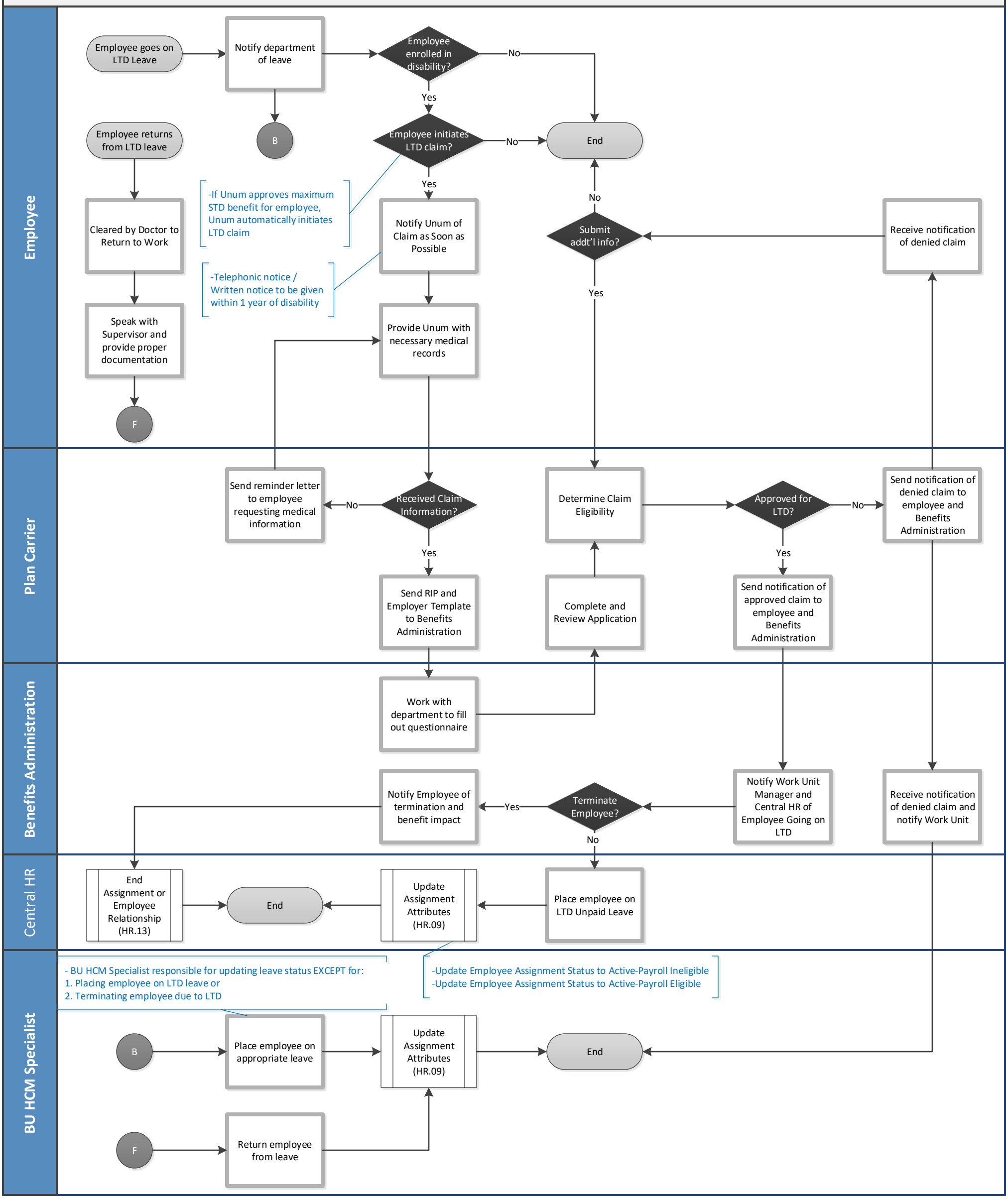BN.19 - Long Term Disability