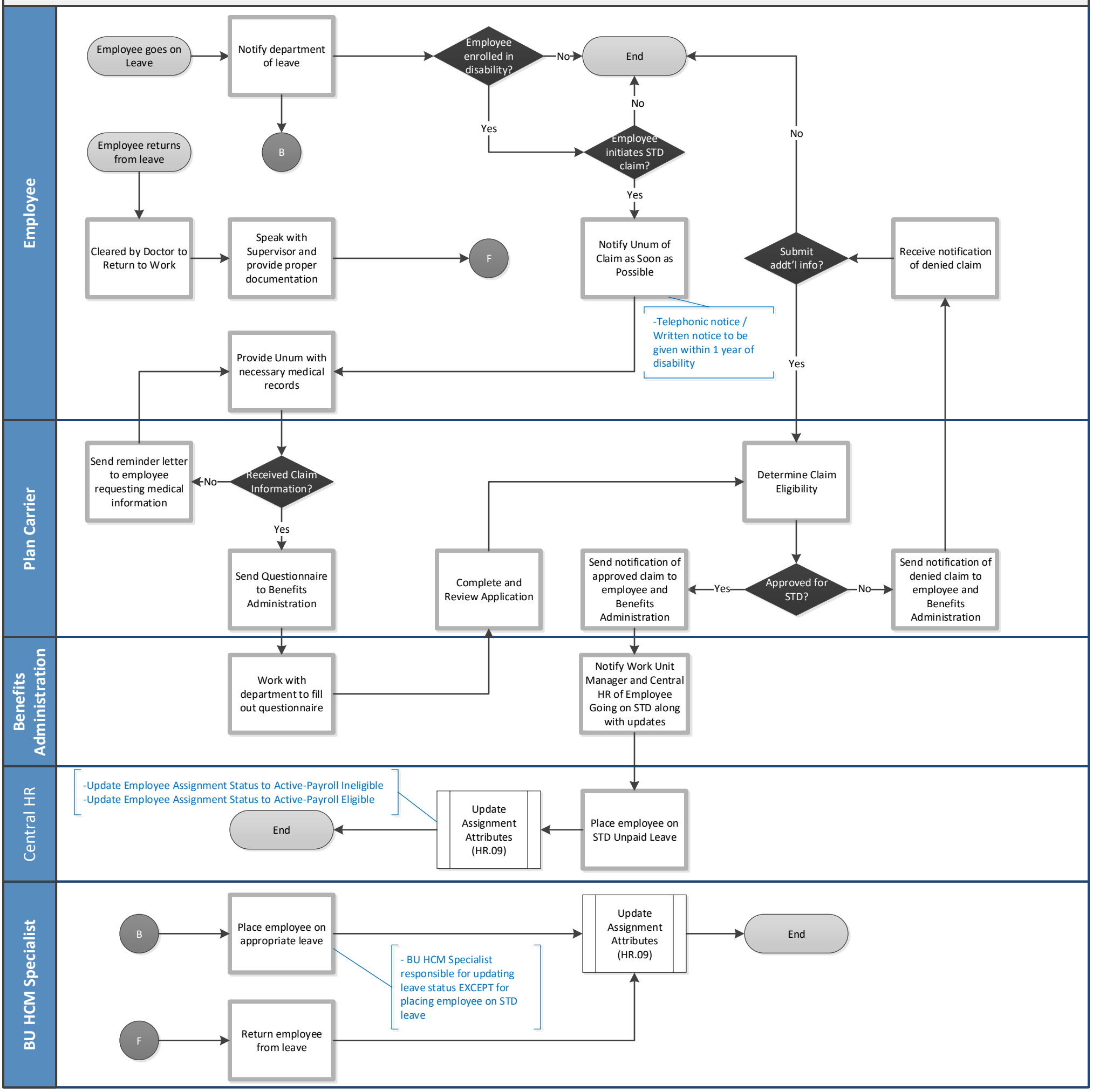BN.17- Short Term Disability