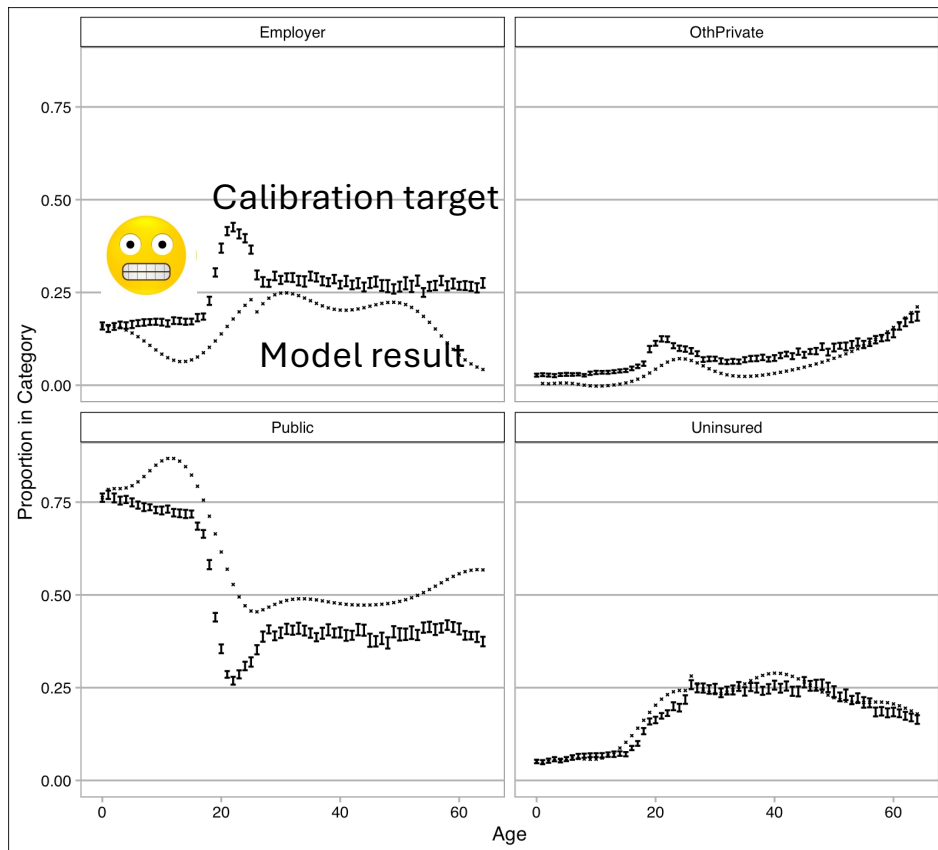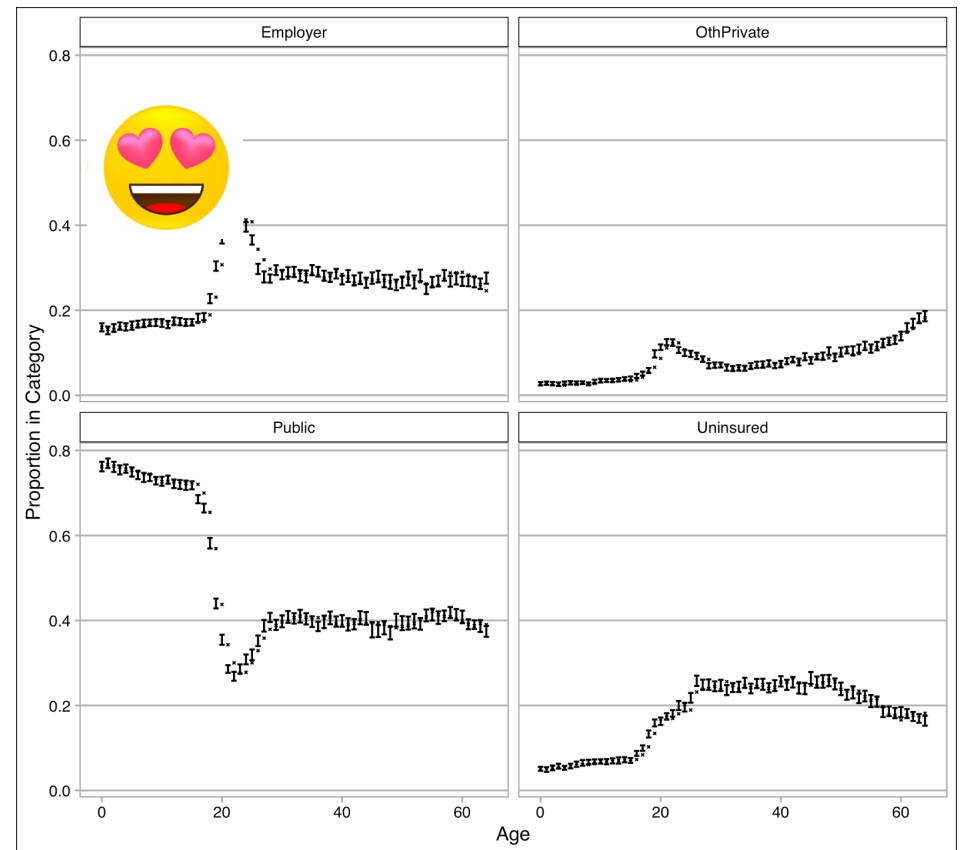**Before Calibration**

After Calibration

Absolute Change in Underlying Transition Rates, by Age, Transition Type, and Time Period

2009-2010 Dynamics   2021-2022 Dynamics