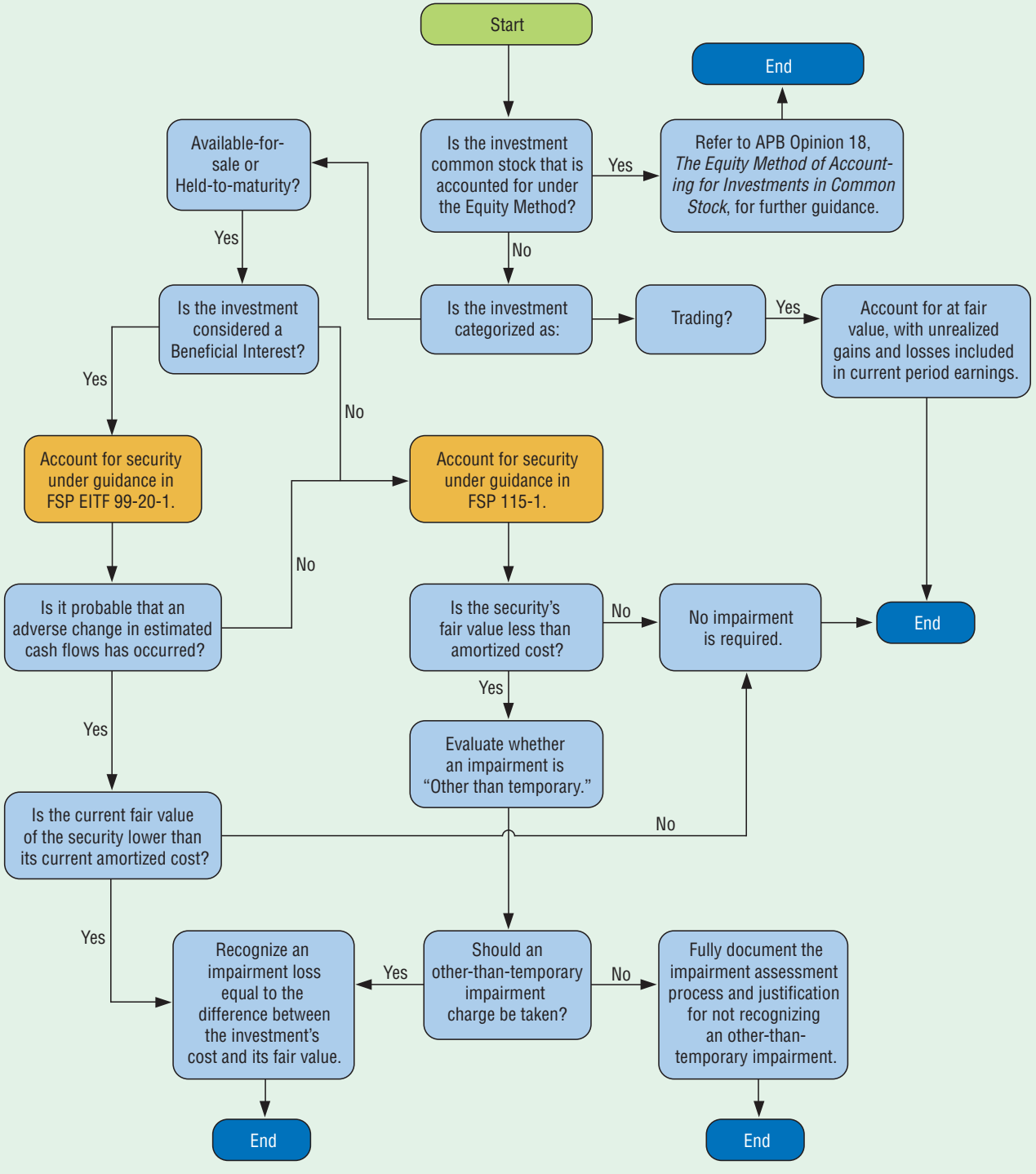Exhibit 1 Flowchart—Other-Than-Temporary Impairment