_27M\$PM@/X(OY.S"\$4=XP+S%:RA>B^47:QC8YBC&S);T.U1A8+K-M0,+D\$2-7TY=2S+AC63)&"51&\*\$L!55S062(RBA!21PF5'  
9\$@DJH-J^ISS-M-5G&L7YI+&DF49MYI5B03T@>H13PR-IX^>B>7PE-17#2V1Y%G>XIX"8.MYWKV0/K/=-  
Z^AK@I>K)8>P15IM/JHD.O&@N>E^B#WUB8J&="7FOBYS&P?M-M2>LT^GEI>4GI>)WTE9.IP@/U;2-EK?  
DK(HXB8HH\*F(D9%0BG.FLFD)R)\*@D-M7!8RBF1HT<7-F(6IH6K0ZZ7.<7^KID%>)<2^M&)%!O!%VA#VNF036GI-M-P;4H-  
KJ4H@V!^T17PI&Z^C^HYFI=0H.S&V^<V^14Z89VJH-M^XJL+^F<4S-?^<IL-X0?A!^VW+^M;U!LJM85;..83T/THPHGLP#;2FK  
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WBV-Z?IR)8Y1?7BAW+1>?>Q7W% MFS|(SC03)RY#Q&+=M#<2#149EDCF"6>2XHQB7T;1^4&>^>GQ>-"UP7=D^I=MJ<HYVIOU  
NMK/^U^BU)S\_R9^B&HCFKLH?T@F=-D^RT.S;@\_M;@O+Q+584RYP^KC-W\$U/<@EYK+OU;WPF1.<&>|H"1E:<\$0+ZAFGHLC1\$+\*  
M49A&64@\*P3\$IK4E6MEL)XF?M:HF^FPA"8X1RG7;SVT4-BP-B.912(4>9(RPNZ>6M:6IVNU;YPIH=22G;IT  
M\$;P3IXNJZH@J)"%BKYGEAWEC9SLI>F^F MZPH.U6^W/IDKBR)\*6!PC0M6^>=@@N?5HA<3-M//7%EHHYIPX1-903?  
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MRSA^5.4.\*!>9P^E."RE-RTV^!"KCTE!+Y7\*>11C^3+X5"-2NH\*\$G%#0.M#B;OBBA.LRO.D112;112B7WBS2^H=P  
MEFE4A^W\$OQ/FY@GU^T^Q\$C7&H-X>2/I1B%14^70XVO;A8W^VHUFH-M7W^N7F=S?  
YZ7=^N-JSN."Y3EG&"BC^4.G10J3C.8IRW=8A%5^CQ%HP0J60(LVFV)C^<(Q/4=6PV:=E<^&\$1#-D\$13-5T-W47-.S-M;FS.62>@5^N6?  
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AND.OH/ZY/12UGU^M;+^ZEZJWNVQVQ3V;7%T^R^IUVQV^3(>-1%\$S#M^H7E3.IYFYGYIK.@XY8S@7  
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HH^E4;1%-2.O+NNMZ;D=ID^C@WK0-M/Q?KAX;HMA?1<=<6X0^TN-.W#38L@%UI+46+^C9FFK9@&#ELIV7UO6;1^Q  
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S^9;1<1.FB2R((2""M1%<^3NJ3V+/3GTKCS9^O!AT2KP8>9FV?E\_)C)^78-%&T@?1%T70J^W-M4;0Q^4@?  
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Y9?>G>WU9-5WH\_YL>Z)&HUZP^~1QR=1MO?^WF-B?Z9?W24^ENUJWNZ\$32L7ID&1?Q:D5D/H^" M5:5^+H6/>N^A?JLJ  
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JG)Z.6F5U3W(XVFQ7)2<=&=Z6G/Z0;7ZU-E-M#T;K)1:P1ZJO7^T0BE\$8E8A\*\*D3!-618\*(EF1(D^CDL5-V-MIVH/2Z"3A.=+G3)=@I\$-RA/B<~298-  
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1^);D1=9I2K5S1G7@4I:QEC@Y-M3IN9ILS?N+>\*>YGK^QWK3SGICYHUKJS?^..PI-M-  
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K^ER6.GDIF?>V1L9ZA^3+5""ENNLEV&7"-MZYNRV9JE>#IBBX7I^U03<W;2/F51TD>=>M6V9=9C1\$K-DHT15(FZ=55X-D  
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MLT(^YNT-4U.I^""S(1^-/DSI8RP0L.PZX#=@8T)5+MUT1X9@B/V..14(1JJO-@?WO6:H1^HM1+UUP-8#@=V\$S\$ABM#^VRF".W.M:L>\$V/K  
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\_8U1"XYV98:~^GY@QP)3(65F<^\$N@G^F\_ZZ7914<#M@K.44P91C@.12)1\$2(BA\$|(\*PI\$&N1\_\$#P#Q+#+WIE@Z&U\$+<\_N8F8M=L MFCT-  
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M>\*\_M-7DA9A^#0^H\_417Y1^G(DVCC^\$ \_3A\*\$@Z#A16+\$N/0\_4M)SK72@|>\$ M.(ZP=F(I)=?I=RL5D^QV%)WQJ6W+9MAL^H+HJV>LF< ">?  
7HT+~16\$1\_9-R2R MGKPG60ASJ\$P/7Q:6)50T\_B^#DW182+5A9+1)JDE:(JZ560"ZQ@D\_L^@S\$E\_W>\_+L.6RS1\_ M?J25QUUS?G5-  
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\*10;|)7AO\_E6&7X^L^W>6^C^=|ND|KJ9|FA6H\_&| M|UUEYEM^|FR9Z5;\_Z^L6@1LALMB0.ANEQ2(D0W^+S6&\_~ZUGO?2^C|\_WCR|  
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M60|H4Y\_1=M^DGBG<.<8%"YV4^7)B^|)(Y4)E^"FHC^&^\*8L@2^G\_E15.V>\_M3EJZ|OKC|JBF<^6BMUMGC^\*^WE.V\_W2GC|\_9|KA>7|11-1#C\_WI830-  
\_M6|A^YAM12/N=|PUJC\_(<308S^N^H^RKM65^PQ5=20^0BK\_L1)CZ^&C\_M@3|JL7;6REFABP74\_MCAE|JV^W^WOGC^D@19MY>0.2C%|  
(+H^U95YM|N8;|O^9EK?7(5Z;\_~162@|4G4 MK^K|H4Q&?^O)T7=Q4ZV^BVKPV1S28Y9&?AP3YL^8\$TS5(<<=\$Q7G(?H?F211H M<#;57  
|19467|N8&2%W^\*J6V12|?=\_U\_>7Q^3T/=C^\_DV4&S^V;99^\*=F M^\*BV8F|3@|H6>|LXDMG;7H6|@X#B7<7N4|T|@\_1+<|AP77U>E>B&F0|JLN6  
MU\_1X4(0\_X1\_173%\_NLCA\$5^CFLD&R^?88<3R\_1^" HU;H>;^TCUPO\_M@7Y>IV^?12^V^GH=4IZ6RT;J9>YW9^TIS\$3WG^0\_NNN<  
^Y8MP68K<71\_M9^FWORP^?>YH^U@>\_!80A\_MEI^481P6^N^#"(5AYA<1^2\_M-ISP0Z=L\_7|XOHGJ^B4HW2H;\_~QS^8\_M&#;#I:G4X7-  
GYO&G.T&O2%F9S@14^D<|9F4ODX71\_Z1;W5;%;8;=8;^CBL MJ7GFU0|R8=|P(|L^7E-M57WW149>5C|>F,\$TOLL^##8;40|NX)"Z9\_!M;\_!\_F  
M|KL<=K-Z\$12@>=^OJW9749\_P<#+KAUD+|K|A61P^|N|L@3M&S(HS\_~MVVAM M7\_2D\_49&35HR^89QO^>|\_H160+Q|7M5BLOY3?  
5B|J^Z^KD^LE M=O^C^%X+BD1^C^G^X^C|B6G;"IUS^KU&K&N+Y8|0GUSOOR|>J22-K>O|4 MJEP17IVL^+1%8|B  
HJ;D8;S;C1@6>;>#KF#>>?UO7\_18\_~GE2ORYO;9803\_M^"9%BJ|BA\$\_.X(CF2L\$!1A3^T6%8560^/=D^|W1^Z|O^U<>|=7%|>\_>=\$>O\_<  
MV;1^INX\$)P^A<0WQ|>\_"/X9^IT5W<3HWN^PVYZ#(;)J|+4WT;Q>W\_Q23;\_~#H M).H1^77W#25NEAMMEF75E;\_19D248);\_/\$\_Y#^~4JK|2G:4  
HOIC\$644S M86(=3Y+WS3=|7;O6&^\*!\_JOXEG@NP\$^A6U;3+H\_H^Y+JY@|T^H\_4Q|P M8.H9U/319+3MP69;3X;\_#9A#?SMCV  
1219U07B@VY;F12^21;G21A21C\_X MAD50^\_09#Q^CE^8D50V10\_<13K7|T|E(VJ^4VY\_W2^6;J|<=|~3HA|F^ML>+;\_!L;M/LZ\_XM\_\$^|?<  
@D5P2M<\_~\$M\_\$W;|+)=H;\_E|W19|8|JWXQ;\_.\$C^7\_M(7PLEZTD415R^?F3>G->>F^I^USNS;\_GW1N1VXQ);\_WOXM^L^N  
M^X^9P^U9D(4C)=P^V^C&AWH=5&+Q;\_BH\_+>1%;3IT^%NG\_MIZ8;Y9K|D^M;3-CRZ1^QOOR^K+K>K|H|^WS>8\$4C\$E%^""\_+E^\$J(PP1^&2H M^<  
K&^1K@A/\_JN25X^+1^V83Z|D^J^J^YV D8Z<5RIE;#/%KY3|TVK^|>?>APP^KSD^M+7YA1H6|\_U;B?<  
="Q" T=4<+?Y<^\*01.GM9IVCWL^"R;#YKJ9M;"S5Z&+C ZE^#X1XV^GTJ\$^#8^CQ^X\_12JG^5/1\_M? M+ QOY3RY?;W\_1RW|4\$|L#|10\_(-B|9UD|+13?  
T|+&W^0\_4 M8VEA+3(P.CO^P.3.P7W|R92YX;6SLO6ES^FTE2)OA|D5NI=^?USKB^MNX>DY2I\_M6MDJ4QDY3VS7V>EX0M\$M\_H^K50WXP  
L+>OSO|@VJNLQ^28H4PHG^P| M/\_S\_Y\_>7KRT|>16\$|GLW\_1^|GH>?BS.TW3V^5\_~L>GU^#^~M\_|L\_1 MMW\_Y/P#^Y|L+>W\_Z9|H/3O-  
L+>K1<953C\_12\_KZM|D2\_H|>+OTV\_X4\_O M375YH3M<^1\_1-7Z\_?%|H7U8\_24Y;1= G3QSRD4|B;D(|H81(XO5  
M\$+E7S0^L+>K\_Z\_~JV)Y\_FWN0?IY=K7UU\_|I^%EC^~|\_|f>W^~"6?(DOGR07.8EU@.~?WG MY?HOW^XCKM92^Y2NG^|HC?H=7/X;U+|^+D#R?<  
\_1SE7IR;\_MIY\_0;\_&8G^0/MN^Q4\_O^ASKZ>K|FUG5Z9|@\_M8F+IH;007\_~F4Y?PUZDB\_1LBEW\_12PYB&4S+UFEY|H|\_~OJ;SZRQ  
MZZ\_5OW|+?W^QJ96DEC3G/U=YEO^YA|7|G&|JT404S7US^RO;\_~63|MO-B M;W^YV(L|%GL1EJL^QM6\$VRR\_Q:=\$Z4S@:<  
<#0^TOAN3+SDH?21RNZYU+L71 M>4EY>O7YG^@AW|JHD0A\$7A07E^TR@\_H2R((\*\*?@M;5>+|SDQ^V0N<\_RG MS\_-  
O|/G\_EP9J5^1\_L5ISL|W;3;HWM?|B\$7<+U>=D^&Z7\_X7182;FZ^B|\_X M^2LNZC@.2HF>L M\_71STP\_UMYHW\$;BYMHB+Q\_O\$PBAYL\_Y8+  
(R/\_USO|Y|Y^" SA>KB="10(D7\$;BB<H3\_IU@3G^? K;MT\$ M\$U+|P0A6SA<8R2\_T^\*^|R8SDE\$Z1=R|B88G0I6"G^\*DT|85\_#R20|3W  
MF00?B^D4|+D.ZRNO^YTYO&53(D7;)1^T\$+COD\*\* M^;MSTY\_7\$T\_~L^P11\$^@N0 MA^\$P A-6%B61SSX9^G>|CGRE|  
MVHE\_"S1|PC\_?)>+8M\$S/\$S07=E\_@1A25>Q#(+:C@)34A)&CRV^UC^L610="^# MR^>^C(=,\$=1^Y^U@YT5^I)GEQ7\_>3F>93|OI&84A)POSK\$X8  
V120M;C%;\_M\*\*=M JS^~\_JB79HN5YXMT^<?IY@.5#;\_4%E2\_Z^6IQ2S+1\_9S%;+XK@T\_ UK|X;\_Y76;23MD3^3;\_>2+1<8UW0ZY MUS%  
("8F^"=E^B^14|Y;\_YBOY88Y\_Z&NMLNGE|BIV^|CHR\$>D^H|O|^?;9 M;+1)|@S|0UE^P1M=P&<\_H7B14&J128FH6^|Q=T0|?<  
P2MD=)^F^D4|S0;?R^MX^|H^FY\_~^&T&|(#L04.AK^#66ZV@S^B^44|>?SBL^HHMH@#7F|00^\*8/Q7\_HL;+7^1C|V;7ON  
M^HWGEW@16L)=!^OSA95BN>7E17ID|JSY4189H^C(S\_E2RY2<36|S^R\_PHT(MA^&+1)F=Z^&V^\*;>Z^U@<2|0\_Z;~7T\_B6/Z+?^~\*  
|Q@;R|9KN;18^F2<^0L M\$;\_1J2;B;B;8&KP<^S\_0^MOAMRGFNZM^S^N^T|00A^Q|0;15\_CQ^?)\_5^23AH^\* MDOQN^Q^%121H^+>S0^Q\_<  
M|SD4EQ<+P49\_P;L@|583\$S^%QW^J1XNWRI@>|M7GRF M<\_~OB\_G?<  
5U|>S4^\_XHQ0+DS23\$5P0@5^N9#@&9VA6@=RN7^R4;6XL|ES|=W@\_M^ER3J|^?Q"XER^\_UO5QT(U)|PECDK08^FC\_23LL67|YV>\_<  
E//5WGG0|GJZC^CROS(N\_M|A15>|428|0%\$B^NE^\*;>\_~MO|M4GE\_1MHFD.WF<^|<%=NH^+^M8\_E\_H26S@P6>>000FG;I7>#R\_+Y+;114\$<  
M|47|\_AYXE\_H9V4^9JO/GLG%|@H=9\_%SL^9XSHX^R8WE=@/H^O3^B|39F^X MEY|OR^OM<41?0A>S6?+>|/MCAF=I  
M2K|JUDF=NA\_S2>KY>72?&\_>?@ZU^16N;3A|L MR;84QO\_#|NGL55%0^LD&6+1AR+1C44EVL^QNF|\_@2+DU4 W<^>C&=HO|5  
M^2Z7|H|Z<\_#BS^ER\$C1\$;(&9\$@R\$;09|1#9^ZUS\$X4\_6#RU&XV2:F\$P@= MH\_|P^\*4N#O\_S2;|O|O|<3J;J)"D4@PA^?<  
H^P2(^E0MR2M\$^Z+D3<S&T^M\_D^<?>=Y3U^PYA99R772^SX+>K1D660290@?V^PADG(?@P;2NY|@B|3^\*K  
MC99;5(R+EF@N|U^V3XX3<%TO?7G^"0D1CL\$54DMQ^S\_10>0W\_V91UCL5%-AQ\_M7NXID^97DL^|PY^ACPB3Y6(U>^8H\_X>K2XF|??<  
IC&OC;MD0F+.\$K^N+YA<MO797TH^P200A6|(EF)>@806V(?<C006^A<#3R3)D+M\_Q3+|@P^R M\_~J@&^Y=0!^#\*)|ITR;A.PS@31J>W  
7^D@<LX8=V\_M2WXS6YXM;O^C ESW3L71C\_D#^#1\_H(UA;\_1UY9ECH\_D+^%L\_6UMF^ZD9\_M^3?JGH^B\_P|0\_~1^&2H;7Y?<  
V<167VYARWCD|4@^AE?3V>JSP^0M P6|ZOR<M CGGQO|MCJ2\_9G;L(=)|.5^?VV;E<.\$>#(UO>1^FC<#Q908M M+U?<  
KZY04|WWV(OBY@XQO87^7N=M M1=R#^M^R^?F&TY\_J2E\_?%Q)1%|O2R9S^ZQ|HB>\_>\_1ZT2V4JRI=|H0\_~IE8^ MKY+^#-<  
E#;^4|BX|TC8NGHX&P;=&4(C75BD7\_~W6:UNON+@|;??IO\_1F2;1 M^\_HE#;(H65J^@S|RXJ^|>^4+?U=WT3^N^J6Z>T<9VLK5\_H  
M\_&O;OT^YG|F\_P|1?+W>^\*X(14#L58VY^Y^4%JVC|J0H&S<\_~JYV6HR7=5K> MK;|DQ=OY|H\_GO^C\$=#\$5B3=29|\_Q&G8|A8|&  
MY7HX).8K&ES^XG+>R|HJ?ZGGJ3R\_NK4EF|PL7B^W3V^<= QY^M^O|LA;26VLA MD^|JQ1+AL)EF(\$^BF^00X0W^415Y;\_<  
|S#;N^1P0&|Q0A|L\_S8L8^V^~\_MYFWZ^\_1^1^~E^P^ANO31U1\_7|@&|=L(QU3|+3 UA<1CQ(UK|3\$^M MQ=1P6|4A3RH-  
V)C3A|<^5C^<=3%2+Bl;|Q^\_12Z^ET<~\_M1#^#^PT^H\_1XH\_#7^43\_@=F^12+18|H\_Q21+^UY\_60K^9+L\_QOS2H\$GJ4^R M^\$%;<  
|K;I5EDX^?FDAM|4\$3-X^?E^%#44?7K\_S^%|M^<?>=A|&0BN=H+POH8+|^|G6O^CWJ^D?^|JH5Z^|VC&^~M3ISO^?5)\$IFG&1M-  
>S>UUSRG7TA3^B)M M5-CZCNLA>L9G&M^B^\_1T^0A0M\_48B0M)4HZ;|FG M^@0J9GQK|^1HL89?S(E\$J^OP;K7\_AY^\*;&|Z-BXJ1UZ;\_<  
(^2?^K;Y^?EN\_0 M\_7CMC&UN^S;6^VGLR0\_@.52F^<#A@FKIM2QK@H.A|U1-6^\*(U\$^7^+F^\*/+1V M7O8|P7\_HL#A  
DAWDEH\_40UC>OM=20/MX^CA|A2\_+V;O1%(N@602KVA M\$YDYK\_1S%^|S&=K\_45XS;S=Z2MDX<~\_Y04<@VBD\_X\_S29?  
ERO^M+DD6L9=G+<C;G|H2S MO^NSU=GBHA^D99E;EW7|A^O^XK3|H\$|Z?UVXLO|W=GZ3|N27\_~LF;|O  
MC^E@SY9\$&7QH|A|Y45PD^U|U^F&+^%?IC=G8ARH\_H36/39K^"UW=&+>X^" MRO5|RRVLO7E1+^%7@<  
YS\_#1B&&9ME^%X5JW2WF;IC|H\_Y4B0V|>^FO^~|3O^Y M>\_~J|EN+Z|^M;\_H64ZXQZ^+D^|JVR052\_&^0P569B;0IN+0|P^TT#4#^/M;\$^|<  
<~PF>PH^R;O^PR\_5?Q^7E^\_R\_3O^#KE^BH0S^|MRV=4Y|L^B2\$%^95(M5LB23.N^X^%ZQBDG>1H<^27|H^G^TQRSC8|399)VHF|J^<  
(I^%|+^MWV<8&S^9 M3\_H9|;R;Z2>2N&<QL5QH|<+>^|@|TMJ^R;L\_K^51X^K<5YUXS14\$ MSYF<  
Y\$U\$@8(+W\_KAZ|V4C%-8.AR6&LA|Y^S7YK4O|V|QNI^5L>UL0!\_~MH0@0(^.4.6|>M\_SJ\_U<=W\_Z\_4B|5^02^XC7LA4#MK^K|T^\*8@7\_<|H9|N7<  
M>^%+10>EZ)BS="1D2TZ65^5P^1B8@E&30^0^NR#J|;@=H^W^G90\_V0^UV<\_%Y M4>5>GPI0;\_<  
1^WZ7|9JTK^AS@0H\_19\_0^RX&^27@3+0^Y6;AP<^<@2Z;|+)\_ MW\_1H^V9\_ZL9|=M^IP\_K10\_1+^0^<JZ<=\$\_TM3PL8\_1ZZR^Y\$AJ-CMPW|M^<  
M^EGT^T5|6|H^?>(2D<1B|M\$962\_EW^?SIZ77+^\$Q4XS|P+B\$30119P|S^L#H M^1%0C\_+E(\$55&S2\_<^B@-6^"DG^~\_<  
DDW|J5^"LH^"Q2^68<1\$>L@);\_&29(K^\_M5/O&??0A8K^W^\*UQ<A<\_~YUB^?JQ?ME|O+FLSH^|\_1B985LG74V^@FW2\_% MH=8.E3|<%|X58C|<  
(|B\$76^209\_M\_1UMB^F)95H8C\_Z)U^G;AK&|H71H9W=S@14=^~9|7\_)WE|~LN9F1^EQ1# MGIV>G=3Q2N3T3^48D7\_~0Z4B|2F^B\$M\$!<

#GAH\*0&9<-BQ:Y5L 6\*H&8UWWINOC8UWW\$7(',+FC MF4.0:M, K'1J'JWG !=BB!U3"PKY4KS(ID#)UDIU>S. JL2/80+N "(?K<| M. JNL5H>:UR:XX#3.3%1T@>.%DV6\*Q05B@FZ=RMFFH9,SYT!=WKJZ\$.+>#D MJ74K^MW4L GU 71K'.DD>U\$18W6X;0T2:N>JD)>29+!\$JW',#B:.\$U\$ MKO/SY- Z3BL=X.S.+9+N. Q+O OFIGV(^).Z\*UJ"MZ\$\*\*6"!TK&XC5P.% M\$&O' CG.@<="IQW3GYHM+7730> (Y\*WIV1,\*\$;10D<+.54A.:5(2 6!5:, M,\*.:26H.KSQ(&=T.26HCA5R!SCY0.9T^I^:(U7^BM,9LE:CY.4\$;= B)3^K MD0M0M? .#2:0+>D(Y+@QN74-QX.\$C6N(FE\*GG> [0-&ZJ.EB 12>958("H MG3YV'5EJB\_H. ?I2\*^Q-?I-M?#3A)PJU IP<"D"U">?<18P(OHRH+>+M%P!P#2%>(<F)F&L^KXZ^I>+>MY&EL\*PX09P=5.Y2/N. ^-6FTZV.\$H966 MW+/ (HEZ^M3)Y@-% IT.%F9I\$E.5KWZWN4J\$X2RVTRAVU5T(CIV7SFOI\$FX+PO MP)OS)ICKD/&2Y^X+.LY3\*8.MI@Q0IBR3O=2H@AD(8DAFZ?M0N.XB:+&\$F@ MN5IS23TC/\$X22%Y" @QX"14^7:E3+IT&R:US1;D> .02C5UI&SE1.2A"#H3C M7NKF (/=>5)YGO?3^>7.6F HMKXB@.@X:6@I?)TN)D\$X'9AV(G@JU\*KG0@>+M.WYE(<3G'IH (#.3KU)4.^#'\_K\$31Q)2;BH,M7M\*G4;E283 N0S%.,=S M\$&J4>QIZ1TZ\*=H31XJ5XD:43/VX9TSGST,H\$P15XYR A>?% T16X,4A;EL M6C\_2O).0<.,,HQW44REFBAIZ%:R!^%#^2TBF0B118NSKR+CG/O6&#U:/EWH/'=?>+FZ%LZIKWF!MM8? +A&FRR3YKH&U014M'1X@) M9@E.YFF1(,55YB)YQS!-AL=1.#R.78P^/M.7^%7Z>K\YNL%Z>UY^8DVA<5%A)'LLNP.%76+1>E:NBH!HNT? 30IUZ<F"!..3Z9L644R MA SW!9SR&K1F(BIM9+&M>ZN3-RX8^~1!> P&NH>O>#;1\*5RIZ)! EK1MIP MT.3W97N!"WW/\*51@= =1)&7C85>DPC/VSB>D?>YX892;/.R ME\_DB7\_4=SLM?\_R3YD?JF.UO?7I^U!;6;=:6 (26^?QF1DC/RO4\*U" @. ,@'. M\*D.B\*7IH" G(RLI9\$Q&E=9@)=19M.,-WRIT7M'1C3\*Q80M0#%UIYD\$1BZ.MQ2<6U?DML:S4= BID9\*X+\$U?V;2.W:JF.0=)^XNVIFM"WLO=ID&%<" M"/@/&!K616;@:9\*=)P1\*!|:YW!OT! V#VIEF+D<=V%>MHY!GQ?>9>UQ@WTE&C M\$,%V8%(NX^G%-YR>U+X4K^>+J\_H8XYGB\_,N? 5>#LRYIS9I7%VV. @:N^PH\_H MI<= (MM:5BPBH 1\$7D(2C02-K/KFUISP!5^4.PZ#PKMOC7I!L>.,)K(K)!#< MD&MSS.MT!@9!>=&\$S@&9!72^" )8I?;M3N&WG\$+>70# MWHY;HSD0.@?I.P?2JCYHA?07KYVT.-I&@T@J.%WKNOD\_S=<O5<8(TD> MYX9U=>RV58^+L8=G%Y-S"JZE!M(59)?XW.(HA IX>@?7.!TFLU0.?J!^@9 MY;V23\*72@G/<K+I?DV5S^JR=51PUX>6F7H62| I<|AHU.O5H^I8^DKN.KH MI7D16 U!&=2^H(LXPHJ4I).CIVHT 1%CG(VI)>#<3E"LIJY\$\*7L.D P.MTJ(53OK42OY9/V@VFAD\$P^|B|\_M\_C\$6 HV4RDDPH997V2C I-B )143-M.SDY.-WAYGD.A=E+PSL/A=E'W!W@YHZ!^DP@8I)^X#H\$BK).\$Z1V^PNPCZQI02786%4J\$S\$10\_F01Q8 Q"5DP^+5+\$ MYL.C8SKGU M.C:5(QIGS<3 X1<@/RJSIZ6+! M61VT\*5&\*(C.R6^XBD)&CPUIEZ%W@&MGBXV%=%I5!8\*70L TU&M6'U-H;! MSEUR/@O.5>9W1E+2THD7<|RBMFTMCY9Z!Y-Z;K\$A?12^21#.,+I+U+BO>.#8.X^I0Z7<4P^Y!7)(^?+I0+>EXPQH"V M6.XZ@Q>=U9F.E0LZNYT.EC?QMWW.W)>.,>2^T!TT>#>#A18QGV1H.WMN>DOVLI12^YV/LNELU3E.OJF;Y3X^+YI:17@\_YUD.G"XB:8BG;"T. D)LG60A:>H+WO\*WC"8.I MU=U" M5W=J98H5'-%I/L;.W2F^7R!\*=?SA;3V>?SITMK)M<\_>=U\_5KUUS\_S(DZ7 M.4VL^U94+T&Q.CXR(4)@S@#F)P!N?C2NDI;R!ZU95M!L\_F(HZL.WXY.U MJS#1C>K(>0.9I.G.T6WEP\$R12? +208YE^IAX3N.MFT14W^W>7JE@B72 M.P:O&I.HI?>4=RO UUNNC%\*Y+U8!\*?PE%UM&J<4I4^RD2F?7V=IE&+I5C| M.OID\_O? E'S.12I/5=M^OHVKP|\_CPH400^..G?<7IU8K7,VJ#^I:..57%)L M""3X 4^9X&+.. 4I2%Z&N2HZF=>#H%Y^?V/99VW?236%X45<3;^=O|^E/ M(4=-S%OM.-B8 CF(M7FP+4\$GY0MB.PGL3V4G"=%C\$71^WFM(=75P^|I+&. MUJ.PD^2H"OS@&S=< 3YZKYVDQX\_3H8C66IH- )U7U\$WP\*MK NKE^+S\_-/OX.MG^7I2;|T?YOM(LJH3D8P065!W.5A(X&PXR|3@EEDN6K^J&H^/<5/ 3XSB MT8^0P6;XD;|WKR9?8JFF=;B M:=KM08+&+CX^56Z5\$;TVL;S B5!^VNA(Y@I?<M0^H\$'5V6Y^<I@-WH924 ?V; ?) T\$XGUT14#>@F4416U@;@.L\$2 M#0IG.VO=J;\_M;+!;DV|P>FP2NT K;|D6IEV8V5LPJ061^YI E5"34L)\$DI= M;CPCDOFE;3Y&>7/I<>I0N/V9N;)Q?ILM8QR#6J4WO%\_ET M>E8^4U^Z&N)J\$@A&KX&M.9PHKL1&?2.MMCM8E-El7H;TIDE^G4E!>93ZW4.LICIQ#M&9.B.H%&KLI\_1.F2>=<M%\_9RZW<NU.WILUS=Y =2\*U=>K8Z.6>;JISH9;|O3^|OV?TMP23)S.7.@ M36AJLP@\_DLL80DE%2-E.8#;<5.0R^F46^V51N9D.C.DZ6QYML9K(S: MOY%D\*VM>|N^NM(CV|P.C0T4U2D\$+P.Y.MC8TE#0LBUH8I73MRN\_!82JTL5B)Y%K;O)U""P!^M@D.XSV%>WE!UGY2LG;\*Q.1H06ZF L M2V|Q7>|JSMMY;>?KLUE;3CSCBA.G4J87.4EA^I@N2#UIFA=QV^6DFBD=#C\$R#JDF1MC\*8I@Q2 MI=:BH"AV)CSTQCIV2- FTTJ;^@MI.ITDQ1UBM;7^0OU8;VY# I-M7>^JE.-FB)B?(\*;^CHQTY3CHO!89741X.Q>F#K1P0HAD+SDVOI&."?)S"LI M66>9G/44V;5Y\*7>G.MP8^~F+U(=06@>C>^I@I#R9>K<@<#\*9;8?0?P/9)! MD.JU0G0H(OU4LM:~Y4=M)XYHF>XK125P<^-7F\_%I=@%I5UIP\_G\_ "6^U40K.MVK@:2^UD@JL;..\*\_9J+X.\$+45H- D.CGB1V^2\_9RG&6+I3Z>^+LYO&B1YMFEE9.MIRF2CU@%A\$;G#7DH\$'AJFYWS2\$@2H.EH(^T\*>U2E>+I+XU=|M49#%\*#K^'M |K;I WV^XNN#D\_2) O=B+V;I;9Z<+|B?1\*3+P8 =K6Z9E1&4 E I3M">15 R^Q)K^M.KH1\$8;4F1B2\_?23IFE=T^C&INCE=49!% -3TYR"/H? CO^V6;>\_GH70RD> MO \$S%IT3M+!H H92;I9LYVIS^-V.MJNO(C!E^FXQI+D)SEL^T?LZL;T48L@XL""RUGT-K>N%WJ4I"%O=..9.#QVE MHCZLX39+).NO>.;Z\_ OX\$9RO.8-7C\_5L\_92\*B+CEB@I^J3!A4P0@#.#8HD)!< M9\$\*WIH&Q.W4IX=#J#ALHI0^+EEEXR!-? \$T&B\_-I\_."RLROJ>|N|S|Z MJ\_1^2^I(C=+;A3;I%>..SC)=Y?LI&0FBZF% M)RI^E1QS#H.G<^&VCCO&)&@/>0=UN U/HIG&TEJ\_M\_2OIS.IJW(PZUSV8^M\_#>#AUME5S:5WS^YKJ2.SRJOH#NK6ZNO@I-Y-FA.B7F9\$40LY(ITGRX@& M#I.D1LF5,X@#M\$3? D;HN+I\_.PN1 2NL@R\*YLU?I7B\_1-3^IFN^|C57I ?LC- MO|CXS?.Q3K3^5L^IQW^Y+EOHDDMQ@I^N#DUE?#E.F?IPZ<1J%8 MM\$F8UD\_? CB\*XDTE&74%|+R5V.L;Z.)8E!N.RUB""CZJH V;Z;CC.NJDK^CM MDZW#XW;X\$8M1X78)78^&WCV=>O)VLIXTGM47LR7YXMKSVH)XOKJ1@1G.MZ0I^I4H\_-IG=:7I;JY5;354;1I)'CERK.PB.H^MJMX3@7> (602(Z^CDZBOB4 M1HR(6H9M">?^?Q=M0<OINK?29B8I7U;.3KQIV&SA&5\*(AZUG07\_6&&M# MO5JMS8N4K3MYIDS<.%<)(V)J5G0XB HR%6<..9N!2XCHMO.L&.;0Z7 YE MXI.608\_ E7IQ4@1462>)Q%R:59 (K4XBM?9F#RISY^NO80!S.RP^TIZC%T/ MM^F8O= \_SZH\_9JH)SE=/SY.FF!5T^5;=9R#JSTLIELDUIPA>ML@!<.(H8Z)PQ%P\$S\$W6@8^9K)"P.H)FUO MIAD9?BII/ MWL\_/\_=>I;M=\*^Y. 4TXLDI<="!PTI3?H?ML/EK/EUQ@C6G\$6UQG(\$WJ48B!OU M:SIQV(YB^T#;SUS=!>ZCAIS?I&I 4#Y9L" (B\*6V2HS2 K@H6B)YI#I MU/I^\_R8%W0R@H.\$VP/O^Q9W!R&%^26O3G"Y2?6HV>\_#E=3ER4I>PGBV^4 M\_\*4.R<2A 9XMF1QR%Z(?/SZ.C&=0.@ #='EJ/\$W0N- NG\_97Z^TIG\$;RF2.MJ98XT^071RZ?9I@IG5!12J;I&U;U/I^5\*4^JVAODX6?> EOGLZ7RVYN%M\_ DTY.4\$BT@QQQH< LV3(X37G!@2^Q6(XI+&E5VC>...I> -/T!T0M.K+6E;#WJ1@W83<3 X1<@<^8V%9VT7VSH!PFX X@ MFX3Y\$OKI\$7V3I&E^E4=)R U\_ZZ+P!Y09H05RIQ20Z^E!4ZIEF(^MT7SJQ1>4> "8ML^#&FA#A#XYW0VKU; M29\_1E^F7Y>3^+GAJGA +VUM>LAL%2KH4.Z\$R1V148I^N)+&^H37%FOM\_M==\$P&Y/3GMOQWB1UOJE\_E96)6SDQ?Q?^CY!)G2RE@-M?D^Q1PZ42QI M:U!%5JH5RK;G1SD9\_MZG\_-DL!T=\$QVGLA#4.E-04%M.7D1VPOAJ^P>^<GXAIV2Y?G^V^D#\_KN5\$^&VBIG78279>1E">\_<@4!TW- =#8#0L;9.S.MKE^Z:D0=18P>."V.H71.O.Q1)E=C(N>QI:R8 MA^@9IXE^@Z5T!>0.M3?2MZMOB^YN;"L35\$X5(U-9)7YX.LA/G =9)7I5G7Q8\_!%\$>I2FM^AP? ML;1!>^\*I06><3?IS3>1U566%|RRIWV!@HZ;MFDKN.D8;38\*O^IHYI1V6VA M)LOCD;PA%I-K? >O5A/C;=911^R\_8?ISRGOG\_C\_NWB:9.%7P)P)5H#BG;5@ MI!"<\$2IYPKGCKV^76(P;CXIGK?YZB8Z+@V\_2^+2)I^15!E&@PW001\_5 MROKN1FLC\$WRIV^MU=XOZM/^Z6.P7K^@.DOG7\_X6MD.O3HDZBK^I;U.^%\$HLM@M+>.(60=4K7VA?>@|OF?2M^>^3?>W?+? I^FJGFY#BI@29Y?6&\$;8^P"DUJ M29:9;8VM 9C;1HJMK6.FIH|B7C^D;A^I2=6<<VJB/K:LA1ZX4A?9UDIE FIMOUK\_UZ;|M8ZS= < "VOZBWS^GRR/I;WP>Y2T(+951KG)Y?Y\_RVSDH<MJS?^3G-PO7J6OD0^J6NM;Y-1"EL58&\*6H5/NE<I=G7\_"AZ% |R|K|F7I;P\*6&S@JBB5I;Y4!"1K77#?#Q;I M;J>\$CJW+Q?DG\_1W&A44(OZECA;%\_2\_RYL9L5^K8RH;IQ@B Y>J6M;L-K M.W.BP;N"/@=%@DHE (9D@&JSL=Z+6^ZKY%Q&+&ZY517^T>/BE" MYABT!MD3I-015)+D/VJOLF>T\$ W\*\$&LJL=(1E.\$ M@B4Q2&N^I<+SV#RO>#S509FH2;IT7VWD\$^FP8^/U(4I)7N.O=K|UZU.U+T4 M'6F5EHO5C;Z&^\_7G.Y|KNRL>JEC3;AX@IQK^G7W^VF8)(R^4KIH\$MM8&1 MK0>78PIR)D1.E^F.I.T^)(9(VJBY|={UOVU%|\_ RDJ\_6NT;+2MR+ HD?7BNI M^\*A|O(C)|RV3PYA,ZW#P+CK&L4DC>GV?3,C%=.O6;J5\_-/S1-TZ1EK?3>19 M;RM>NC3VG7)YI^B1L5QGHOMM;I|JZ<..1JHRD@C^R5R23.NJ4G\_Y^ M;25;1 2W(K!J>ZCBUWO\$F=<0.TM:&8<I9(B;L.E!^N\$TX8V9+> >|KLI>(^M'4P&PI9=-94#Z;UCZW;FEA^OFI67N!#;\_SCGIFL#?I^U#>R=|\_B8D;8J%-I MU@62UZD^PI.0+ %C10&H2 I(I1<@T=+9BBB^VHSIGYT^195NRO!7^Z\_ M(&U@V4@&EM=C7ZCH&OE@^IKOB;9^LLTG1>I.W+BVJPE;..G=,&4(Q/5NH\_+D: MY3>S.E^S(I);V NCKY^KA9)9L3;3!QNI;ID08ZMAWKJ4UFH;(7^K/ MON5SK@IP)? =^5^O+LANMK;^DFR\_3BE9!J.TALDPS^DCJ5IH#%NVT E;AV3%3Q M\$QIHT^GH!S.MMRJYJWQ7B.7IGW34)@0H%\$)X.O&.4D^770I6@^0R7F0H^C MG;1<\$=RHWI;I8F\_07C1HA-39DLI; MSIT>UNQW:A=9&UN@O.Z?>F@Z M"/%D^?Z%G<.<81(G)F4E^2F5/R^CSEW/(I>%ST==I7^T^<V);A:HJ;LI@N8>+<'6P;\*B A>#PIVY!^C2I8U.MOVKOH^C#C87/R^DYKD4.R:7%#N&F&I=<>0\$3)SEAN6N;.M I&^Z/D1VB;L M;I@H5DTC7770RNB/97Y?2 EVNHE98@&TS70&6"7!A\_CFYC^XH|SS(MR^PMU^\$4URD+)|@)0DDVL=8>^?#R>O@TOLOB.)67T6\_/!+?+ZE!>GM82I M#D(I TI= \_AN>W- A8^KF-"4DN;I&IO.FGP.1402D2.O<1@S".HIZ^L>|H|D^I MYG3)U32R\_Z#^I.T2.V+I2E(X;E^ZD\_U4!"WEN#\*#S7CB;^I^E=,0E#=#I M&O>:3XV9HZ%ZA )"NOUK?SKZ9Y\_8.KZV8+HJ;E#H1T1Y(L9S<69M;S\$W^MH"!GLIC@N8I/20M;L9>#&4K1Q<^1V\$)?(H\_9(N-) I3+I5Y5.WLZ7&TU& ME!!<1<3^H74L(46= K=^C)DH6|\_0VYO(6\$E6)BY;I2 5V@.#G+R; M;3OU&XH)=+1%PG;U\_X3B4=P+CCOR+5 )D0TK9\_1HD7@N\_IFF\_#G<TUP^ML\_R6X665?TY7L@NR.^IX@>5(028IHM5^#\_.B2\*A\$SAJ!19YIRUH!M(5@L5Z%K5(SHLI7,+UNNAIJ>=CNIP M\_YH^3&0079ODP=EF\_-S937.^9IOLYV1LR13V76<QV;YJ&5T<@>2W+I;T8?A; 62\_%UX\_!IGM;\_I^H=RE<<X#9R8^DQO!QIMOV903G^Y)9I3B<\_5S>G.MLG.&Q3T6=IH.WHA^?1NIJ\$>% (OH/\_+7\$YOY9H M%CK\$3")!>R>/#@L!K3RT1BGL#\_NYNT9\*#CYN3IX.Y^I^IE=S!T;TOR\_0+ MOHGBX\_74Q/ M^\*&X\$>U);\$0TG3I;N!@&@!>.@W;112&B3JGU M#>^NM(T) T/SI;JZ0ERHY6?V;YRMIE5?W^Z>AV\$R2R5R T62(Z^\_I1> MUN^UBH^HU^T=97QGB2\_.Q9I>\_H\*B.8YX#AWD<^!8=N>#80TP&? 8NPW0!> MQ:B=5OI\$88IG@P8^Z@3").M!9=>NIM;CHC(O)I^L^N!> (F8&2 O M^F^NXX)K^WR+>H=J=O!% <&Q^ICSY\$FA^NE@T/WX&E78N3DOYL0WEQW.9\_7 M>0A;^DEGD.(2NMRT)O^N!J7H8-3NI^T?EL?ZEL?K^MONE;^!=>3QD70? MP)H^CH1/G#H03M>B3&\$V0^0U\$Z\_DS17I%Y^8CQ1Z%IMEZVNKIQZW!R^2 MTFD\_O66#M58ED7;.(T)M@04^"MH(@HOA\$!&M.;(\$) |R3W00W4;.\*I^MTW)C7ULS(X:P2IZAB3+5<HM^L@I GIV^HJHF|8FKAM1N7P)Y9Q00H\$U&A>3L MI0?7 R(=I?> <^%K;WRVH;RW4\_48P(C@RXZ10%W\$894I2EP/(3Z^H@)XL ML2.UCM\_Z3LJUG\_ Q^VLC%#T^#PB/TE%#MSFVZ% G|O9G#H;I;7K>^DD)BI M^Y\*^@+45N'+0I^I^INDPSEJ36^B|K"(IZWR8!C6 M%"/.\$)\*V\$#\*Y\$:%PIBZ\$>SC5#W|^63IH.S6RZ2V2NO8I^W"@^L;<I>.=B^M/?\*I32? Y!\$CWT&\_I^0F11\$AIV+|BTJ^#@/V(&2QGFON+3Z;3Y7^VTMX)?2 MUT5B&PVV0^HN%\$YN(I^N4;PS;.60H265^4PQ6WG(G29V;I- D\$>\_7JORO MA ZJFMVMJ552PWBWBCT97IRMKJX<IEH7LDD22O5AO^+1A3@N^BA8PZ(2I< MDQ@&P3I>IX;60Z.P>+4UO.Q>+MCT^\$XGT?>=J0\$P7M^UG&E3!+>+2

MD>+K\*8\$7&JA\*F4VO/C65WJ\*#C962MKJ)\*VS(7WBQJN/AUA5CLE(N0#AQXQ,Z0?M?<br>W/B(X9AUU\*+DH\$+/B0>1&E=L=UVT,PUN^OXQTOW\$0164KN<br>M(#!)##,SX&VLP6Y25AT3LT3^N2V5+^BH/P<+J1^J:CHW1YB,C7?I9Z+!(M4?N-W@KG)X^K/R@^4,H8OD%ZET%S<+I.O/6-M))%>M;U<br>.<.&?>M123\*E<[4RI@E:8K4W,M29/(Z)C'OK'P'1T0KH.\$3KB.KMO+ZE69QNR&VB MK%<4Z&KBPI\*.T-F#UI-HK4+<br>(.H77N\_CY.QUU;ID1@:J\*(AF=CIB/2U)6ISU00.19K.X)(G)5:MDM?@N7)R00H5\$JM2ZMW(FPGL.EG M#K;V\*NI/G/ #QI7A?<br>^0D+\*9=@01991L+2?P6J2NC="U<=>N1^W?>G=C+IE MGBFIE?Z\*2^K #D:)"ISXM(-+K5B7C4V9+2+^Y@4H6(1E44+2G#23J<br>M5BJS@LH\$A8L44-BR-1C0077D?^5ZEG7D?PQ(H\$5C 6J.W8I>Q2.N00%N.F#U-A YEC5'GR>T==\$0<br>M17&W1/#6"M0\*Y/K+.)UPR..P.52\$W^Z&/2L+8GXG9?23?0=>\$-1-MI5ED.>CU^/67M1U003@^IQ:2Y%:VL0?<br>X#)1+WZ>.@X1%B6L^XV.+6@/V7 M(7 #@OQI(ZIT^:NU^+V.Y 79"8;Y5NA.^NLAD(M#4022UH7)MWNIB@:JK M.WIB77C.#)>IS&H?<br>\*5G2( 6VMJN1H9+T@Z:."PF!-M>9TCSHMOTTQ>XL:DFONELH(Y=W^B7-F)=V)JA4?B-5(QM0=-4N OT&E?>MLHHD8\N:UY\*WT^D^KHM<br>7=5XLI7+!#1+2EJLFZ9N^&Y=-0%Q-7\*%C M48%5-E611@A2:6#J1 H@M.J=3'9 =2.W+1^-(H1#15LHZXOM/2?7^>1F\*UW<br>M1=-LMHNDKQBRZ\$5\*D\*R%(2K:"Q)RFHPA86L5&+21-MT23J^Y\$+E8MU"81\*Q ZLJ /K(\$@S0:<br>ML^AMZP8^NU\$V:E%+!JLKL1TWZQYHNO1P7Q="77YIO5WAFZN3/NIEQPW\$X;D%WO^Z1-P2JXNVG3>X MPIQY>1+9+);..L<(WI<,<br>(H@8LY%>=>IPZY.U<02?K^+! M?2HIN5.1+C@/BL#14(+SDU;3E&K#-TDHHC1@=H\*83@PA25^+M3EE#X(@Y:"908=REAV/7/9<6OI^L5><br>(T7U-MB,\$7)R?K;IV:1ES3KD)6/8?UC.TLP.O-0\*(Q&-67RAUL>Y:<-RBNWYO=[1R M.DBPU+V3%U580IT7J X.;\$^+><B6.M.+2V6<br>@VMKKR;@ 7@E:ZW\$3BQZ M65JG6:E>2.O=\$!J@N.#HAI R<+J+1XXRY((OR)D%TY&BH0NZQM\$918\*6+M">3?<br>+MCZ>@.O(U5E+M49;.(%58:4>4L:D M6J^70^@H@9N?ZO&RBVTMC(GN.#!21OH/9I5/EQ.M=9&F\$Z!H.BMO@<br>ME@1D1J3V+.M%N^CNXC;NM-LJW#(E-).N@>[M=4QY>Z..5L7+V-W9?N01 MK9-D)4D0@>VV^L7H@JG.@+F<br>/2A'.MS9F>+!8:377@1AXI.5-4X6-&+V M1\_YB/#L.Z%8+TAZ?>YS&N3ICGGF<2?>2DY\$8-"NDK+.3I(GASIM0)=8D(PWCAOC'6V^2S,IKWP<br>MFM="C(3\*)@IZ^NU MJB-GG=-^#O^>2Z?F 8IOEIK Q&F\$E:R5ELH.P3+4.'1B8K&HOB(\$)JZ&W<#%/WJSE>2G4= MG\*W/K<br>HG.O@ (D04&915"AC K21(2F3BYIM 7;U6.HD0:#K&ZHJ -(L)HF M7ID4/L800\*Q^M3.;OY.%!0DYJ)\*.M]-S] IRAV@=00IZAVD>[-2#H?3/<br>MG.ZIWK^FZ7+)+XGOS87.4F4-O=JWTFE(D+5R)F58S<1#D7A:S+DI^H+=3<br>M>R^GEATIGDT=@W>+LUGZ1%1%PQ\$QGU.68N^<05IX."M<@/BLPI^L0B;+TF MWR+B|WH)=0S\$CE.-1^CZ?3ZC17.^K5I+^TLB-ADRR)<br>I\$<=\$IO&IXM-YVZCHC M-%@?M" 2M^XT RA1/H#IV0U0Y9XU06!1 MTTIB6J32I8HO+F60W<&JHAWOV=>(SM:Z'F#L'V+W+A.F.?'<br>(UES0I)=Y%B<-C- M@G^C^IZZR.\$ZFOF IE=EQG>D3.\$^CU0H@>^>4&E&3J5HLC"KP0+@H: MT?13M474R.M.Z7V/18X\*ZRIH>"<br>(%=I@:MHX\_G<=>U6IQ7Q=B>TZ6R5\_UPUN8/; M:84!+N3VY^SINPY\*SX+RH)2EOPYXIV@MA3KLISI\$!NA-9S@9JNMY62<76<br>MU?>+DY/Y@LL?>K^<6V-Z:IJ1 7\*>ES(AQT^H2W\$7&-1%JGB4PL@Q M1M->GTF/TOL^ELN<br>-BMDWBDRT@^X.\$<61\$T4QI.6T^10%61"J\$V@C? QID+1%5G(2-74 ML.3%4IY%#YO""4&4@9N@H#\*+E\$\*%.%RK<=>\$?T/E94! MYHQ &JUUV<br>-1/%7N6L,SFO>)|VBM# PE!%M\*8Y)S&A3>Z19Q.B2X;IUJ<2# M1#TO5 -4OZE=1\*0H87GS\*4ZC=P+W?>@.W MPJA";@S05#^>K.O^Z-<br>LO^IES&SDH#V44(L&L")3:6.\*\$3#^VJ59.M.4 7\$M2Z &8=A0.E<+1\$T%Z &C(MQV.T#V X-FWNPKI&@1Q!3JK MOM2;Y9X<#JY\*W2?<br>Q\$S&W9'R(I\$VW91U=-&'81J2^1NX5YILKGU?^H.M(BL(J7COB)D^MA^+10WM^4X4 Z@RBX@NM/ CUB8EI9EL^DV.4.Z=;4:47Q<br>MX/(QH>C6X=- W-R6X^#97UCOVG89RB(UD>^>O F&\*^C.M. JN^R5T5Z MOP7/LQY;S2("UYX^CU8^3FH+!SX( 58EQ&S7R^D#<=>AS<br>M6UJ^JGCEH(BXNP^#2^L3: ^MT&2?F5.6BA0RB5 0Z8JQAY=1%#=#DC^<N2V-CL:DG&H-1(C M.#CR%IB(<\_<^!1^%4@=IAM=@#3AZ..6-<br>=H9:5)H8>@.G811\*# MARDF05LW^?P'F=MR#1!1;P#1\_UYV<307+4#M9ZIT5>=>YV TDZ104RT MOCX^^(Z. BW(\$?KJ.D+SKXCXC7IS<br>MRW(2.7IHHB^#4N>#96?^10@E9RL#2(8U2IE%LQBT+&@Y@?174JHHJ\*Y%:M:(PH;VX2^HG)1%27H^ZD1T 0.B";Y;#MAS2?<br>6#;K0N"?CIECCL^#I>+! M?C^KKN6[QSK4?SSH>0.Z1<S!UN!01G E\$VT.TS5F%2)BD)D:(ZIE># Q<+!T<br>J3!^YSK/U56+W0<^\$S\*8L/& >EK;IV>-6'SYGC1^C V<\*M^=NGE1991B\$IVIQ?>N522PN0@DV^60+YLDFFMWY V(7SYF<br>MG>=>ON+J<0EOW!9KJP6F^#XO(GTID9)H#M4 MY>4H.C5VC.C='AE/8I&9!>1?JE6=M-1>+TOJ@:3\*FR165.M:#+W.FA/\*#<br>(FD&A2@%"/IS=Q1.9-R:WG@QS%"/IA79JG;O4BGMZHLH%G.W M29H JLOITFI62Y3&1BUB^87W+=P7+17E""X Y=F=S#.%/H\*OI<br>M\_"/TA4B\*\$S\$)@V8IGIGIG1CHM02FJRWO% 7:00>^\$J8\$B4\*^@2 M.B=>=GDC0+;\$/NG0.BI^E9>RTJ>&KU-<br>=7DP5K E19@ L3V^G^TL@GEKZ@) M6&1^K:QU9+8 N5S&ZUJH1:IS^GCVTZRY<Q.L7.5UQ/O5.%#\$U<br>MC4:Q3C(F#PHP)=U016;GCZCN+GD2.Y\$E8MB.'Z?@9(J^J+J;=:QCP9P@M-1I.R@;P4 8@V@DU/FFBDQ>H[IS(7C@?7/2O2R M3I 7I<br>(-U@#8(L%:34EB4D>=% \$/\$X!^G1C+QZ8CQ22./U2T:6)2% 5J E\*W IW^R MP\$A0+CJ\$87-<br>IPVCIFV^GJJBK0.1%HRIC^ZBX^ ^Z1^+YZR2GJ\$#<(RQ6 M\$J3NT^9.=ID\$E.E^GK;5J"G^#OTGGN 7L6'R?+VJ^\*(SH[5&M)C)(KARHZ\$VU^<br>21)0:U\$XXO\$XY:07Z7NIXF44T^Q(D4=3(O7^V^S(>F4> M8O\$E)1DU\*(FKRTZ84V15C603AM.W;QN>#<0\*VHCD^6X^YHMM=WEK-NV:<br>MC@:U^M%63GAQ^V L.PIV^&K8I\$U XTLR1^266SB^J21@/AS/LD^IOPV2C1\$P2N=96TW^T+Q9^9GVVZH215.0RPV^UN59+>K24\_E<br>MNBZR7C8\_5LOUS&W&>6K68<=>B7F>"I0HZ5GP=/^#L)EN@L19X(FIJY&?9L3/ MQ.VU%=X>[26>1;D=Q/D O-Z.G;IM=ZKI4ADG\_O(%0<br>IRKM9C&AF(2A\$;MCX=<3\$4G.#LN^9=-=>NE(I^C1Z7B@^WU/^YO^ALF9P:\$ M%39S;S.9).B;1=5073D?2W9V^TL<br>IR@-5YV4F=1)G7G^YVZYWO.DSL C.MIS<@)DOEP^F4T8^T+J1^7 YOKW17YC M.6WU""))R/F4 4N2H0&<(4)>JXE9RS&C)DYNOQ#8N8<br>LO3Q.K:15\$^0NQ+G M#(@N?)^Y2IL@OI;%=S;Y=?+> KK%;E YXNMXN1^



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#P8#>=>."FG51F1M*/LV$7X$36F%!!+S^ES(F@X^2 80"U)5C(=4YIP#ROO,0.$B*,T-A M&[F^L9-OK"U)0G(85;1.8Y(=D)LLLXJ1C1*#;#1^L^"SY$G42^ADNL@_M-O&LU23f;958TD:3@9WTF;1W0KH,Z((PG4ATWL@H1.N9TL,HFS25/G$4;+E M="YOZ^,2-KY9X GYSV+PKSV=1/JS.S1^LUO &=3HK*(U2D#OW))WEA1X M650XY-DF(8T0K30<#B^WXO#MGNAY5.UQ%7.NJ9ID#Q(C@9)6$F0X.J+ST( "M+W($S54L9 1F%*W$ 1J3-" ZC@:.,77F."WMCJO>:U8I817N+XYO)=1J31M5<.(C)@10F.;+1$8BG$033".F"0+;YU.&$C.O&A/K&XGIXZ>."29>O5MEIHQ^/^VNOWM/U SSFC^B@Z"311074(YT^4B=I(ZTWL@,>K6 M-9L-7ND):C:1L.X+1WXILP@)= 5Z%>@3K.(S2VNYL5TIZ^4MBV?E?>7%14QNWJ<K55E< MAS$14)D1!-#9.9&P%*A^2UV@SRO1P.7A@Q&TM9:8=T87#P.N3"%/CHP M&U#H 6^*Z1QD;:-NFWM2@#"#9=9BX2ZJDM/^>BXO&X.#(PKLANAD10=1^MA)PF9XAYR$R36%BUOWP.(^@TB#^W+>+W261& M14% DE*143H=5&HW1L15% =3LYS*3.D)12H(A8$?)<)JN1FGHO @IX^4Y M@5144IZIMINC.1Z42:C(C'+=1) (W$/%6BM4#)V1NCG!"N:43"SA^+670JG= MP0 X2(H=EMK)1*7WR8".G.( *W-31L'662" E>1=M?F>>T*E=ONJ U#)=1"A M&& 1 7Y:E8.8F=? 9%Q051BYD=CMG->@REIWF+ C4.B+P&BG#3CT0)>40%.ENC0U481J1XRJ0C1M/(RD)P96TRBDY*E 9+1/1@PKX>2Y>YU.%LDE1@? D$4.LP(1D3D3F1S2$Q MOIVT=N^M*1F4539187G MBW.^01^2BV,4TGBIR?7%P^25.E14DZHO1(1V135MQA;JYV:EX#G+5)Q-E6V9#03 M.-O$S.L(T?I@="7%.$$.RR(9$7T@|S)*2<1D7L9( MK!=EAH9)195JL*HC<.*H'3N!T%E.3$Q068H1^"IF7@P%PD101B^H^7Q9G MB^X=ZV(^@JUJ0W$JPWL(DJ42F6>3NPPM0)XLN^H3C@ 7JM(11ZEP7#J&^EV7XP:134A)WJ /4>RXSE.MJ$V^1%*X$^AO P QTD5H^Z+C>2f.1M&?DR PC$DZF6G^A7:SUW*7.V^A M1KBRVNJ(3KN9PW6 1U>?<3.YR@J11Z^7$8R<X(U^17^BOL&XG71$K M9;HCK;@T6&142VL.%L:1BI>7+Y +1)Z4:0*IR;21^1WJ1 MZ15B.CE13BE@16A02D<(WC#(F(T4E@66Y<^1W)>4=3 .0PG.P(PG>)1>_K9 M? F@&1B&D/C#3FYMV?>CJGZRC@.<53 M17:SN=P.N3P&U.0J@BLU(2^X 90N +,JHRR0E<+G/B4WQ Y^O?DOZO=2{DFB M>$D? SYL+>C17? (9DX)J3(1@+RF?CR$*Q1F) EX^+808. SD@Q!M XOH M Q11BKB^8QZ2Q+=>6:=43ZE.LPT.E") *O@113;*D+QUU6LX>N=M 1".N MOP@.5.5=1.6 Y01F.M5Q16FY=1ZOHNOFD%:=0BP,IN$OVF/8F( %L%2). MXL.H^1N UPIFZ.F4R1HP>:Y$8F1403? M1IC1K55SLF>O)S 13IW.D41F+ M=&)$E".2.YY# MC'11<1^#F.XF@- GRV424RD^#(SIZI6.Z5P(AL$D2A(ZZ5@D06^VJK M<1RSES"U+>WX.WYZ&G1T@. %..OJH#AEY#D4$D)Z M@FO=>G<1K1^?H^7Y/BZ^V.F.&>G=B)2M 1>J"IS2F/* @ 3F53*MD- C0#.*GRSIB_ N/ M>P8/Y^D^A1L.77Q^IG;-?PW5.N1:2$JXQ@149J XF#=#><@DH.<@>'9=N MIFJ79Z@>B?K$7L1$X7H _1:2 513+=@S7ADEBU@_YB74)GJZ2A1"1FEFG3" M'PX:FQ:P3D B2K&G% KZA F/7ZO07ZVYL 3HD^BE@F1TY= B>*,1 M..NCQ10DRT>N1=1Y4D4+T M6)$RR$87D);_Q<=9)=/BB3 *>3A^0E5^S.%ALQ&0<80@1ELP-O183H>"HI M2)78D2Q03FLJYU^T<=>H21. Y9^T^T+>1KK-M12NU3D9<0NSK<@BLG$( MOD<_R1L.R J^M$%.55QBXC@AS2D<E=Yu.G@61S92=1FZWS- U008P(G15MH.@Z M%CO1F&A(ODJ3!Df(YU12FR&T>-M@.R^M;S 12>N1:K1+3.LX M61H(5Y1S+U1+IZ^TXH^>MU:GNO10Y5*/1?O- /9^GL1+DIY08 34QW M^XOLA">HHQD<6NBWY"1$E@81?7DMEO1U4W/ 7V LY2MLO184< (H^H+C M(1KY3JHX#.$3IP9^Z 9S*!X(ZYH11.B>^DCGY0H1Z2."1D&.$W ^IH$K1?=>M) MT/NXG>W !@C&6%)2"QSH-8JBHH DDT55&J1TE?Q1J=GS1/0(RA7 MACWAX111;1D9Y971S(E)12>=1 1P81V+D-C1J7D MD$=1P1)1@2455N$DFA1/4 <@O/MJ@U/2^1ADX^1M>^$->.D16&A%4- "TW0N1"DLOZR M+7(T>1H W>=>31L)=1B9IEGECR.O7$#.GIZ="6+5$1$Q$666C=28M # MT#1VN /441#HTEE?C1X>N04IN0- 1^DQ.3K1>O+/T2B./@6%Q.0UYT/G M8)XZ^IDQ=I>>D?AXXD<44N00&07T;1F6J.LR21$7F6T>Z1=+N0$1^< M^TFV+532 .0NYM%<E9DIN .9J17>+&UO Y:1CPZ= (C&ZG$2FEFS,5=<1$ MJWV1W3N(GG1H2>(Z^V911>= 6:-(Z/S(KWOR>0@E6QBA1TOFA? SP3M1JH MH$>4>OTAF0UN2K$FR=7EP3? 2TO$&4FOGBMH77@='&B)Q+G%7T@'KH M&P_B YIUQ31+77%M(+150PA22L861%WCR71F7DCB1#69P^X(DT.54V.UH2 M>M."1V4VQ.3UMK328^JGXUCQ00MA^AF_KYRO:2 2%#1$)UHNW^?BU7B^HN M.IXUBI("5<1C IRY@5JW90P/RP1 $_D0AY&S'.C(7GG7".Q^Q4^O1A0(B=>&C@W)(^+N=.&?&Q5VSRUH5A' 1$L$ZJC1RV1 M76%(3^GKF1B @M%F(G$JO<551>0W7^P^NZVIM;VR7(DJ01^DH0 15^G>0 MBDTK37R8;H03G1410.P1L)Q)T^1X#^#YR? H@^V.13-1R).P911#15G M YV<0&R716G>H(YK#BPA.(+D^ID@ZOMG=7GN^1.&2(3G^H2.&GXE# M^XJR23_ RO:CM>OE1NTZ+ (ZJTOZ42_PC.XS"RF.@->W".9&KK$FB&G1E MY&7?H7LLR6ZJN^9XY91^CQ1H1H(CXGA17.P1.TAGCI&W=3WWL M1OG.P5X94EP&+C)Q& 1ARR1R0 Q+1RA.MH7L2-7IQICH>1L^X&/LK(V1 M1=1Y^1 1#M2.HR)2&"RD(N66T1S;R45EH$B58H/@17UO#^%.;?JE1?S( M^X#_CA1$CR11.#1JHDI1%10^X@F32RL^3.4.&@.1$ 2^Y1XZ.Q<<(>90 MXIG.;V12SM5.C(GCRWTY/QS@E67F56H11#7(33J1M13^3IAC.#CY#EEYAX ME R51&99Y9)+38S+$1%Q91J>J@-HKI81_?2G%2C>%N<1"3? WHNB1Z&A^8 M65=28.WH481T*.Y)40G0HZ)WRV3IHC@1GMBZ)197XR>10J;SZB-.Y%1H6<=3S^8DY.(1>R)OD.&ST#A5.1 M$? ^ZGDQ1^1L3-R1$5G465Z+1B%BN^C^O9.NZ11B2EF17IZ(Q.CH+M%#)PI$ M^QOB13.K.M1DC935974;63.9K&13MZ91/ M1#82119. (8T#AL7<@1UU&2HZ%)?P8020GW7A(A KYVO=(THRX1V+ K.MNHPQ^@BH+7.70I(LM1/*N11(WU$4S4U12V^#51.%$SU(0U@1KOB^'5S 518=<C&FOIAF%BQ0WKS/DZC)Z710 M7<88 7>9@1- Y&FF4DYK;#LSLG.@O#(=? Q9FZ^L'=+1?2VIUS@4-10N8XPL MN13$HR44M$H0HP2PHPP45%1^X=1K(HFFT< Q3ZHNHRU.#D03XBYV1 M@N%.UVTHIMZM(1"(73MSM@Y1"/76311Q:XRI D^C^=YA>QM MIF3A1Q(C.8Q%)ISL YG:1/S0;Q- AO2?&C#?&O&OPI^ MXD0C^&1HB102R2%#HQV91^H&1-OHL/YFV"D@6H1LJSP1OR- RB."1H7N0 M1G1W^%H$JL/8)=H0J0WG;P*9E+N&CH15E9(+&H2 1KW6VBN (+1PZ M^C=1O.#$3$N.#1 HXC3RN:1D:2QK.#UOSV)R6>H@P6M-2. >.49!SHA190E1S18>LZ-<173 M19Q^10-P-4D9^Y&1)NV+14EE?C)X>A1D1- P6;Y@51+GAP41^95&5&25R79 M1FL3/3C/%=A826$15B$C)Z3S9B1&.%&C-0R^T#ZD17=PD ^HAVO1.%1C%4T*** MGE1OG(P17B;HX@04E
```



[illegible]

[illegible]

EB0/A/D/ GCZ.5H M(GJ'W=B:[&SYSTK<-Y#^JPY HI F-T/KP2@QNA:WP-DMU+ ER+ +I6S]@GJ2<0BS@W=W MSTY6^8FE.%GH3  
SF5D(1X->GC:IQ^H/L)Y2D.B)S7.5 EN'T#T'="#+<^HR ML&ZE%F<F^J^R)R8BL14"36;J2#7UTK(3"0S,2CFL+ZW MVYIV4Y;#MV@7XS> M;  
5I9IP\*X,\*E#)68KNGK5.4W2L7PFJE\* <^V\*J^@IU+>S:C44=(4I2? ". M99K@Z5(5;#J^C+P>+I)G193+>GIPATAIKG.X-  
XZ8A0?7.3L8Y#AHD(DG0J% MGW\*Q=IVIH\$+G&:XIA).J=92>+F2J:H-Y-U4:NO)48Q@2.6XRY J5=OEI'B M6>2%G.0J398Z@J9KD2=T>P+I,R-  
MI% .DR2DKIG+WZGJ(DGJ16\$WK=V/83 M+>WJ04Q@<^3GJY&Y< JS|K/B&I/EVJNXOBMF!@Y(6J\*NR(4DHS M7V3(HRN5SI)T23? BZJU  
+^W4P9>F+U00@ "K7+85^BD#:.60%Z"04KP>?0Q2&75% B>@VYI(4GU M"/. FL \$S H^AX(D MR(EFI\$XOC %++\$ G6C0"E6; RJ%"  
(\$D^<^L98^V\*%)9)N(\$ M-\*6!@<^ \*A Y&"GICCB)@78&L^I8C0C &"0/ H2I9I89;+BD( "I6.H4^ M>L\* = 1..3&ZP9IX1P.#D:  
P% ".66C("PORA&R<^ QJH=Z.1FQW)4APPOE\*MMI).X Q 2L^F I P44^ACI6@Q">E8+ UUY&H5&43DF^\* %XK<\$0KIMP^% MG% ^I2  
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cia:UnearnedRevenueReserveMember 2023-09-30 0000024090  
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style="color:#1609e8;font-family:'Arial',sans-serif;font-size:11pt;font-weight:700;line-height:120%;text-decoration:underline">FINANCIAL  
STATEMENTS</span><span style="color:#1609e8;font-family:'Arial',sans-serif;font-size:11pt;font-weight:700;line-height:120%"></span>  
<div><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-style:italic;font-weight:700;line-height:120%">BASIS OF  
PRESENTATION AND CONSOLIDATION</span></div><div style="text-align:justify"><span><br/></span></div><div style="text-  
align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The consolidated  
financial statements include the accounts and operations of Citizens, Inc. ("Citizens" or the "Company"), a Colorado corporation, and its  
wholly-owned subsidiaries, CICA Life Insurance Company of America ("CICA Domestic"), CICA Life Ltd. ("CICA Bermuda"), Security Plan  
Life Insurance Company ("SPLIC"), Security Plan Fire Insurance Company ("SPFIC"), Magnolia Guaranty Life Insurance Company  
("MGLIC"), Computing Technology, Inc. ("CTI"), Nexo Global Services LLC, a Puerto Rico holding company ("Nexo") and its wholly-owned  
subsidiaries, CICA Life A.L., a Puerto Rico company ("CICA International") and Nexo Enrollment Services LLC, a Puerto Rico service  
company ("NES"). All significant inter-company accounts and transactions have been eliminated. Citizens and its wholly-owned subsidiaries  
are collectively referred to as the "Company," "it," "we," "us" or "our."</span></div><div style="text-align:justify"><span><br/></span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-  
height:120%">The consolidated balance sheet as of September 30, 2024, the consolidated statements of operations and comprehensive  
income (loss) and stockholders' equity for the three and nine months ended September 30, 2024 and September 30, 2023 and the  
consolidated statements of cash flows for the nine months ended September 30, 2024 and September 30, 2023 have been prepared by the  
Company without audit and are not subject to audit. In the opinion of management, all normal and recurring adjustments to present fairly  
the financial position, results of operations, and changes in cash flows at September 30, 2024 and for comparative periods have been  
made. The consolidated financial statements have been prepared in accordance with U.S. generally accepted accounting principles ("U.S.  
GAAP") for interim financial information and with the instructions to Form 10-Q adopted by the Securities and Exchange Commission  
("SEC"). Accordingly, the consolidated financial statements do not include all the information and footnotes required for complete  
financial statements and should be read in conjunction with the Company's consolidated financial statements and notes thereto included in  
our Annual Report on <span style="color:#0000ff;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-  
height:120%;text-decoration:underline"><a href="https://www.sec.gov/ix?doc=/Archives/edgar/data/24090/000002409024000031/cia-  
20231231.htm" style="color:#0000ff;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%;text-  
decoration:underline">Form 10-K</a></span><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-  
height:120%"> for the year ended December 31, 2023 ("Form 10-K"). Operating results for the interim periods disclosed herein are not  
necessarily indicative of the results that may be expected for a full year or any future period.</span></div><div style="text-align:justify">  
<span><br/></span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-  
weight:400;line-height:120%">Our Life Insurance segment operates through CICA Domestic and CICA International.</span></div><div style="text-align:justify">  
<span style="text-align:justify"><span><br/></span></span></div><div style="text-align:justify"><span style="color:#1207c9;font-family:'Arial',sans-  
serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%">CICA Domestic.</span><span style="color:#000000;font-  
family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%"> Prior to July 1, 2023, our domestic life insurance business  
operated through CICA Domestic and Citizens National Life Insurance Company ("CNLIC"). CNLIC merged into CICA Domestic on July 1,  
2023. CICA Domestic issues primarily ordinary whole life, final expense and life products with living benefits throughout the U.S.</span>  
</div><div style="text-align:justify"><span><br/></span></div><div style="text-align:justify"><span style="color:#1207c9;font-  
family:'Arial',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%">CICA International.</span><span><br/></span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">Until December 31, 2022, our  
international life insurance business operated through CICA Bermuda. Beginning January 1, 2023, all new international policies are issued  
by CICA International and on August 31, 2023, CICA Bermuda transferred all of its insurance in force business to CICA International. CICA  
International offers U.S. dollar-denominated products to non-U.S. residents/citizens internationally, including endowment products, which  
are principally accumulation contracts that incorporate an element of life insurance protection and ordinary whole life insurance. These  
contracts are designed to provide a fixed amount of insurance coverage over the life of the insured and may utilize rider benefits to provide  
additional increasing or decreasing coverage and annuity benefits to enhance accumulations.</span></div><div style="text-align:justify">  
<span><br/></span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-  
weight:400;line-height:120%">NES provides services to policyholders of CICA International.</span></div><div style="text-align:justify">  
<span><br/></span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-  
weight:400;line-height:120%">Our Home Service Insurance segment operates through our subsidiaries SPLIC and MGLIC, and focuses on  
the life insurance needs of the middle- and lower-income markets in Louisiana, Mississippi and Arkansas. Our products in this segment  
consist primarily of small face amount ordinary whole life, industrial life and pre-need policies, which are designed to fund final expenses  
for the insured, primarily consisting of funeral and burial costs. SPLIC also issues critical illness policies. Prior to June 30, 2023, SPFIC  
issued dwelling and contents property insurance policies. As of June 30, 2023, we ceased all operations for SPFIC.</span></div><div style="text-align:justify">  
<span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">CTI  
provides data processing systems and services to the Company.</span></div><div style="text-align:justify"><span><br/></span></div><div style="text-align:justify"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-style:italic;font-weight:700;line-height:120%">USE OF  
ESTIMATES</span></div><div style="text-align:justify"><span><br/></span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The preparation of consolidated  
financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported  
amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the consolidated financial statements and  
the reported amounts of revenues and expenses during the reporting period. Actual results could differ materially from these estimates.  
</span></div><div style="text-align:justify"><span><br/></span></div><div style="text-align:justify"><span style="color:#000000;font-  
family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">Significant estimates include those used in the evaluation of  
credit losses on fixed maturity securities, valuation allowances on deferred tax assets, actuarially determined assets and liabilities and  
assumptions and contingencies related to litigation and regulatory matters. Certain of these estimates are particularly sensitive to market  
conditions, and deterioration and/or volatility in the worldwide debt or equity markets could have a material impact on the consolidated  
financial statements.</span></div><div style="text-align:justify"><span><br/></span></div><div style="text-align:justify"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-  
style:italic;font-weight:700;line-height:120%">SIGNIFICANT ACCOUNTING POLICIES</span></div><div style="text-align:justify"><span><br/></span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-  
weight:400;line-height:120%">For a description of all significant accounting policies, see Part IV, Item 15, Note 1, Summary of Significant  
Accounting Policies in the notes to our consolidated financial statements included in our <span style="color:#0000ff;font-  
family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%;text-decoration:underline"><a href="https://www.sec.gov/ix?doc=/Archives/edgar/data/24090/000002409024000031/cia-20231231.htm" style="color:#0000ff;font-family:'Arial',sans-serif;font-  
size:10pt;font-weight:400;line-height:120%;text-decoration:underline">Form 10-K</a></span><span style="color:#000000;font-

family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%> which should be read in conjunction with these accompanying consolidated financial statements.</span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The consolidated financial statements include the accounts and operations of Citizens, Inc. ("Citizens" or the "Company"), a Colorado corporation, and its wholly-owned subsidiaries, CICA Life Insurance Company of America ("CICA Domestic"), CICA Life Ltd. ("CICA Bermuda"), Security Plan Life Insurance Company ("SPLIC"), Security Plan Fire Insurance Company ("SPFIC"), Magnolia Guaranty Life Insurance Company ("MGLIC"), Computing Technology, Inc. ("CTI"), Nexo Global Services LLC, a Puerto Rico holding company ("Nexo") and its wholly-owned subsidiaries, CICA Life A.I., a Puerto Rico company ("CICA International") and Nexo Enrollment Services LLC, a Puerto Rico service company ("NES"). All significant inter-company accounts and transactions have been eliminated. Citizens and its wholly-owned subsidiaries are collectively referred to as the "Company," "it," "we," "us" or "our".</span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The consolidated balance sheet as of September 30, 2024, the consolidated statements of operations and comprehensive income (loss) and stockholders' equity for the three and nine months ended September 30, 2024 and September 30, 2023 and the consolidated statements of cash flows for the nine months ended September 30, 2024 and September 30, 2023 have been prepared by the Company without audit and are not subject to audit. In the opinion of management, all normal and recurring adjustments to present fairly the financial position, results of operations, and changes in cash flows at September 30, 2024 and for comparative periods have been made. The consolidated financial statements have been prepared in accordance with U.S. generally accepted accounting principles ("U.S. GAAP") for interim financial information and with the instructions to Form 10-Q adopted by the Securities and Exchange Commission ("SEC"). Accordingly, the consolidated financial statements do not include all the information and footnotes required for complete financial statements and should be read in conjunction with the Company's consolidated financial statements and notes thereto included in our Annual Report on </span><span style="color:#0000ff;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%;text-decoration:underline"><a href="https://www.sec.gov/ix?doc=Archives/edgar/data/24090/000002409024000031/cia-20231231.htm" style="color:#0000ff;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%;text-decoration:underline">Form 10-K</a></span><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">For the year ended December 31, 2023 ("Form 10-K"). Operating results for the interim periods disclosed herein are not necessarily indicative of the results that may be expected for a full year or any future period.</span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">Our Life Insurance segment operates through CICA Domestic and CICA International.</span></div><div style="text-align:justify"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%">CICA Domestic.</span><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">Prior to July 1, 2023, our domestic life insurance business operated through CICA Domestic and Citizens National Life Insurance Company ("CNLIC"). CNLIC merged into CICA Domestic on July 1, 2023. CICA Domestic issues primarily ordinary whole life, final expense and life products with living benefits throughout the U.S.</span></div><div style="text-align:justify"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%">CICA International.</span><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">Until December 31, 2022, our international life insurance business operated through CICA Bermuda. Beginning January 1, 2023, all new international policies are issued by CICA International and on August 31, 2023, CICA Bermuda transferred all of its insurance in force business to CICA International. CICA International offers U.S. dollar-denominated products to non-U.S. residents/citizens internationally, including endowment products, which are principally accumulation contracts that incorporate an element of life insurance protection and ordinary whole life insurance. These contracts are designed to provide a fixed amount of insurance coverage over the life of the insured and may utilize rider benefits to provide additional increasing or decreasing coverage and annuity benefits to enhance accumulations.</span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">NES provides services to policyholders of CICA International.</span></div><div style="text-align:justify"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-style:italic;font-weight:700;line-height:120%">USE OF ESTIMATES</span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The preparation of consolidated financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the consolidated financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ materially from these estimates.</span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">Significant estimates include those used in the evaluation of credit losses on fixed maturity securities, valuation allowances on deferred tax assets, actuarially determined assets and liabilities and assumptions and contingencies related to litigation and regulatory matters. Certain of these estimates are particularly sensitive to market conditions, and deterioration and/or volatility in the worldwide debt or equity markets could have a material impact on the consolidated financial statements.</span></div><div style="text-align:justify"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:11pt;font-weight:700;line-height:120%;text-decoration:underline">ACCOUNTING PRONOUNCEMENTS</span><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:11pt;font-weight:700;line-height:120%"></span></div><div style="text-align:justify"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-style:italic;font-weight:700;line-height:107%">ACCOUNTING STANDARDS NOT YET ADOPTED</span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">On November 27, 2023, the FASB issued ASU No. 2023-07,</span><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%">Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures</span><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%"></span><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">This amendment expands a public entity's segment disclosures by requiring disclosure of significant segment expenses that are regularly provided to the chief operating decision maker, clarifying when an entity may report one or more additional measures to assess segment performance, requiring enhanced interim disclosures, providing new disclosure requirements for entities with a single reportable segment, and requiring other new disclosures. The amendments are effective for fiscal years beginning after December 15, 2023 and interim periods within fiscal years beginning after December 15, 2024. Early adoption is available. As the ASU only requires additional disclosures about the Company's operating segments, the impact to the consolidated financial statements will be minimal.</span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">On December 14, 2023, the FASB issued ASU No. 2023-09,</span><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%">Income Taxes (Topic 740): Improvements to Income Tax Disclosures,</span><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">which is intended to enhance the transparency, decision usefulness and effectiveness of income tax disclosures.</span><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%"></span><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The amendments in this ASU require a public entity to disclose a tabular tax rate reconciliation, using both percentages and currency, with specific categories. A public entity is also required to provide a qualitative description of the state and local jurisdictions that make up the majority of the effect of the state and local income tax category and the net amount of income taxes paid, disaggregated by federal, state and foreign taxes and also disaggregated by individual jurisdictions. The amendments also remove certain disclosures that are no longer considered cost beneficial. The amendments are effective prospectively for annual periods beginning after December 15, 2024 and early adoption and retrospective application are permitted. The Company is currently evaluating the impact of adopting this pronouncement on the consolidated financial statements.</span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">No other new accounting pronouncements issued or effective during the year had, or is expected to have, a material impact on our consolidated financial statements.</span></div><div style="text-align:justify"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:11pt;font-weight:700;line-height:120%;text-



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family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">96,655 </span></td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">10,060 </span></td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">91 </span></td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Asset-backed</span></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,757 </span></td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">111 </span></td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">8 </span></td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">32,764 </span></td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,405 </span></td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">40 </span></td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">37,521 </span></td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,516 </span></td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">48 </span></td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Total fixed maturity securities</span></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$ </span></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">64,080 </span></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,503 </span></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">120 </span></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">932,571 </span></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">157,236 </span></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,142 </span></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">996,651 </span></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">158,739 </span></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,262 </span></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:115%">In each category of our fixed maturity securities described above, we do not intend to sell our investments and it is not more likely than not that the Company will be required to sell the investments before recovery of their amortized cost bases. As of September 30, 2024 and December 31, 2023, 99.2% and 99.4% of the fair value of our fixed maturity securities portfolio, respectively, were rated investment grade. While the losses are currently unrealized, we continue to monitor all fixed maturity securities on an on-going basis as future information may become available which could result in an allowance being recorded. </span></div><div style="text-align:justify"><span><br></span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:115%">These unrealized losses on fixed maturity securities are due to noncredit-related factors, including change in credit spreads and rising interest rates since purchase, which have little bearing on the recoverability of our investments, hence they are not recognized as credit losses. The fair value is expected to recover as the securities approach maturity or if market yields for such investments decline. </span></div><div style="text-align:justify"><span><br></span></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The amortized cost and fair value of fixed maturity securities at September 30, 2024 by contractual maturity are shown in the table below. Actual maturities may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties. Securities not due at a single maturity date have been reflected based upon final stated maturity. </span></div><div style="text-align:justify"><span><br></span></div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:top;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:68.929%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.522%"></td><td style="width:0.1%"></td></tr><tr><td colspan="12" style="height:12pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%">September 30, 2024</span></td><td colspan="3" rowspan="2" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%">Amortized<br>Cost</span></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%">Fair<br>Value</span></td><td colspan="3" style="height:12pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:9pt;font-style:italic;font-weight:400;line-height:100%">(In thousands)</span></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%">Fixed maturity securities</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%"></span></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%"></span></td></tr></table></div><div style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%"></span></td></tr><tr><td colspan="12" style="padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

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**Level 1** primarily consists of financial instruments whose value is based on quoted market prices such as U.S. Treasury securities and actively traded mutual fund and stock investments.

**Level 2** includes those financial instruments that are valued by independent pricing services or broker quotes. These pricing models are primarily industry-standard models that consider various inputs, such as interest rates, credit spreads and foreign exchange rates for the underlying financial instruments. All significant inputs are observable or derived from observable information in the marketplace or are supported by observable levels at which transactions are executed in the marketplace. Financial instruments in this category primarily include corporate securities, U.S. Government-sponsored enterprise securities, securities issued by states and political subdivisions and certain mortgage and asset-backed securities.

**Level 3** is comprised of financial instruments whose fair value is estimated based on non-binding broker prices utilizing significant inputs not based on or corroborated by readily available market information. We have no investments in this category.

The following tables set forth our assets measured at fair value on a recurring basis as of the dates indicated:

|                    | Cash        | U.S. Government Securities | Corporate Securities | Mutual Funds | Other Assets | Total       |
|--------------------|-------------|----------------------------|----------------------|--------------|--------------|-------------|
| September 30, 2024 | \$1,000,000 | \$1,000,000                | \$1,000,000          | \$1,000,000  | \$1,000,000  | \$5,000,000 |
| December 31, 2023  | \$1,000,000 | \$1,000,000                | \$1,000,000          | \$1,000,000  | \$1,000,000  | \$5,000,000 |

Total Fair Value: \$5,000,000

Financial assets are categorized as follows:

- U.S. Government Securities: \$1,000,000
- Corporate Securities: \$1,000,000
- Mutual Funds: \$1,000,000
- Other Assets: \$1,000,000

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Non-redeemable preferred stock fund

Total equity securities

Other long-term investments

(1)

Equity securities

Our equity securities are classified as Level 1 assets as their fair values are based upon quoted market prices.

Limited partnerships

Fixed maturity securities, available for sale

At September 30, 2024, fixed maturity securities, valued using a third-party pricing source, totaled \$1.3 billion for Level 2 assets and comprised 92.3% of total reported fair value of our financial assets. The Level 1 and Level 2 valuations are reviewed and updated quarterly through testing by comparisons to separate pricing models, other third-party pricing services, and back tested to recent trades. In addition, we obtain information annually relative to the third-party pricing models and review model parameters for reasonableness. There were no Level 3 assets at September 30, 2024. As of September 30, 2024, there were no material changes to the valuation methods or assumptions used to determine fair values, and no broker or third-party prices were changed from the values received.

Equity securities

Our equity securities are classified as Level 1 assets as their fair values are based upon quoted market prices.

Limited partnerships

Fixed maturity securities, available for sale

At September 30, 2024, fixed maturity securities, valued using a third-party pricing source, totaled \$1.3 billion for Level 2 assets and comprised 92.3% of total reported fair value of our financial assets. The Level 1 and Level 2 valuations are reviewed and updated quarterly through testing by comparisons to separate pricing models, other third-party pricing services, and back tested to recent trades. In addition, we obtain information annually relative to the third-party pricing models and review model parameters for reasonableness. There were no Level 3 assets at September 30, 2024. As of September 30, 2024, there were no material changes to the valuation methods or assumptions used to determine fair values, and no broker or third-party prices were changed from the values received.



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bonds based upon spot rates adjusted for various risk adjustments ranging from 3.40% to 4.40% and 3.80% to 4.50%, respectively. The fair value of liabilities under all insurance contracts are taken into consideration in the overall management of interest rate risk, which seeks to minimize exposure to changing interest rates through the matching of investment maturities with amounts due under insurance contracts.

Other long-term investments. Financial instruments included in other long-term investments are classified in various levels of the fair value hierarchy. The following table summarizes the carrying amounts of these investments.

|                                   | September 30, 2024 | December 31, 2023 |
|-----------------------------------|--------------------|-------------------|
| Carrying Value                    | (In thousands)     |                   |
| Limited partnerships              | \$82,460           | \$82,460          |
| FHFB common stock                 | 210                | 202               |
| Mortgage loans                    | 35                 | 42                |
| All other investments             | 93,433             | 93,433            |
| Total other long-term investments | \$82,725           | \$82,725          |

We are a member of the Federal Home Loan Bank ("FHFB") of Dallas and such membership requires members to own stock in the FHFB. Our FHFB stock is carried at amortized cost, which approximates fair value. The following tables set forth our assets measured at fair value on a recurring basis as of the dates indicated.

|                  | September 30, 2024 | Level 1  | Level 2  | Level 3  |
|------------------|--------------------|----------|----------|----------|
| Total            | \$11,637           | \$45,752 | \$11,637 | \$11,637 |
| Fair Value       |                    |          |          |          |
| Financial assets | \$11,637           | \$45,752 | \$11,637 | \$11,637 |

Total  
 Fair Value  
 Financial assets



**Fixed maturity securities, available for sale:**

U.S. Treasury and U.S. Government sponsored enterprises

6,086

3,667

278,213

278,213

832,577

832,624

267

267

99,197

99,197

Asset backed

[illegible]

[illegible]

[illegible]



[illegible]

size:10pt;font-weight:400;line-height:100%">82,460</span></td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%">Total financial assets</span></td><td colspan="3" style="border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td colspan="3" style="border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">11,387</span></td><td colspan="3" style="border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="border-bottom:3pt double #000000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="2" style="border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">1,232,876</span></td><td colspan="2" style="border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="border-bottom:3pt double #000000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="2" style="border-bottom:3pt double #000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:5.2pt;font-weight:400;line-height:100%;position:relative;top:-2.8pt;vertical-align:baseline">(1)</span><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">In accordance with Subtopic 820-10, certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient are not classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the consolidated balance sheets.</span></div></td></tr></table></div>60860003667000097530000278213000027821300047000832577000008326240000267000026700009919700009919700005344300005100000200000 These investments are included in other long-term investments on the consolidated balance sheets.<div style="text-align:center"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:bottom;width:99.561%"><tr><td style="width:1.0%"></td><td style="width:13.584%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:30.177%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.857%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.710%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.387%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.857%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.714%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:9.5pt;font-weight:700;line-height:100%">September 30, 2024</span></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:9.5pt;font-weight:700;line-height:100%">December 31, 2023</span></td></tr><tr style="height:32pt"><td colspan="3" rowspan="2" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><div><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:8pt;font-style:italic;font-weight:400;line-height:100%">(In thousands, except for years)</span></div></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="padding:0 1pt"></td><td colspan="2" rowspan="2" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:8.5pt;font-weight:700;line-height:100%">Fair Value</br></span></td><td colspan="3" rowspan="2" style="padding:0 1pt"></td><td colspan="2" rowspan="2" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:8.5pt;font-weight:700;line-height:100%">Unfunded Commitments</br></span></td><td colspan="3" rowspan="2" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:8.5pt;font-weight:700;line-height:100%">Range</div><div style="text-align:center"><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:8.5pt;font-weight:700;line-height:100%">(In years)</span></div></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" rowspan="2" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:8.5pt;font-weight:700;line-height:100%">Fair Value</br></span></td><td colspan="3" rowspan="2" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:8.5pt;font-weight:700;line-height:100%">Unfunded Commitments</br></span></td><td colspan="3" rowspan="2" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="text-align:center"><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:8.5pt;font-weight:700;line-height:100%">Range</span></div><div style="text-align:center"><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:8.5pt;font-weight:700;line-height:100%">(In years)</span></div></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"><div><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:8.5pt;font-weight:700;line-height:100%">Description</span></div><div style="text-align:center"><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:9.5pt;font-weight:700;line-height:100%">Limited partnerships</span></div></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" rowspan="2" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" rowspan="2" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" rowspan="2" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" rowspan="2" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" rowspan="2" style="padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:9.25pt;font-weight:400;line-height:100%">Middle market</span></td><td colspan="3" rowspan="2" style="padding:2px 1pt 2px 1.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Investments in privately-originated, performing senior secured debt primarily in North America-based companies</span></td><td colspan="3" rowspan="2" style="padding:2px 0 2px 1pt;text-align:left;vertical-align:middle"><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:9.5pt;font-weight:700;line-height:100%">\$</span></td><td colspan="3" rowspan="2" style="padding:2px 0;text-align:right;vertical-align:middle"><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:9.5pt;font-weight:700;line-height:100%">34,832</span></td><td colspan="3" rowspan="2" style="padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:9.5pt;font-weight:400;line-height:100%"></span></td><td colspan="3" rowspan="2" style="padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"><span style="color:#1100c9;font-family:'Arial',sans-serif;font-size:9.5pt;font-weight:400;line-height:100%"></span></td><td colspan="3" rowspan="2" style="padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:9.5pt;font-weight:400;line-height:100%">\$</span></td><td colspan="3" rowspan="2" style="padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:9.5pt;font-weight:400;line-height:100%"></span></td><td colspan="3" rowspan="2" style="padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:9.5pt;font-weight:400;line-height:100%"></span></td><td colspan="3" rowspan="2" style="padding:2px 1pt

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|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <div><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%;">Nine Months Ended September 30, 2023</span></div> <div><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:9pt;font-style:italic;font-weight:400;line-height:100%;">(In thousands)</span></div> |
|  |  |  | <span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%;">Permanent</span>                                                                                                                                                                                                     |
|  |  |  | <span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%;">Permanent Limited Pay</span>                                                                                                                                                                                         |
|  |  |  | <span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%;">Other Business</span>                                                                                                                                                                                                |
|  |  |  | <span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%;">Total</span>                                                                                                                                                                                                         |
|  |  |  | <span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%;">Life Insurance</span>                                                                                                                                                                                                |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">Balance, beginning of year</span>                                                                                                                                                                                    |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">100,926</span>                                                                                                                                                                                                       |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">11,542</span>                                                                                                                                                                                                        |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">1,016</span>                                                                                                                                                                                                         |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">113,484</span>                                                                                                                                                                                                       |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">Capitalizations</span>                                                                                                                                                                                               |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">11,220</span>                                                                                                                                                                                                        |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">2,385</span>                                                                                                                                                                                                         |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">353</span>                                                                                                                                                                                                           |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">13,958</span>                                                                                                                                                                                                        |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">Amortization expense</span>                                                                                                                                                                                          |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">(8,859)</span>                                                                                                                                                                                                       |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">(586)</span>                                                                                                                                                                                                         |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">(197)</span>                                                                                                                                                                                                         |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">(9,642)</span>                                                                                                                                                                                                       |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">Balance, end of period</span>                                                                                                                                                                                        |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">103,287</span>                                                                                                                                                                                                       |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">13,341</span>                                                                                                                                                                                                        |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">1,172</span>                                                                                                                                                                                                         |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">117,800</span>                                                                                                                                                                                                       |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">9,729</span>                                                                                                                                                                                                         |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">921</span>                                                                                                                                                                                                           |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">49,443</span>                                                                                                                                                                                                        |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">Capitalizations</span>                                                                                                                                                                                               |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">5,026</span>                                                                                                                                                                                                         |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">865</span>                                                                                                                                                                                                           |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">185</span>                                                                                                                                                                                                           |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |
|  |  |  | <span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%;">6,076</span>                                                                                                                                                                                                         |
|  |  |  |                                                                                                                                                                                                                                                                                                                                  |



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The following tables summarize balances of and changes in the liability for future policy benefits for our reporting cohorts: Permanent, which summarizes insurance policies with premiums payable over the lifetime of the policy, and Permanent Limited Pay, which summarizes insurance policies with premiums payable for a limited time after which the policy is fully paid up. Both reporting cohorts include whole life and endowment policies.

|                                        | Permanent | Permanent Limited Pay |
|----------------------------------------|-----------|-----------------------|
| September 30, 2024                     | 17,731    | 18,005                |
| Life Insurance                         | 17,731    | 18,005                |
| Home Service Insurance                 | 274       | 274                   |
| Permanent                              | 17,731    | 18,005                |
| Permanent Limited Pay                  | 274       | 274                   |
| Total                                  | 18,005    | 18,279                |
| Present Value of Expected Net Premiums | 18,005    | 18,279                |
| Balance, beginning of year             | 244,917   | 258,177               |
| 2024                                   | 98,831    | 142,926               |
| 2025                                   | 113,757   | 142,926               |
| 2026                                   | 117,557   | 142,926               |
| 2027                                   | 117,557   | 142,926               |
| 2028                                   | 117,557   | 142,926               |
| 2029                                   | 117,557   | 142,926               |
| 2030                                   | 117,557   | 142,926               |
| 2031                                   | 117,557   | 142,926               |
| 2032                                   | 117,557   | 142,926               |
| 2033                                   | 117,557   | 142,926               |
| 2034                                   | 117,557   | 142,926               |
| 2035                                   | 117,557   | 142,926               |
| 2036                                   | 117,557   | 142,926               |
| 2037                                   | 117,557   | 142,926               |
| 2038                                   | 117,557   | 142,926               |
| 2039                                   | 117,557   | 142,926               |
| 2040                                   | 117,557   | 142,926               |
| 2041                                   | 117,557   | 142,926               |
| 2042                                   | 117,557   | 142,926               |
| 2043                                   | 117,557   | 142,926               |
| 2044                                   | 117,557   | 142,926               |
| 2045                                   | 117,557   | 142,926               |
| 2046                                   | 117,557   | 142,926               |
| 2047                                   | 117,557   | 142,926               |
| 2048                                   | 117,557   | 142,926               |
| 2049                                   | 117,557   | 142,926               |
| 2050                                   | 117,557   | 142,926               |
| 2051                                   | 117,557   | 142,926               |
| 2052                                   | 117,557   | 142,926               |
| 2053                                   | 117,557   | 142,926               |
| 2054                                   | 117,557   | 142,926               |
| 2055                                   | 117,557   | 142,926               |
| 2056                                   | 117,557   | 142,926               |
| 2057                                   | 117,557   | 142,926               |
| 2058                                   | 117,557   | 142,926               |
| 2059                                   | 117,557   | 142,926               |
| 2060                                   | 117,557   | 142,926               |
| 2061                                   | 117,557   | 142,926               |
| 2062                                   | 117,557   | 142,926               |
| 2063                                   | 117,557   | 142,926               |
| 2064                                   | 117,557   | 142,926               |
| 2065                                   | 117,557   | 142,926               |
| 2066                                   | 117,557   | 142,926               |
| 2067                                   | 117,557   | 142,926               |
| 2068                                   | 117,557   | 142,926               |
| 2069                                   | 117,557   | 142,926               |
| 2070                                   | 117,557   | 142,926               |
| 2071                                   | 117,557   | 142,926               |
| 2072                                   | 117,557   | 142,926               |
| 2073                                   | 117,557   | 142,926               |
| 2074                                   | 117,557   | 142,926               |
| 2075                                   | 117,557   | 142,926               |
| 2076                                   | 117,557   | 142,926               |
| 2077                                   | 117,557   | 142,926               |
| 2078                                   | 117,557   | 142,926               |
| 2079                                   | 117,557   | 142,926               |
| 2080                                   | 117,557   | 142,926               |
| 2081                                   | 117,557   | 142,926               |
| 2082                                   | 117,557   | 142,926               |
| 2083                                   | 117,557   | 142,926               |
| 2084                                   | 117,557   | 142,926               |
| 2085                                   | 117,557   | 142,926               |
| 2086                                   | 117,557   | 142,926               |
| 2087                                   | 117,557   | 142,926               |
| 2088                                   | 117,557   | 142,926               |
| 2089                                   | 117,557   | 142,926               |
| 2090                                   | 117,557   | 142,926               |
| 2091                                   | 117,557   | 142,926               |
| 2092                                   | 117,557   | 142,926               |
| 2093                                   | 117,557   | 142,926               |
| 2094                                   | 117,557   | 142,926               |
| 2095                                   | 117,557   | 142,926               |
| 2096                                   | 117,557   | 142,926               |
| 2097                                   | 117,557   | 142,926               |
| 2098                                   | 117,557   | 142,926               |
| 2099                                   | 117,557   | 142,926               |
| 2100                                   | 117,557   | 142,926               |

Effect of changes in cash flow assumptions

[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

[illegible]

[illegible]



[illegible]

Permanent Limited Pay  
3,395  
11,067  
6,739  
11,333  
6,811  
Other  
4,279  
7,550  
7,550  
7,094  
1,828  
3,559  
31,096  
10,660  
91,105

Total, net of reinsurance

[illegible]

[illegible]



[illegible]

[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

[illegible]

[illegible]



**Issuances**

| Year | Amount |
|------|--------|
| 2017 | 34,603 |
| 2018 | 16,086 |
| 2019 | 2,160  |
| 2020 | 474    |
| 2021 | 3,200  |
| 2022 | 85     |
| 2023 | 3,273  |
| 2024 | 4,210  |
| 2025 | 659    |
| 2026 | 0      |
| 2027 | 0      |
| 2028 | 0      |
| 2029 | 0      |
| 2030 | 0      |
| 2031 | 0      |
| 2032 | 0      |
| 2033 | 0      |
| 2034 | 0      |
| 2035 | 0      |
| 2036 | 0      |
| 2037 | 0      |
| 2038 | 0      |
| 2039 | 0      |
| 2040 | 0      |
| 2041 | 0      |
| 2042 | 0      |
| 2043 | 0      |
| 2044 | 0      |
| 2045 | 0      |
| 2046 | 0      |
| 2047 | 0      |
| 2048 | 0      |
| 2049 | 0      |
| 2050 | 0      |
| 2051 | 0      |
| 2052 | 0      |
| 2053 | 0      |
| 2054 | 0      |
| 2055 | 0      |
| 2056 | 0      |
| 2057 | 0      |
| 2058 | 0      |
| 2059 | 0      |
| 2060 | 0      |
| 2061 | 0      |
| 2062 | 0      |
| 2063 | 0      |
| 2064 | 0      |
| 2065 | 0      |
| 2066 | 0      |
| 2067 | 0      |
| 2068 | 0      |
| 2069 | 0      |
| 2070 | 0      |
| 2071 | 0      |
| 2072 | 0      |
| 2073 | 0      |
| 2074 | 0      |
| 2075 | 0      |
| 2076 | 0      |
| 2077 | 0      |
| 2078 | 0      |
| 2079 | 0      |
| 2080 | 0      |
| 2081 | 0      |
| 2082 | 0      |
| 2083 | 0      |
| 2084 | 0      |
| 2085 | 0      |
| 2086 | 0      |
| 2087 | 0      |
| 2088 | 0      |
| 2089 | 0      |
| 2090 | 0      |
| 2091 | 0      |
| 2092 | 0      |
| 2093 | 0      |
| 2094 | 0      |
| 2095 | 0      |
| 2096 | 0      |
| 2097 | 0      |
| 2098 | 0      |
| 2099 | 0      |
| 2100 | 0      |

**Premiums received**

| Year | Amount |
|------|--------|
| 2017 | 1,103  |
| 2018 | 1,988  |
| 2019 | 993    |
| 2020 | 948    |
| 2021 | 948    |
| 2022 | 948    |
| 2023 | 948    |
| 2024 | 948    |
| 2025 | 948    |
| 2026 | 948    |
| 2027 | 948    |
| 2028 | 948    |
| 2029 | 948    |
| 2030 | 948    |
| 2031 | 948    |
| 2032 | 948    |
| 2033 | 948    |
| 2034 | 948    |
| 2035 | 948    |
| 2036 | 948    |
| 2037 | 948    |
| 2038 | 948    |
| 2039 | 948    |
| 2040 | 948    |
| 2041 | 948    |
| 2042 | 948    |
| 2043 | 948    |
| 2044 | 948    |
| 2045 | 948    |
| 2046 | 948    |
| 2047 | 948    |
| 2048 | 948    |
| 2049 | 948    |
| 2050 | 948    |
| 2051 | 948    |
| 2052 | 948    |
| 2053 | 948    |
| 2054 | 948    |
| 2055 | 948    |
| 2056 | 948    |
| 2057 | 948    |
| 2058 | 948    |
| 2059 | 948    |
| 2060 | 948    |
| 2061 | 948    |
| 2062 | 948    |
| 2063 | 948    |
| 2064 | 948    |
| 2065 | 948    |
| 2066 | 948    |
| 2067 | 948    |
| 2068 | 948    |
| 2069 | 948    |
| 2070 | 948    |
| 2071 | 948    |
| 2072 | 948    |
| 2073 | 948    |
| 2074 | 948    |
| 2075 | 948    |
| 2076 | 948    |
| 2077 | 948    |
| 2078 | 948    |
| 2079 | 948    |
| 2080 | 948    |
| 2081 | 948    |
| 2082 | 948    |
| 2083 | 948    |
| 2084 | 948    |
| 2085 | 948    |
| 2086 | 948    |
| 2087 | 948    |
| 2088 | 948    |
| 2089 | 948    |
| 2090 | 948    |
| 2091 | 948    |
| 2092 | 948    |
| 2093 | 948    |
| 2094 | 948    |
| 2095 | 948    |
| 2096 | 948    |
| 2097 | 948    |
| 2098 | 948    |
| 2099 | 948    |
| 2100 | 948    |

**Other**

| Year | Amount |
|------|--------|
| 2017 | 1      |
| 2018 | 1      |
| 2019 | 1      |
| 2020 | 1      |
| 2021 | 1      |
| 2022 | 1      |
| 2023 | 1      |
| 2024 | 1      |
| 2025 | 1      |
| 2026 | 1      |
| 2027 | 1      |
| 2028 | 1      |
| 2029 | 1      |
| 2030 | 1      |
| 2031 | 1      |
| 2032 | 1      |
| 2033 | 1      |
| 2034 | 1      |
| 2035 | 1      |
| 2036 | 1      |
| 2037 | 1      |
| 2038 | 1      |
| 2039 | 1      |
| 2040 | 1      |
| 2041 | 1      |
| 2042 | 1      |
| 2043 | 1      |
| 2044 | 1      |
| 2045 | 1      |
|      |        |

[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

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[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

36066000-2420000-38486000-9116000892000-8224000-553000092000-  
5438000317000570003740002991260001508100031420700010160500015203000116808000-1303000-43000-1346000-2042000-325000-  
236700029782300015038000312861000995630001487800011444100097335000019512200011684720002119460001227840003347300009  
502000-1078000-1580000-96560002916000-6740000-5880000-1692000-  
757200010046260002064050001211031000211142000121171000332313000751320002352000774840001140700018580001326500033624  
67441000-13281000-80722000-11399000-4286000-15685000-664200016000-  
66260003010005100035200010392990002016770001240976000218684000123099000341783000-8395000-6067000-14462000-5797000-  
2493000-  
829000010309040001956100001226514000212887000120606000333493000733081000180572000913653000113324000105728000219052  
21000038000-172000-34300085000-258000415600010590005215000-5631000-4477000-  
101080002515470001177900026332600094251000100020001042530002091800026080002352600013854000310700016961000689700024  
31480000-2004000-33484000-89090002019000-  
68900005670002400008070004750001130005880002484490001287100026132000010269000015589000118279000-16380000-501000-  
16881000-9438000-1397000-  
10835000232069000123700002443900093252000141920001074440009474150001956120001143027000200351000116356000316707000  
389000-702000-1091000-25700033100074000633800034890009827000-5472000-1337000-  
680900010021180002108380001212956000208459000120902000329361000213600002798000241580001385400031150001696900032470  
63211000-16732000-79943000-12246000-4707000-  
1695300097000420001390004640001090005730009928340002032340001196068000217518000123661000341179000-78072000-  
18778000-96850000-23934000-12670000-  
366040009147620001844560001099218000193584000110991000304575000682693000172086000854779000100332000967990001971310  
18280000-3920000-35590000-  
145200003200500010660000310960001077900091105000320210008559400032384000197000053000056500005370000-10000-10000-  
30000-  
300001960000520000562000053400003220100010660000311480001077900091667000320210008612800032384000825700013490008372  
50000-60000-240000-  
230000104560002985000106980002921000317180008934000324260008745000256000024400007620000667000010712000298500010942  
style="text-align:justify"><span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The  
following table presents the policyholders' account balances by range of guaranteed minimum crediting rates and the related range of the  
difference, in basis points, between rates being credited and the respective guaranteed minimums.</span></div><div style="text-  
align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:bottom;width:100.000%">  
<tr><td style="width:1.0%"></td><td style="width:36.765%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td  
style="width:11.326%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.326%"></td><td  
style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.326%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td  
style="width:11.326%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.326%"></td><td style="width:0.1%"></td><td  
style="width:11.331%"></td><td style="width:0.1%"></td></tr><tr style="height:15pt"><td colspan="3" style="background-  
color:#ffffff;padding:0 1pt"></td><td colspan="3" rowspan="2" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px  
1pt;text-align:center;vertical-align:bottom"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:9.5pt;font-weight:700;line-  
height:100%">At Guaranteed Minimum</span></td><td colspan="3" rowspan="2" style="background-color:#ffffff;padding:2px 1pt;text-  
align:center;vertical-align:bottom"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:9.5pt;font-weight:700;line-  
height:100%">1 Basis Point-50 Basis Points Above</span></td><td colspan="3" rowspan="2" style="background-color:#ffffff;padding:2px  
1pt;text-align:center;vertical-align:bottom"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:9.5pt;font-weight:700;line-  
height:100%">51 Basis Points-150 Basis Points Above</span></td><td colspan="3" rowspan="2" style="background-  
color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-  
size:9.5pt;font-weight:700;line-height:100%">Greater Than 150 Basis Points Above</span></td><td colspan="3" rowspan="2" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#1207c9;font-  
family:'Arial',sans-serif;font-size:9.5pt;font-weight:700;line-height:100%">Total</span></td></tr><tr style="height:24pt"><td  
colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div><span style="color:#1207c9;font-  
family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%">September 30, 2024</span></div><div><span  
style="color:#1207c9;font-family:'Arial',sans-serif;font-size:9pt;font-style:italic;font-weight:400;line-height:100%">(In thousands)</span>  
</div></td></tr><tr><td colspan="6" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-  
align:bottom"><div><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:9.5pt;font-weight:700;line-height:100%">Range of  
Guaranteed Minimum Crediting Rates:</span></div></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid  
#000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-  
color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px  
1pt;text-align:left;vertical-align:top"><div style="padding-left:6pt"><span style="color:#000000;font-family:'Arial',sans-serif;font-  
size:10pt;font-weight:400;line-height:100%">0.00% - 1.49%</span></div><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px  
1pt;text-align:left;vertical-align:top"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-  
height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:top"><span  
style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%">816</span></td><td style="background-  
color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:top"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0  
2px 1pt;text-align:right;vertical-align:top"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-  
height:100%"></span></td><td colspan="2" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:top"><td colspan="2" style="background-  
color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:top"><span style="color:#1207c9;font-family:'Arial',sans-  
serif;font-size:10pt;font-weight:400;line-height:100%"></span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-  
align:right;vertical-align:top"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%">34,772</span>  
<span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%"></span></td><td style="background-  
color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:top"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-  
size:10pt;font-weight:700;line-height:100%">36,314</span><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-  
weight:400;line-height:100%"></span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-  
align:top"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:6pt">  
<span style="color:#000000;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%">1.50% - 2.99%</span></div>  
</td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#1207c9;font-  
family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%">8,840</span><span style="color:#1207c9;font-family:'Arial',sans-  
serif;font-size:10pt;font-weight:400;line-height:100%"></span></td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-  
align:bottom"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span  
style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%">176</span></td><td colspan="2" style="padding:2px  
1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-  
align:bottom"><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:700;line-height:100%">27,092</span>  
<span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-height:100%"></span></td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:top"><span style="color:#1207c9;font-family:'Arial',sans-  
serif;font-size:10pt;font-weight:700;line-height:100%">36,145</span><span style="color:#1207c9;font-family:'Arial',sans-serif;font-size:10pt;font-weight:400;line-  
height:100%"></span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:top"></td></tr><tr>  
<td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:6pt"><span

[illegible]



[illegible]

[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

[illegible]

(1,395)

Commissions assumed and ceded

Other general expenses ceded

LITIGATION AND REGULATORY ACTIONS

From time to time, we are subject to legal and regulatory actions relating to our business. We may incur defense costs, including attorneys' fees, and other direct litigation costs associated with defending claims. If we suffer an adverse judgment as a result of litigation claims, it could have a material adverse effect on our business, results of operations and financial condition.

Trade Secret Lawsuit

In the first quarter of 2024, a jury trial was held in the "trade secret lawsuit". The trade secret lawsuit was filed in 2018 by Citizens, CICA Life Ltd. (Bermuda) and CICA Life Insurance Company of America (collectively, the "Citizens Companies," "we," "us" or "our") against certain former employees and independent consultants who we alleged unlawfully took Citizens' confidential information in order to unfairly compete with us. Our claims against these parties included various unfair competition, tortious interference, breach of contract and other related claims.

In March 2024, the jury found that (i) Defendant Carlos Nalsen Landa ("Landa"), a former independent consultant, misappropriated the Citizens' Companies' policyholder information, (ii) Citizens' former chief underwriter, Michael P. Buchweitz ("Buchweitz") and Randall Riley ("Riley"), a former Citizens executive and son of Citizens' founder Harold E. Riley, failed to comply with their Citizens' confidentiality agreements, and (iii) both Buchweitz and Riley intentionally interfered with former Chief Actuary Jonathan Pollio's ("Pollio") Citizens' confidentiality agreement. For Buchweitz, the jury also found that he did not have a good faith belief that he was acting in the bona fide exercise of his own rights when he interfered with Pollio's Citizens' confidentiality agreement. Despite these findings, the jury did not believe that the above-mentioned actions damaged the Citizens Companies economically and thus did not assess any monetary damages against any of the above parties. Additionally, the jury found that Citizens should

pay Alexis Delgado ("Delgado", a former independent consultant) and Landa approximately \$1.3 million for "money had and received", an equitable theory that claimed that the Citizens Companies would be unjustly enriched if they didn't pay past and future commissions to Delgado and Landa. We accrued this expense at December 31, 2023.

On April 30, 2024, Defendants Riley (through his estate), Buchweitz and Delgado filed a motion against the Citizens Companies seeking payment of legal fees and a hearing was held on these matters on May 21, 2024. On July 26, 2024, the trial court awarded Riley and Buchweitz approximately \$3.5 million of their legal fees. We accrued this expense in the quarter ended June 30, 2024.

We do not believe the jury properly found that Delgado or Landa were entitled to any prior or future commissions as there was no evidence that we actually held any amount of commissions that they claim they should have received. We also do not believe that Riley or Buchweitz are entitled to legal fees because they were found to have breached the contracts whose fee shifting provisions they sought to invoke.

We have not paid any amounts to Delgado, Landa, Riley, Buchweitz or any of their attorneys and intend to appeal the judgment against us. We purchased and filed an appeal bond in September 2024 to supercede enforcement of the judgment during the appeal process. If we aren't successful in our appeal, we may have to pay approximately \$5 million as a result of the trade secret lawsuit. The accrued amounts are reflected as "other liabilities" on our balance sheet. Additionally, \$1.3 million that is



[illegible]

[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

[illegible]

described in the summary of significant accounting policies in our <https://www.sec.gov/ix?doc=/Archives/edgar/data/24090/000002409024000031/cia-20231231.htm> Form 10-K. The Company evaluates profit and loss performance based on U.S. GAAP net income before federal income taxes for its two reportable segments. The Company's Other Non-Insurance Enterprises represents the only reportable difference between segments and consolidated operations.

|                                        | Life Insurance | Home Service Insurance | Other Non-Insurance Enterprises |
|----------------------------------------|----------------|------------------------|---------------------------------|
| Revenues                               | 10,696         | 32,201                 | 42,897                          |
| Premiums                               | 10,696         | 32,201                 | 42,897                          |
| Net investment income                  | 13,578         | 936                    | 827                             |
| Investment related gains (losses), net | 3,552          | 936                    | 827                             |
| Other income                           | 111            | 2                      | 2                               |



[illegible]

[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

[illegible]

[illegible]



4,293

Capitalization of deferred policy acquisition costs

Amortization of deferred policy acquisition costs

Amortization of cost of insurance acquired

Total benefits and expenses

Income (loss) before federal income tax

\$

Life Insurance

Home Service Insurance

Other Non-Insurance Enterprises

Consolidated

Nine Months Ended September 30, 2023

[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

[illegible]

**(1,299)**

|                                    |                                        |                     |                                             |                       |           |
|------------------------------------|----------------------------------------|---------------------|---------------------------------------------|-----------------------|-----------|
| <b>Home Service Insurance</b>      | <b>Other Non-Insurance Enterprises</b> | <b>Consolidated</b> | <b>Nine Months Ended September 30, 2024</b> | <b>(In thousands)</b> | <b>\$</b> |
| Revenues:                          |                                        |                     |                                             |                       |           |
| Operating income:                  |                                        |                     |                                             |                       |           |
| Investment related gains (losses): |                                        |                     |                                             |                       |           |
| Net investment income:             |                                        |                     |                                             |                       |           |
| Other                              |                                        |                     |                                             |                       |           |



[illegible]

[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

[illegible]

[illegible]



**INCOME TAXES**

The effective tax rate was 8.1% and (0.2)% for the three and nine months ended September 30, 2024, compared to 41.9% and 21.3% for the same periods in 2023, respectively. CICA Bermuda and CICA International are considered controlled foreign corporations for federal income tax purposes. As a result, the insurance activity of CICA Bermuda and CICA International are subject to Subpart F of the Internal Revenue Code and are included in Citizens' taxable income. Due to the 0% enacted tax rate in Bermuda for all periods prior to the transfer of CICA Bermuda's insurance in force business to CICA International, there are no deferred taxes recorded for CICA Bermuda's temporary differences. The Government of Puerto Rico approved a tax exemption decree for CICA International which freezes the income tax rate at 0% on taxable earnings up to \$1.2 million and 4% on taxable earnings in excess of \$1.2 million for a minimum of 15 years. The effective tax rate varies from the prevailing corporate federal income tax rate of 21.0% mainly due to the impact of Subpart F and uncertain tax positions.

As a result of the August 31, 2023 transfer of CICA Bermuda's in force business to CICA International, the Company's consolidated deferred federal income tax liability was reduced by \$4.3 million due to the difference in the tax rates in the jurisdictions in which the companies operate. Since the transfer was between companies under common control, the \$4.3 million reduction in the deferred federal income tax liability was recorded as a credit to equity, \$1.3 million of which increased retained earnings and \$3.0 million of which reduced accumulated other comprehensive income (loss), based on the nature of the tax components.

At September 30, 2024 and 2023, we determined it was more likely than not that a portion of our capital deferred tax assets would not be realized in their entirety. The Company recorded valuation allowances of \$3.8 million and \$6.2 million, respectively, through Other Comprehensive Income (Loss).

**OTHER COMPREHENSIVE INCOME (LOSS)**

The changes in the components of other comprehensive income (loss) are reported net of the effects of income taxes of 21% for domestic entities and 4% for Puerto Rican entities for the three and nine months ended September 30, 2024 and 2023, as indicated below.

|            | Three Months Ended September 30, | 2024    | 2023    |
|------------|----------------------------------|---------|---------|
| Total      | \$                               | (9,996) | (1,100) |
| Tax Effect | \$                               | (9,996) | (1,100) |
| Total      | \$                               | (9,996) | (1,100) |

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*[The content of this block is extremely noisy and appears to be a corrupted or heavily distorted version of a document. It contains numerous non-sensical characters, symbols, and fragments of words that are difficult to decipher. The text is dense and lacks clear structure, making it impossible to provide a meaningful transcription or analysis.]*

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*[The following text contains extremely noisy and illegible characters, likely representing corrupted data or a placeholder. It does not contain meaningful information.]*



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*[The following text is a highly compressed, non-readable string of characters, likely representing a corrupted document or a specific encoding format. It contains no meaningful information.]*

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*[The following content has been omitted as it consists of extremely long, repetitive, and largely illegible strings of characters, likely representing corrupted or placeholder data.]*

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