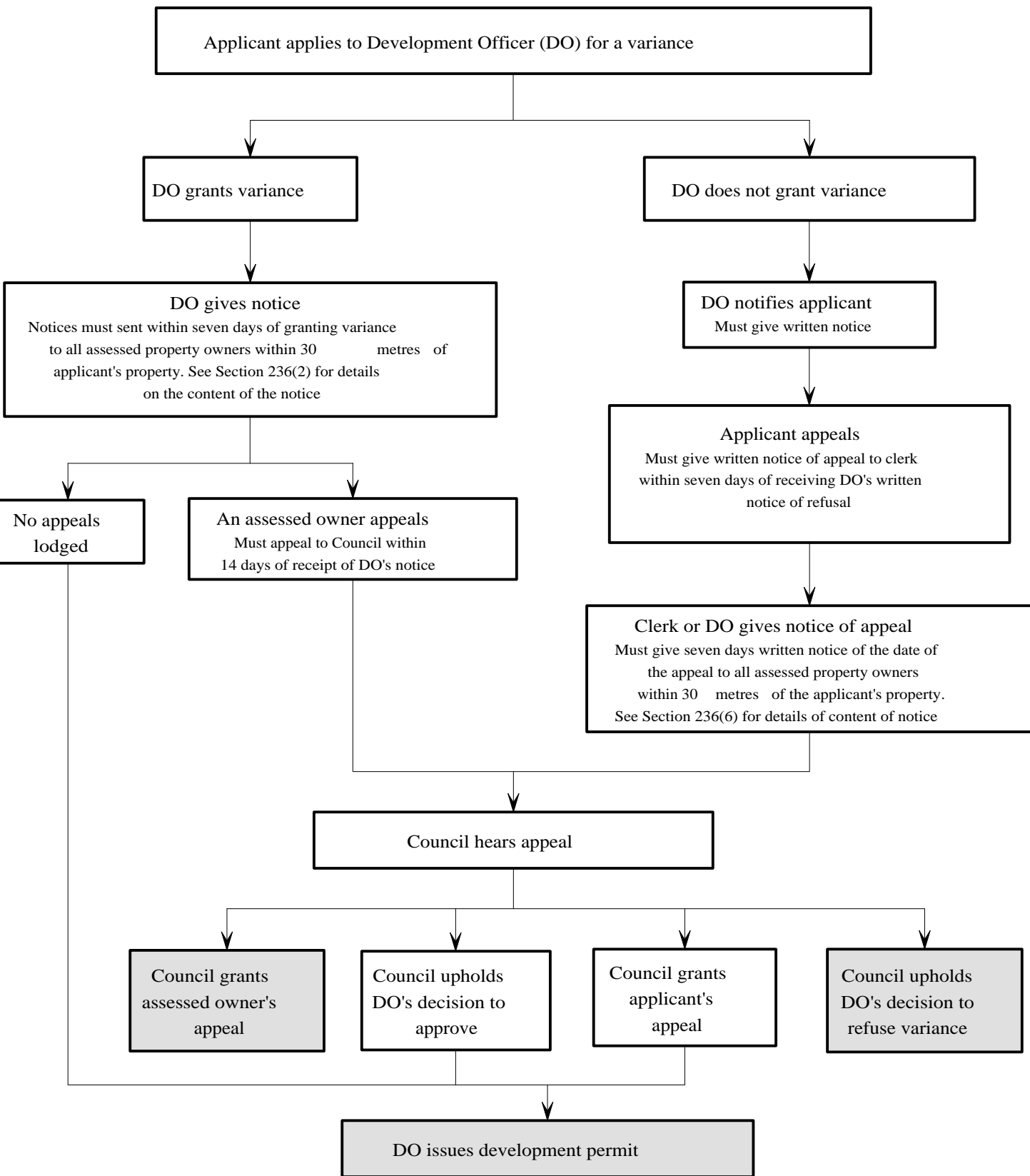


Chart 4 - Variance Process



Shaded boxes indicate that the process has come to an end.

Source: MGA sections 235, 236 and 237.