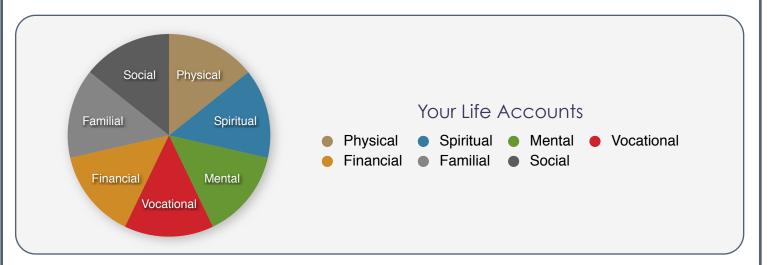


Virtual Board of Trustees



	Life Account		Advisor
1.		1.	
2.		2.	
3.		3.	
4.		4.	
5.		5.	
6.		6.	
7.		7.	

These advisors serve as role models for choices, responses and behavior patterns. Reference these people mentally when faced with daily challenges.